# SELLING AT A FARMERS MARKET 

A Plain Language Guide from the New Entry Sustainable Farming Project



In this Guide, You Will Learn About:

## Choosing a Market

## Applying to Sell at a Market

Designing Your Market Displays
Setting Prices
Making Sales
Keeping Records

# New Entry Sustainable Farming Project 

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## Purpose of this Guide

## Who should read this guide?

This guide is written for people who have an interest in selling farm grown products at farmers market. If you are thinking about marketing your produce, it is a good idea to ask yourself a lot of questions before you plant the first seed. During the growing season, many farmers find that they are busy cultivating and harvesting their crops and they do not have time to focus on establishing new markets By planning in advance, you will be better prepared to sell your produce once the growing season is underway. This guide will help you ask the questions to find markets that are right for you and to maximize your sales.

You will benefit from this guide if you:

- Have been farming for a long time and want to try selling at a farmers market.
- Have sold at a farmers market before, but want to increase your sales.
- Have sold produce in another country and now wish to sell in the United States.

It may be helpful for you to use this workbook with someone who can guide you to more farming information, such as an experienced farmer, staff member of a farm service organization, or other service provider.

## What is Plain Language?

This guide is presented in a format called Plain Language. Plain Language provides clear, simple, and accessible text for readers in order to reduce misunderstandings, errors, and lack of comprehension. It also helps guide you to take action steps to practice what you learn, and gives examples of other people using the information. We present this guide in Plain Language in order to make the topic accessible to everyone.


## CONTENTS

Introduction:Why Sell at Farmers Markets ..... 2
Steps for Success at a Farmers Market
Step \#I: Choosing the Right Market ..... 4
Step \#2: Applying to Sell at a Market ..... 5
Step \#3: Signing a Market Contract. ..... 6
Step \#4: Bringing the Right Equipment ..... 7
Step \#5: Designing Your Market Display ..... 8
Step \#6: Setting Prices ..... 10
Step \#7: Making Sales at the Market ..... II
Accepting Farmers Market Coupons ..... 12
One Grower's Story ..... 13
Summary: Selling at a Farmers Market ..... 17
Appendix A: Additional Resources and Contact Information. ..... 18
Appendix B: Sample Farmers Market Application ..... 19


## INTRODUCTION

When farmers sell directly to consumers, they earn a better price. Farmers markets are a good form of direct marketing. However, farmers markets are not right for everyone. How does selling at a farmers market fit with your business' marketing plan? Do you have the time and resources to start selling at a farmers market? The following list of advantages and disadvantages can help you answer these questions.

## Advantages of Selling at Farmers Markets:

- Farmers markets bring together many customers in one place.
- The start-up costs are low.
- The market may advertise for the farmers.
- You are paid right away in cash.
- You have direct contact with your customers, who will give you feedback on your business.


## Disadvantages of Selling at Farmers Markets

- You need a vehicle to transport your products to the market.
- Farmers markets require a lot of labor time away from the farm.
- There can be a lot of competition at the market.
- If you do not like talking directly with customers you will not like selling at farmers markets.



## Key Steps to Success with Farmers Markets:

Choose the right market for your business

Do your market research
Offer high-quality, unique products
Use an attractive display
Set fair prices
Be friendly and talk with customers

## Step \#1: Choosing the Right MARKET

There are over 200 farmers markets in Massachusetts! Each market is a little different. Some markets have many vendors. Other markets have only one or two farmers. Each market has a different customer base. It is important to choose the right farmers market for your business. Do your homework and you can make an informed choice. You can find out important information about a market by visiting and meeting with the Market Manager.


## These questions can help you decide if a market is right for your business:

- Who organizes the market and makes the rules?
- Does the market attract many customers?
- What kinds of people live or work near the market?
- Are the days, times, and location of the market convenient for you?
- How much do farmers pay to have a stand at the market?
- Is insurance required?
- Do you need to commit to the market for the whole season?
- How many other farmers sell there?
- What products do the other farmers sell? Do they sell the same products as you?
- What advantages do you have over the other farmers? Price? Variety?
- Does the market advertise?


# STEP \#2: Applying TO A FARMERS MARKET 

## The farmers market application may ask you to provide extra information, such as:

- Your crop plan
- A copy of your liability insurance policy
- A health permit (if you sell prepared foods)


## You can look at sample applications before completing your own. See Appendix B for a sample farmers market application.

Tips for filling out an application:

- Write specific names of your crops (for example, if you grow Chinese broccoli, do not simply write "broccoli").
- Provide a list of ethnic or specialty crops if you grow them and the application does not include these options.
- Tell the market manager if you plan to sell with a group of farmers.


## LIABILITY INSURANCE

There are risks involved in participating in a farmers market. The market manager may require that vendors carry liability insurance to cover injuries to your employees or customers or sickness caused by a product you sold. Here are some things to keep in mind about liability insurance:

- Some market rules require a specific amount of insurance coverage.
- Some markets require that the farmer provide a document that proves insurance coverage for sales at the market.
- A few farmers markets or farmer associations provide a group insurance policy.
- Even farmers whose markets do not require insurance may want to consider purchasing product liability insurance.
- Liability policies that cover farms may not also cover risks related to their businesses at the market.
- Farmers with questions about market liability coverage should contact their insurance agent.


## STEP \#3: Signing A MARKET CONTRACT

Farmers market vendors are usually required to sign a farmers market contract. The contract explains market rules and lists your responsibilities as a vendor. When you sign the contract, you agree to follow all market rules. Rules may include: having insurance, paying fees, and cooperating with the market manager.

## InSURANCE

Many farmers markets require you to have liability insurance. Some require specific amounts of insurance. Some farmers associations, such as the Farm Bureau, provides low-cost insurance coverage for farmers. See Step Two of this Guide for more information.

## DISPUTES

Sometimes there are disagreements between vendors and the market manager or customers. The market rules explain how to address disagreements.

## PENALTIES

Many farmers market rules list penalties for breaking the rules. For example, if the vendor does not pay the market fee, the market manager may end the contract.
Penalties for different violations are usually listed in the rules. Ask the market manager if you have questions about the penalties.

## LOCAL, STATE AND FEDERAL LAWS

Farmers market vendors must also obey all local, state and federal laws. The market rules may not explain all laws. However, the vendor is always responsible for following them. This includes: health permits to sell prepared foods, providing labels on prepared foods, following rules about product claims such as "organic," having your scale certified for legal trade, and following labor laws.


By: lafa.pixellutions

## STEP \#4: BRinging the Right EQUIPMENT

Farmers markets usually ask vendors to bring their own equipment. It is important to have all the right equipment to have a smooth day at the market. Ask the market manager if any equipment is provided for vendors. If not, you should bring:

- One or more tables to display your products
- Containers to display your products
- A sign with the name of your farm or business
- A sign with product names and prices
- A cash box for collecting money
- Small bills and coins to make change
- Bags for customers
- A scale for weighing products (if you sell by weight)
- A tent to cover the table and protect you, your products, and the customers from sun or rain


## Using a Scale at the Market

If you are going to use a scale at the market you need to have the scale certified by the Massachusetts Division of Standards. The Division of Standards tests your scale to make sure it is accurate. It costs $\$ 25$ to have your scale certified. To schedule an appointment to get your scale certified, call the Massachusetts Division of Standards at (6I7) 727-3480.


## STEP \#5: Designing your Farmers Market Stand

The best way to attract customers is to have a good display.

## Tips for creating an attractive display:

- Have a sign with the name of your farm or business.
- Only bring high-quality, clean products.
- Keep your display neat and organized.
- Place vegetables in attractive containers such as baskets, totes, or crates. If possible, tilt the containers towards customers.
- Keep containers full. Move products to smaller containers, if necessary, to make the display look full.
- Think about the colors in your display. Use a colorful tablecloth.
- Bring bags or containers for your customers. Put them in easy-to-reach locations.
- Keep vegetables looking fresh by keeping them out of the sun and making sure greens are moist. Bring a spray bottle with ice water to mist your vegetables throughout the day.




## Step \#6: Setting Your Prices

One of the hardest parts of selling at markets is setting prices. It is important to know your costs, your customers, and your competitors before deciding how much to charge.


## Price-Setting Tips:

- Understand your costs before you set your prices. How much did it cost you in materials, labor, or supplies to grow?
- Set prices that are easy to multiply, add, and subtract.
- You may use different prices at different markets. Think about the types of customers who shop at each market.
- Do not just copy prices from the farmer next to you. Is your product better quality? Do you have a special variety? Is your product organic? You often have a reason to set a higher price.
- Do not set your prices too low. You can always lower prices later. It is okay to change your prices throughout the season.
- You can offer discounts for high volume purchases. For example, if squash is normally $\$ 2$ per lb, sell 5 lbs for $\$ 8$ instead of $\$ 10$.
- Do not discount prices at the end of the market or you may encourage customers to expect discounts or come later to shop. Often markets will have food donation programs for any unsold produce.


## Step \#7: MaKing Sales at a Farmers Market

Farmers markets require you to interact with your customers. This is a hard skill for many farmers to learn, but some farmers love this part of the job. The following tips can help you make smooth sales at the market:

## Sales Tips:

- Try to use the same sales staff at the market every week. The staff will become comfortable with the market and customers will recognize them.
- Serve only one customer at a time.
- Know your products. All staff should know the names of vegetables, how you grow them, and how to prepare and cook with them.
- Keep track of when people arrive. This will help you know who to help next.
- Give samples. Encourage people to try new products.
- If you sell uncommon vegetables, provide recipes or tips for how to prepare them.
- Provide information about your farm. Bring a brochure or other marketing materials, and photos.
- Smile and thank the customer for supporting your farm.



# ACCEPTING FARMERS MARKET COUPONS (WIC, SNAP OR EBT) 

## Farmers Market Nutrition Program (FMNP)

This program gives low income seniors and women with infants and children (WIC) coupons to use at farmers markets. These coupons are called 'Farmers Market Nutrition Coupons' and 'Senior Farmers Market Nutrition Coupons.' Each coupon is each worth $\$ 2.50$. People with coupons use the coupons like cash. Customers cannot receive change when they use coupons. Ask the market manager if the farmers market participates in this program. If so, you need to get certification to accept the coupons. You can get certification by contacting the Massachusetts Department of Agricultural Resources at (617) 626-I73I.

## Supplemental Nutrition Assistance Program (SNAP) or Electronic Benefits Transfer (EBT)

Many farmers markets accept Supplemental Nutrition Assistance Program/Electronic Benefits Transfer (EBT) debit cards. The market manager will arrange to have a wireless terminal where purchases can be deducted from EBT cards. Alternatively, the market manager may give customers paper coupons or tokens that can be used at individual vendors. The market manager will show you how to accept tokens or EBT cards at your table.


## One Grower's Story

Kwame farms a one acre plot on the Green Belt Farm in Plowville, MA. Kwame grew up in Liberia where he had many years of farming experience. When Kwame moved to the US he had difficulty finding traditional Liberian crops in area supermarkets. The West African community is growing quickly in Massachusetts and Kwame thinks that many other people must have difficulty finding the vegetables they are familiar with. For this reason, Kwame decided to grow many traditional West African crops, including bitterball eggplant, hot peppers, and jute leaves. He hopes to sell the vegetables to the local African community. There are some African stores in the towns near Kwame's farm. Kwame thought about trying to sell his crops to these stores. He worried that the stores would not give him a high enough price.

Some of the other farmers on Kwame's training farm sell at local farmers markets. Kwame had never been to a farmers market. He decided to ask other farmers about their experiences. The farmers explained to Kwame that selling at farmers markets is a lot of work. You need to have a car to drive all of your produce, tables, and other supplies to the market. Markets require a lot of labor and time. Sometimes the customers are very nice and other times very demanding.

But other farmers explained that they like farmers markets because they receive very good prices for their produce. The farmers instructed Kwame to do some research before deciding to sell at a farmers market. Some farmers tried markets with the wrong kind of customers. One Vietnamese farmer explained that he had difficulty selling his Asian greens at a market with no Asian customers. Now he brings a mixture of Asian and non-Asian vegetables. Kwame decided that if he wants to sell his African products at a farmers market he should sell at a market with many African customers.

Most farmers markets start in the middle of June in Massachusetts. Kwame has three months before the start of the farmers markets to decide if he wants to apply. He decides to meet with some farmers market managers to learn more about their markets. First, he contacts the market manager of a market in Downtown Boston. Kwame thinks this market will have a lot of customers and good sales. He also meets with the market manager of farmers markets in two other towns. The second market is in a city with a large African community and Kwame thinks customers may be interested in his African crops. The third market is in a wealthy community. Kwame thinks that he may receive high prices at this market. After meeting with each market manager, Kwame writes down a list of pros and cons about each market:

## MARKET 1 Downtown Boston

| Pros | Cons | Cost | Schedule |
| :---: | :---: | :---: | :---: |
| - Lots of customers <br> - Well-established market <br> - Diverse customer base <br> - Market manager does a lot of advertising | - Expensive <br> - Difficult transportation (far away and no parking) - Customers only buy small amounts <br> - Many other farmers | - \$1,775 for the season (Monday and Wednesday) <br> - \$900 for the season (Monday or Wednesday only) | - Monday and Wednesday Ilam-6 pm <br> - June I through November 15 |

## MARKET 2 African Community

| Pros | Cons | Cost | Schedule |
| :--- | :--- | :--- | :--- |
| - Many African | - New market | $-\$ 300$ for the | - Saturday |
| customers | - Inconsistent number of | season or $\$ 30$ | 10 am -2 |
| - Close to the farm. | customers | pm |  |
| Easy transportation. | - Not a lot of advertising | per day | - July I |
| - Low cost |  |  | through <br> - Not many other farmers |
|  |  |  | October 30 |

## MARKET 3 Wealthy Suburb

| Pros | Cons | Cost | Schedule |
| :--- | :--- | :--- | :--- |
| - Lots of customers | - Not diverse customers | $-\$ 400$ for the | - Sunday |
| - Easy parking | - Inconsistent number of | season | 9 am -2 pm |
| - Reasonable cost | customers | - June 15 |  |
| - Well-established | - Not a lot of advertising |  | through |
| market | - Far from the farm |  | October 15 |
| - Not many other |  |  |  |
| farmers |  |  |  |

Kwame decides that he will try the second market. This location is the most convenient and has the largest African population. The market is the least expensive. Kwame asks the market manager if he must commit to selling for the whole season. The market manager agrees to let Kwame sign up for the first half of the season. This will cost more than half the market fee, but Kwame decides it is worth the extra cost. If he decides he wants to continue, he will pay the remainder of the market fee. If his sales are lower than expected he will not continue at the market.

The market manager tells Kwame the specialties of some other farmers. Several farmers will sell tomatoes, carrots, potatoes and broccoli. One farmer sells Asian greens. No other farmers will sell African crops such as bitterball eggplant. Kwame asks his cousin to help him staff the market. He purchases a small tent and folding tables for the market. He makes a sign with the name of his farm. He makes flyers with pictures of his farm. The flyers list his products and explain that he grows his crops organically. Kwame borrows old wooden boxes and baskets from a friend to display his products. He purchases plastic bags and a scale to bring to the market. He has the scale certified to use at the market.


When the first market day arrives, Kwame is ready. He goes to his farm early in the morning to harvest fresh vegetables. He gathers many of his products into bunches so that he will not need to use the scale. It is early in the season, but Kwame planted several early crops and he has a variety of crops to bring to the market. He writes down exactly how much of each crop he is bringing to market on a form so he can track his sales and earnings for the day.

Date of Market: June 14

| Crop | Variety | Unit sale | Unit Price | To Market | Return | Sold | Daily <br> Sale | Notes |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Tomato | Cherry | 1 lb | \$2.50/lb | 35 lbs | 7 lbs | 28 lbs | \$70 |  |
|  | Plum | IIb | \$2/lb | 30 lbs | 0 lbs | 30 lbs | \$60 | Bring more or raise price |
| Pepper | Red | l | \$5/ basket | 15 baskets | 8 baskets | $\begin{array}{\|l\|} \hline 7 \\ \text { baskets } \end{array}$ | \$35 | Sell by the lb also |
|  | Green | I basket | \$5/ basket | 15 baskets | 4 baskets | II baskets | \$55 | Sell by the lb also |
| Collards |  | I bunch | \$2/ bunch | 20 bunches | 10 bunches | 10 bunches | \$20 | Make smaller bunches |
| Okra |  | 1 lb | \$2.50/lb | 25 lbs | 5 lbs | 5 lbs | \$50 |  |
| Bitterball Eggplant |  | 1 lb | \$2.00/lb | 15 lbs | 0 lbs | 15 lbs | \$30 | Bring more |
|  |  |  |  |  |  | Total | \$600 |  |

The first market day is exhausting! Customers asked Kwame many questions, but they are happy to see his unique crops. At the end of the day, Kwame writes down how much of each crop he has sold. He has sold out of two crops and has a small amount remaining of his other crops. He made $\$ 600$ in sales. The cost of the market is $\$ 15$ per day. Kwame pays his cousin $\$ 50$ for helping him at the market. He estimates he used I/4 tank of gas transporting his supplies to the market. He subtracts $\$ 25$ for gas. Subtracting gas, labor costs, and the market fee, Kwame is left with $\$ 510$. He is happy with these sales on his first day at the market, and makes notes of what he can do to make next week even better.

## SUMMARY: <br> SELLING AT A FARMERS MARIKET

Farmers markets can be a rewarding and profitable way to sell your produce. This guide should have given you an idea of the questions you need to consider and the steps you need to take to prepare your farm produce for a farmers market. Here is a summary of the seven steps outlined in this guide:

Step I: Do your research to choose the right farmers market.
Step 2: Complete an application to sell at a farmers market and make sure you have proper liability insurance that covers market activities.

Step 3: Sign a market contract. Be aware of the required insurance, rules about disagreements, and the laws that apply to selling at the market.

Step 4: Bring the right equipment and supplies with you on market day, including signs, baskets, tables, bags, and tents.

Step 5: Design your market table. Pay attention to how it looks from the customer's view.

Step 6: Set prices that cover your costs, are easy to multiply and subtract, and take into account the type of customers at the specific market.

Step 7: Be prepared to help customers at the market table. Keep good records of your sales so you can track your profits over the season. Know your products and prices, help the customers in the order they arrive, and smile!

## More resources

Appendix A:
ADDITIONAL
Resources and
CONTACT INFORMATION
APPENDIX B:
SAMPLE FARMERS
MARKET APPLICATION



Thank you for your interest in this plain language guide. If you could take a few minutes to fill out a four question survey, please go to:
I) How would you describe your background?

Farmer
Home Gardener
Educator or Researcher
Rancher
Non-Profit Professional
Government Agent
Other
2) How useful was this guide?

Not Useful


Most Useful

3) Where did you learn about this guide?

Friend
Internet
Co-Worker
New Entry Staff
Other
4) How will you sue the information in this guide? Please write 2 or 3 action items.


Additional comments, corrections, or suggestions.


Please write to us with additional comments, suggestions, corrections or to sign-up for the New Entry newsletter.

Survey results can be sent to:
New Entry
I55 Merrimack Street, 3rd Floor
Lowell MA 01852

## ApPENDIX A:

## Additional Resources and Contact information

Federation of Massachusetts Farmers Markets<br>240 Beaver Street<br>Waltham, MA 02452<br>Tel: (78I) 893-8222<br>Fax: (78I) 893-8777<br>Website: www.massfarmersmarkets.org

Massachusetts Department of Agricultural Resources (MDAR)
Main Office
25I Causeway St., Suite 500
Boston, MA 02114
Tel: (617) 626-1700
Fax: (6I7) 626-I850
Website: www.mass.gov/agr

## Bureau of Farmers Markets

David Webber
Tel: (6I7) 626-I754
Email: david.webber@state.ma.us
National Sustainable Agriculture Information Service
Guide to Farmers Markets
Available at:
http://www.attra.org/attra-pub/farmmrkt.html

## Getting Started at Farmers Markets

A guide for farmers written by the Wallace Center
Available online at:
www.farmersmarketsusa.org

## APPENDIX B:

## SAMPLE FARMERS MARKET

 APPLICATION
## 2010 FARM MEMBERSHIP <br> FEDERATION OF MASSAGHUSETIS FARMERS MARKETS REGISTRATION \& APPUCATION FOR MANAGED MARKETS




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## APPENDIX B：

## SAMPLE FARMERS MARKET APPLICATION

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## APPENDIX B:



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## APPENDIX B: Sample Farmers Market Application

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## G. WANER


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 appliatian, I waize any and al riqhts to prase my rivil ar aininal procen aqpinat FMFM, its





## H. EEVERANCE

If any provion of the RULES ar POLICY an thia applintion is at my time domed to be vaid
 theroby to affected

## I. ACCEPTANCE DF APPLICATION


 thia applintion of for (4) pegen, and PCLICY, RECARDLESS of provicus yarm partiripion at any markot.

 markot ia indepondent from my othor market mplod for. Any edrifonal infarmation that I
 me.
$\qquad$ day of $\qquad$ ,2010.

Applicant's Signature


[^0]:    
    
    

