



2012 VENDOR HANDBOOK

MONTAVILLA FARMERS MARKET
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Handbook Highlights

This handbook is full of important information. All prospective vendors and their on-site market staff must review and understand it. Here are some highlights you should be aware of:

- Now that I'm accepted what is due and when? *Application Checklist (page 3)*
- I have new processed products to offer; what do I need to do? *New-to-market Processed Products Jury (page 5); Ingredient Sourcing Form (page 16)*
- How do I let my staff know what the rules are on-site at Market? *Operational Guidelines (page 11)*
- How do I get reimbursed for the tokens I've collected at Market? *Token Reimbursement (page 8)*
- What if I've prepaid and I can't come to this Sunday's Market? *Refunded Cancellation (page 9)*
- Can I sell someone else's product at Market? *Secondary Products (page 5); Shared Farm (page 6)*
- Do I need to supply Lunch and Learn guest chefs with product? *Chef Demo Product Donations (page 14)*
- The ingredients for my processed products aren't available locally. How can I satisfy the 20% local requirement? *Processed Product Ingredient Sourcing (page 5)*



ABOUT MONTAVILLA FARMERS MARKET

Market Mission

The mission of the Montavilla Farmers Market is to provide a vibrant marketplace where our diverse community has access to high quality, local, healthy food. We create opportunities for our vendors and customers to support and learn from each other, which strengthens our local economy.

2012 Market Hours and Location

Every Sunday - 10:00 am to 2:00 pm
June 3rd to October 28th
Plus November 18th Harvest Market

7600 block of SE Stark Street in the gravel lot across from Mr. Plywood

Market Values

The Montavilla Farmers Market values the following principles for our vendors, volunteers, board and staff:

- Respect, dignity and equity
- Nourishment, wellness and health
- Sustainability
- Creativity, innovation and an entrepreneurial spirit
- Professionalism
- Celebration, gratitude and recognition
- Volunteerism and partnerships
- Fairness and affordability

Market History

Within the last six years, the Montavilla neighborhood has experienced a resurgence of locally-owned businesses along SE Stark Street between 76th and 82nd. Montavilla residents now enjoy a coffee shop, movie theater, pet supplies store, community acupuncture, bike shop, international grocery, diverse restaurants and bars, custom clothiers and housewares, and other small shops which are creating vibrancy on our main street. This revival of the historic Montavilla neighborhood was the impetus for the creation of the Montavilla Farmers Market (MFM) in 2007.

2012 marks MFM's 6th year! The Market was founded by a grassroots collection of neighbors who were inspired by visions of a fresh, local food market in a shared community space within the growing SE Stark Street business district. This dedicated group opened the Market in just 10 short months with a small amount of grant funds and a generous outpouring of donations from local businesses,

friends and neighbors. The tireless energy of these un-paid visionaries and countless other volunteers allowed MFM to open its' first Market on Sunday, July 22, 2007 with 17 vendors and over 2000 visitors! The inaugural season was 11 weeks and included an estimated 16,000 customer visits. Last season, in 2011, an estimated 28,000+ shopping trips were made to the Market. The upcoming 2012 season will prove no exception to our growth, marking our 100th market on opening day in June. Our 23-week season will run every Sunday from June - October with an additional Market the Sunday prior to Thanksgiving on November 18th.

This season we look forward to Market highlights such as the Lunch and Learn guest chef series, the Durable Dish program, the Loaner Bag program, Market currency for EBT/Debit card services, EBT matching funds, our weekly e-newsletter and social media posts, the Market blog, community tabling days, our delicious September Vendor/Volunteer/Partner potluck, the Everybody Eats token program, the final Harvest Market prior to Thanksgiving and much, much, more. In Montavilla we see the social, economic and environmental value in providing a venue to support local agricultural and local producers. The Montavilla Farmers Market is a community asset and the means to a healthy lifestyle, increased neighborhood livability and a productive regional economy. We are thankful to have you as a participant and partner.



APPLICATION CHECKLIST

- ✓ **Review of Vendor Handbook.** All prospective vendors and their on-site market staff must review the MFM Vendor Handbook and have working knowledge of the policies and expectations contained within.
- ✓ **Signed Vendor Application and Agreement.** All prospective vendors must complete and sign the MFM Vendor Application and Agreement found on the Manage My Market (MMM) website online application.

DUE UPON ACCEPTANCE:

- ✓ **Application Fee and Deposit.** All ACCEPTED vendors will be charged a \$15 application fee and a deposit of the first week's stall fee (determined by reserved booth size) which are non-refundable in the event of cancellation. Any delay in submitting these fees may cause forfeiture of your reserved stall without notice.
- ✓ **Signed Token Program Agreement.** The Token Program Agreement is found in the Market Forms section (page 16). This form is due upon acceptance.
- ✓ **Completed ACH Authorization Form.** Reimbursements for Market tokens will occur via weekly ACH direct deposits. Activation of ACH will begin on May 1st. This form is due upon acceptance.

DUE TWO WEEKS PRIOR TO MARKET ATTENDANCE:

- ✓ **Liability Insurance Requirement.** MFM is not responsible for any loss or damage incurred by vendors. All accepted vendors are required to hold and submit a certificate of liability insurance naming MFM as additional insured.
- ✓ **Relevant Licenses and Certificates.** In order to comply with local, state and federal requirements, all prospective vendors must acquire and submit copies of all relevant licenses and certificates which govern the sale and production of their products. Additional details can be found within the Vendor Guidelines (page 7).



PRODUCT GUIDELINES

Product List and Description

Vendors are required to provide a complete list of ALL products they intend to sell at MFM at time of application. All products must be grown, raised, produced, caught or gathered by the vendor in Oregon or Washington. **Products grown or processed using genetically modified seeds may not be sold at the Market.** Products listed within the application will be individually approved at time of acceptance. Please re-review your product list to verify acceptance of each product you wish to vend. The categories listed below have more detailed product guidelines.

Livestock or Dairy Products

Products administered growth hormones such as rBGH may not be sold at Market.

Seafood

All seafood sold at Market must be in compliance with the Monterey Bay Aquarium's Seafood Watch guide categories of Green "Best Choices" and Yellow "Good Alternatives". Red "Avoid" coded seafood are not allowed at Market, due to their overfishing and/or harmful fishing/farming methods. Updates to the Seafood Watch guide may be found on the Monterey Bay Aquarium's Seafood Watch website.

Wild Mushrooms

Vendors wishing to sell wild mushrooms must include within their produce list each type of mushroom by common and scientific name, list training and experience in mushroom collecting and provide copies of public lands collection permits or private approval from which they are collected.

Handcrafted Non-food Agricultural Products

Non-edible farm products which contain raw materials that a vendor has grown or produced and handcrafted/processed at the farm MAY be allowed. An example of this might be a goat milk producer who is allowed to sell goat milk soap. Accepted vendors are required to submit these requests for approval prior to vending the product.

Handcrafted Non-food, Non-Farmed Products

Non-food, Non-farmed, handcrafted items are ONLY allowed at the Market under the following conditions: durable market bags, made by the vendor and sold for \$5 or less, and/or certain appropriate culinary items (ex. wooden cutting boards made by farm vendor for cutting produce). These items must be preapproved by Market Manager prior to being sold at Market.

Processed Products

Processed Products are goods which the vendor made from raw ingredients in a state certified kitchen (if for human consumption) or non-inspected kitchen if under the 2012 Oregon Farm Direct law. These are products that have been cooked, canned, dried, baked or preserved. They may include tamales, soups, coffee, pasta, breads, pastries, dried fruits, wine, juices, jam and jellies and may be value-added products or ready-to-eat foods.

Processed Product Ingredient Sourcing: 20% Local Requirement

MFM requires that at least 20% of a processed product's raw ingredients must be sourced from local farms. In cases where the raw product is unavailable locally, then an organic product may be a suitable substitution for the 20% local ingredients. Vendors must submit an Ingredient Sourcing Form (page 16) for each type of processed product sold at Market.

New-to-Market Processed Products Jury

Processed products, both value-added and ready-to-eat, food and non-food, that are new-to-market must be juried, packaged and labeled as they will be sold at Market, as part of the application process. For those vendors applying by the priority deadline, the jury submittal drop-off is March 2nd from 12:00 - 12:30 at the Market site.

New-to-Market Processed Products Jury Submittal Drop-off

**12:00 - 12:30
Friday March 2nd
at the Market site**

Product Additions

All raw products be added after application approval must be individually approved in advance by the Market Manager. Adding processed products after the New-to-Market Jury Submittal date requires a vendor to schedule a jury with the Market Manager a minimum of one week prior to selling the product at Market.

Bottled Beverages

MFM prohibits the sale of bottled beverages not manufactured by the vendor.

Product Compliance and Regulations

All products sold must be grown or prepared in compliance with Oregon Department of Agriculture, the Oregon/Multnomah County Health Department, all required regulatory agencies specific to your product and location, and in compliance with MFM guidelines, to ensure high quality products and market safety.

Secondary Products

In the interest of market variety, some vendors will be allowed to resell products that have been made, caught, gathered or processed by someone else. Secondary products are limited to no more than 15% per day (of display area, sales value, or count - whichever reaches the 15% limit first) and are subject to the same rules as accepted vendors. Secondary products must be obtained directly from the source, i.e. a non-wholesale source. Most accepted secondary products show a natural relationship to the vendor, by farm proximity for example. Once accepted, all secondary products must have signage detailing product, grower/producer name and location prominently displayed on each product, for customer clarity.

To obtain approval, the vendor must submit a Secondary Product Application at least one week in advance of the Sunday that they wish to bring the product to Market. The Secondary Product Application is found in the Market Forms section (page 16).

Shared Farm Booth

At the Market Manager's discretion, a vendor may be approved to bring another farm's products to Market as a shared farm booth. The second farm would need to apply as regular vendor, be approved, pay the accepted vendor application fee AND provide a liability insurance certificate naming MFM as additionally insured. Second farms would be subject to the same rules as accepted vendors. Most accepted second farms show a natural relationship to the vendor, by farm proximity for example. All shared farm products must have signage detailing product, grower/producer name and location prominently displayed on each product, for customer clarity.

Management Discretion

The Market Manager reserves the right to deny a vendor's application, to prohibit anyone from selling at Market or to prohibit any product from being sold at Market.



VENDOR GUIDELINES

Permits and Licenses

Vendors are responsible for complying with local, state and federal rules for sale and production of their product, which includes acquiring the necessary permits, certificates and licenses. All vendors therefore must submit current copies of all required documents with their application to MFM. Vendors who do not comply with applicable regulations may be excluded from future Markets and may forfeit prepaid stall fees.

Scale Certification

All vendors who sell by weight are required to have their own state-licensed scales. Unit pricing is an accepted alternative to licensed scales.

Organic Certification

Vendors must post their organic certification in their stall if vendor claims organically grown product.

Uncertified Claims

Growers using verbal or written claims where certification cannot be established (e.g. unsprayed, pesticide-free, sustainable) must submit a written statement with the vendor application attesting how these procedures are followed. This statement of practices must also be posted by the vendor in their stall at Market.

Selling Privileges

Approval of selling privileges for a vendor is always for a specific period and never exceeds one Market season. MFM does not offer exclusive rights to any one vendor to sell any one product. Market customers benefit from having a choice. However, if MFM believes the number of vendors offering the same or similar products is excessive, duplicate products may be denied entry at time of application.

Wooden Token Currency

MFM uses an alternate currency of wooden tokens to allow customers to access the Electronic Benefits Transfer (EBT) on their Supplemental Nutrition Assistance Program (SNAP) account and/or access to their debit card banking account. A signed Token Program Agreement found within the Market Forms section (page 16) is required and must be on file upon notification of acceptance. All vendors must accept tokens as currency and understand the rules regarding the two

denominations available. Additional details about the program are found in the Tokens: The Market Currency section (page 13).

Token Reimbursement

All vendors must have an ACH Agreement Form on file upon notification of acceptance. Participation in the program is mandatory. Weekly reimbursements via ACH direct deposits are processed by Tuesdays at Noon. Vendors are encouraged to contact their bank if deposits have not reached them by Friday. Market contact for reimbursement will be the Financial Operations Staffer. The ACH system will be activated on May 1st and requires vendors to report to the Market, the amounts of two small deposits made to their bank, in order to link up. More details can be found within the ACH Agreement Form (page 16).

Ready-to-Eat Vendors and the Durable Dish Program

Montavilla Farmers Market has successfully pioneered the use of durable plates, tumblers, forks and spoons as a replacement to disposable paper and plastic food serviceware items. Customer and vendor response to the project dubbed “Durable Dish” has been overwhelmingly positive since its inception in 2009. We are pleased to offer the program again in 2012.

Each market day, MFM will provide ready-to-eat vendors with durable plates, tumblers, forks and spoons to use for serving while at Market. This program is at no-cost to the vendor. Vendors are not responsible for providing the dishes or washing them. Vendor participation requires simply using the durables provided in place of the regular disposable serviceware that would normally be used, while vending at Market. Vendors will save money, help reduce waste and provide customers with a better dining experience. More details can be found in the Durable Dish Supplies section (page 13).

On-site Vendor Compliance Reviews

The Market Manager will conduct ongoing on-site vendor reviews to evaluate compliance with the vendor rules contained within the Vendor Handbook.

Enforcement and Disputes

The Market Manager has the ultimate authority on-site to enforce all of the vendor rules contained within the Vendor Handbook. The Market Manager will use the following guidelines for enforcements:

- 1st Offense:** Verbal Warning/Documentation (no exceptions granted for insufficient tent weights unless corrected immediately)
- 2nd Offense:** Written Warning to Staff/Vendor Owner
- 3rd Offense:** MFM Board Review: Review the infraction and decide on an appropriate penalty.

While these guidelines will be observed, the Market Manager has discretionary authority to impose an appropriate disciplinary action for any infraction,

including barring the vendor from selling at the Market for that day and any future Market days. A vendor may appeal any decision of the Market Manager concerning violation of these rules by immediately presenting a written appeal to the MFM Board. A vote by a majority of the Board shall constitute a final decision on any appeal. All disputes and their resolutions shall be recorded at the next regular meeting of the Board.

Reserved Stall Attendance

Vendors are responsible for attending Market for the duration of the term reserved at time of application.

Refunded Cancellations

Vendors must notify the Market Manager no **later than 5:00 pm on the Wednesday prior** to cancel a reservation for the current Market week to qualify for a refund. Refunded fees will be less any discounts. No refunds will be issued for cancellations received after this deadline.

Excused Absences

As unforeseen events occur, an excused absence *MAY* be granted to a vendor by the discretion of the Market Manager. Repeated non-appearance however, may result in loss of reserved stall privileges, possible forfeiture of any refund due and participation in the Market. NOTE: Excused absence does not guarantee refund of stall fees.

Inclement Weather Cancellations

MFM is open rain or shine. Market cancellations are rare, but in the event of extreme weather conditions, MFM reserves the right to cancel the Market. Cancellation may occur without advanced notice, if the safety of vendors or customers is compromised. The Market Manager will contact all vendors by email and then individually by phone in the event of a cancellation prior to opening.



FEES AND PAYMENT PLANS

Stall Size and Price

Standard	10'x10'	\$ 40.00
Double	10'x20'	\$ 80.00
Triple*	10'x30'	\$120.00
Double, Double-Deep*	20'x20'	\$140.00
Triple, Double-Deep*	20'x30'	\$220.00
Umbrella*	5'x 5'	\$ 30.00

**Limited Availability - to be confirmed at time of Market acceptance*

Weekly Prepayment: Reserved

This payment plan is for the vendor who has reserved season dates at time of application, and who will be paying by cash or check (NO tokens for 2012), the Sunday prior to each reserved Market. The payment is collected by the Market Manager during the Market day. No discount is offered.

Discounted Payment Programs

Vendors attending over half of the season are eligible for discounts IF they pay for their season in advance of attendance, as outlined by the programs below. These discounts are offered for the vendor who is confident about full reserved attendance, as missed days are not refunded. NOTE: Any early termination of a vendor's season will cause forfeiture of the vendor's entire season discount.

Full Prepayment: Partial Season Reserved - 5% discount

This payment plan is for the vendor who has 12 or more reserved season dates at time of application, and whose full payment by check is received by May 25th. A vendor may choose to prepay for only those reserved days that they are sure to attend (12 dates or more). This would leave some Market days to be handled as weekly prepayment collected onsite, in the event of late season start or early season ending.

Full Prepayment: Full Season Reserved - 10% discount

This payment plan is for the vendor who has 20 or more reserved season dates at time of application, and whose full OR two half-payments are received by May 25th. To receive the discount you must send in either ONE full payment dated May 25th OR TWO half-payments, one dated May 25th and the second dated August 25th. For discount to be applicable, all checks must be received by May 25th or one week prior to start date.



OPERATIONAL GUIDELINES

On-site Market Manager Cell Phone: 503.810.7413

Booth Set-up and Presentation

MFM provides stall space only. Vendors must provide their own canopy attached with weights, display cases, tables, chairs, etc. Vendors are responsible for arranging their space attractively and safely; avoiding setups that may cause potential hazards. The safety of our customers, vendors, staff and volunteers is of utmost importance.

Tent Weights

The primary liability to markets is damage caused by wind-blown tents. **Vendors must have a minimum of 20 lbs. of weight or greater (a gallon of water weighs only 8 lbs. and is not sufficient) securely attached on the UPPER canopy at EACH leg at all times**, to decrease the possibility that their canopy may uplift in times of wind, weather or other occurrence. No advanced warnings need to be given for insufficient tent weights; unless immediately corrected, the vendor will not be allowed to sell products for that Market day and will forfeit their stall fee.

On-site Driving Etiquette

Although there is no posted speed on the Market site, it is expected that vendors and their staff who are navigating the human and material obstacles on site, drive cautiously and with full awareness. Absolutely no reckless driving will be tolerated. The same grace and courtesy are encouraged to be used as you approach or exit the Market site, and when entering into the neighborhood streets surrounding the Market to park your vehicles.

Unloading 8:00-9:30

Vendors may begin set-up **no earlier than 8:00 am** and **all vehicles must be offsite by 9:30 am** to ensure safety of customers arriving early. Once onsite, the vendor is to verify stall location with Market Manager, park tight to stall, unload completely within their assigned stall, promptly move vehicle from site, then return to begin set-up.

Late Arrival

Delayed vendors who have notified the Market Manager to verify space and are arriving after 9:15 am, must park outside the Market and carry all supplies to their booth, no exceptions. Unless notified in advance, reserved spaces are held

until 9:30 am. After this time, the Market Manager may allow another vendor to utilize the space.

Vendor Parking

Vendors may park on a public street at least two (2) blocks from the Market site. This is to ensure that customers can park close to the Market. Vendors may not park in the lots for Mr. Plywood or any adjacent business parking lot.

Exception: All vendors occupying two (2) or more stalls are eligible to use the off-street parking just west of MFM along Stark, at Beets Auto Body. Please see the Market Manager for exact location and parking pass, which must be on display at all times. This area is first come, first served. We are very happy to offer it to you and thankful to Beets for providing it.



The Market Manager has the right to ask vendors to move their vehicle if parking becomes hazardous to local traffic or customer safety. MFM is not responsible for any towing fees incurred by the vendor.

Opening Bell 10:00

Vendors may begin to sell only after the ringing of the opening bell at 10:00 am.

Exception: All beverage, bakery and ready-to-eat vendors may begin selling at 9:45 am, 15 minutes before the official opening bell.

Closing Bell 2:00

Booths must remain set-up from 10:00 am until 2:00 pm even if vendors sell out earlier. This allows the Market to continue without disruption. Vendors may begin breaking down their stalls when the bell signals the end of the Market at 2:00 pm.

Cleared-for-Loading Bell 2:15

A second closing bell will alert vendors that it is safe to drive their vehicles into the Market. No vehicles are allowed on site prior to this bell, regardless of time.

Exceptions on Reserved Stalls

There may be occasions when vendors are requested to move to another location. The Market Manager will discuss the options with the affected vendors. When differences of opinion exist, the Market Manager will make the final decision.

Clean-Up

Vendors are responsible for cleaning up and taking home all debris, garbage, greywater (waste water) and compost generated by their operation. **The MFM garbage receptacles or box may NOT be used by vendors.** Stall spaces must be packed, cleaned and cleared out by 3:30 pm.

Vendor Signage

All vendors must have a sign with the name and location of their business posted within their booth. The sign must be legible and easily seen. Any approved secondary products must also make this same information available on EACH product.

Durable Dish Supplies (Ready-to-eat vendors)

MFM provides ready-to-eat vendors with durable plates, tumblers, forks and spoons to use for serving while at Market. Vendor participation requires simply using the durables provided in place of the regular disposable serviceware that would normally be used, while vending at Market. Vendors are not responsible for providing the dishes or washing them. Customers simply return used dishes at the Market's centralized dish station. Clean durables are available at the dish station and market volunteers will supply you with new dishes throughout the day.

Tokens: The Market Currency

The Market uses a currency system of wooden tokens for participants of the Federal Supplemental Nutrition Assistance Program (SNAP-formerly Food Stamps) and for customers with debit card banking accounts. Each has a separate token: a one dollar denomination which is red or orange (SNAP/SNAP MATCH), and a five dollar denomination which is green (CASH). The two may NOT be used interchangeably and are detailed below:

Red and orange tokens, worth \$1, are SNAP tokens. Green tokens, worth \$5, are cash tokens. Learn more about their appropriate use here.

Because SNAP is a federally funded assistance program, its continued availability at Market requires that vendors are both able to RECOGNIZE the two denominations of tokens in use at Market, and ENFORCE the rules for purchase/change given that apply to each type token.

To aid with recognition of SNAP tokens, wooden Market currency purchased with SNAP benefits will be RED or ORANGE and in \$1.00 denominations only. No cash change will be given

and restrictions to what is purchased apply. Vendors should encourage SNAP customers to add product to reach a sale price of a whole dollar amount, so that they receive the full dollar value of the token.

SNAP MAY be used to buy:

- Fruits, vegetables, meat, fish, dairy, culinary herbs
- Prepared Foods, including baked goods and ready-to-eat IF they are to be eaten at home
- Seeds and plants that are intended for growing food

SNAP Benefits MAY NOT be used to buy:

- Non-food items, including soap, pet food or other non-food merchandise
- Ready-to-eat foods to be eaten on-site
- Flowers (unless edible and presented as such, say in salad mix)

Wooden Market currency purchased with a DEBIT card will be GREEN and in \$5.00 denominations, with cash change given, and no restrictions to purchases. Treat the \$5.00 tokens as you would a five-dollar bill. Because of their association with SNAP rules and regulations, the red or orange \$1.00 tokens must NOT be used as change.

At the end of each Market day, vendors count, record and return the tokens in a packet provided by the Market. Vendors can only be reimbursed by ACH direct deposit the following week IF tokens were turned in the week prior.

Tokens may no longer be used to prepay for the following week's stall fees.

Gleaning Programs

The Market partners with several non-profit organizations to connect with vendors wishing to donate produce. Organization volunteers will arrive at the end of the day and visit booths to inquire about availability and interest. Participation is optional and meant to be an aid to vendors with excess at the end of the week. Your contributions are tax deductible, with receipts provided by participating organizations at the time of donation.

Chef Demo Product Donations

MFM's weekly chef demo series, Lunch and Learn, is a chance for vendors to highlight seasonal offerings to local chefs and in turn, those attending the chef demo. Standard recipe amounts of produce and products are provided at no cost to Chefs by Market Vendors. Chefs will arrive early to procure ingredients for their cooking demos for that day. Vendors have the opportunity to introduce ingredients that they would like featured. Chefs are to be respectful to quantities available, with any expensive or less bountiful items to be substituted with something else. If a vendor does not want to participate in the program,

they should be in contact with the Market Manager at start of season so that chef's can be alerted in advance.

Food Sampling

Vendors providing samples of products to Market customers must be knowledgeable of and in compliance with all Oregon Department of Agriculture (ODA) Food Handling Regulations. These vendors must have a hand-washing setup and must comply with all ODA hand-washing requirements. Vendors offering food samples that produce waste must provide a trash receptacle at their booth.

Utilities

Potable water is available to all vendors on the east side of Market, at the green potable water hose and bucket located at the rear of the veterinarian office building, along the alleyway. The Market site has no electricity available to vendors. All greywater (waste water) must be carried off-site and may not be disposed of at or adjacent to Market.

Restrooms and Hand-washing Station

A portable toilet with hand-washing station is located at the rear of the veterinarian office building along the alleyway on the east side of the lot.

Smoking

MFM is a non-smoking venue and vendors who wish to smoke must do so well outside the boundaries of the Market.

Dogs

Only well-behaved dogs are allowed on the Market site. The Market's rules regarding dog behavior are posted on-site and will be monitored and enforced by the Market Manager or other Market staff.

Conduct

At the core of the success of the Montavilla Farmers Market is the thoughtfulness, professionalism and respect that our vendors and their staff show to each other, to Market staff and volunteers, and ultimately to the customers. In the unlikely event that an individual at Market is unable to consistently exhibit the conduct encouraged at MFM, creating a conflict that fails to be resolved directly, then the attention of the Market Manger should be sought out.



MARKET FORMS

Token Agreement Form (2 pages)	REQUIRED
ACH Authorization Form (2 pages)	REQUIRED
Ingredient Sourcing Form (1 page)	REQUIRED: ALL PROCESSED PRODUCTS
Secondary Product Application	OPTIONAL



2012 TOKEN AGREEMENT FORM MONTAVILLA FARMERS MARKET

Montavilla Farmers Market (MFM) operates a currency system of wooden tokens for participants of the Federal Supplemental Nutrition Assistance Program (SNAP/ Food Stamps) thru Electronic Balance Transfer (EBT) and for customers with debit card banking accounts. The Market's goal, with you as partners, is to provide a value-added revenue source while promoting access to local fresh vegetables and fruits for participants in the SNAP program. Vendors will benefit from this program as if they had an individual wireless machine, without the additional bookkeeping task.

In 2011, these on-site service programs brought over \$49,000 additional dollars to Market. MFM promotes this program in market signage, market advertising, social media, blog and in our weekly e-newsletter. All revenues and expenses of the program will be reviewed each year for their value to the Market, the farmers and producers, and to the community. Your input is important. Please let us know how the program works for you.

For consistency in the program and clarity for Market customers, all vendors must participate in the Market EBT/Debit token program. Customers purchase wooden tokens at the info booth at Market. Debit card customers are charged a \$2 service fee, to support the program. Market customers can use these tokens to purchase your products, per the following guidelines:

Each program has a separate token: a one dollar denomination which is red or orange (SNAP/SNAP MATCH), and a five dollar denomination which is green (CASH). The two may NOT be used interchangeably and are detailed below:

SNAP TOKENS - RED or ORANGE \$1 TOKENS

Because SNAP is a federally funded assistance program, its continued availability at Market requires that vendors are both able to RECOGNIZE the two tokens in use at Market, and ENFORCE the rules for purchase/change given that apply to each type token.

Token is RED or ORANGE

Token is worth \$1.00 of SNAP eligible items*

No cash change is given

These tokens cannot be given out as change

Vendors should encourage SNAP customers to add product to reach a sale price of a whole dollar amount, so that they receive the full dollar value of the token.

*SNAP MAY be used to buy:

- Fruits, vegetables, meat, fish, dairy, culinary herbs
- Prepared Foods, including baked goods and ready-to-eat for take-home ONLY
- Seeds and plants that are intended for growing foods

SNAP Benefits MAY NOT be used to buy:

- Non-food items, including soap, pet food or other non-food merchandise
- Ready-to-eat foods to be eaten on-site
- Flowers (unless edible and presented as such, say in salad mix)

SNAP MATCH TOKENS - ORANGE \$1 TOKEN

MFM funds remaining from our 2011 Harvest Dinner and a 2012 New Seasons Grant (pending award notification) provide MFM the opportunity to offered weekly \$5 match funds to SNAP users. SNAP customers who spend up to \$5 at Market, receive an equal amount in match tokens (up to \$5). The weekly match is available until funds are exhausted. These tokens are printed the same as the red \$1.00 SNAP tokens, in look and acceptance rules, but they are orange instead of red.

DEBIT CARD TOKENS (CASH) - GREEN \$5 TOKENS

Token is GREEN
Token is worth \$5.00
Token is as good as cash
No limitations on what is purchased
Change is given in cash

Treat the \$5.00 tokens as you would a five-dollar bill. Because of their association with SNAP rules and regulations, the red or orange \$1.00 tokens must NOT be used as change.

TOKEN REIMBURSEMENT

At the end of each Market day, vendors count, record and return the tokens in the colored plastic packet provided by the Market. There are columns for \$5, \$1 and \$1 match tokens. MFM will recount the tokens and note & correct any discrepancies. Tokens may NOT be used to pay for stall fees.

Vendors will be reimbursed by ACH direct deposit the week following the market, if tokens were turned in the Sunday prior. The Financial Operations Staffer will transfer reimbursement funds by Tuesdays at Noon. Vendors are encouraged to contact their own bank if deposit has not reached them by Friday.

Federal SNAP regulations require vendors to sign this agreement to assure they are aware of the rules of the program. MFM sees this program as a joint responsibility between the Market and its Vendors.

I, _____ on behalf of my business,
_____ agree to abide by the rules described herein as they relate to the processing of SNAP and debit token transactions. I/we agree to follow all USDA SNAP rules, as outlined above. I/we understand that MFM has the right to remove vendors from the Market who do not comply with the rules.

Vendor Signature Date

Business name Mailing address



**2012 ACH AUTHORIZATION FORM
MONTAVILLA FARMERS MARKET**

Market Business Name:

Name on Account:

Email:

Phone:

Provide cancelled check or provide info below:

The diagram shows a cancelled check with the following fields and labels:

- YOUR NAME** (123 YOUR STREET, YOUR CITY, STATE 12345) and **DATE:** _____
- 12-345** / **6789** and **1001**
- PAY TO THE ORDER OF:** _____ \$ _____ **DOLLARS**
- YOUR FINANCIAL INSTITUTION** (123 MAIN STREET, CITY, STATE 12345)
- NOTE:** _____
- Routing Number:** 234567890
- Account Number:** 000123456
- Check Number:** 1001

Bank Name:

Bank City & State:

Routing Number:

Account Number:

ACH (Automated Clearing House) method is the network that processes electronic financial transactions in the United States. ACH has been used since 1972, with millions of ACH payments being processed daily. MFM recognizes that there is no payment less secure than a mailed check, with electronic payments being faster and more reliable.

ACH allows market vendors to receive token reimbursements direct to their bank accounts. This ACH access from MFM's Unitus Community Credit Union account will allow the market to transfer funds within 3 working days from deposit.

Our pledge to you, as a trusted business partner, will be to exhibit financial integrity and responsibility at all times. Reimbursements will be in an amount equal to the weekly totals shown within your Token Reimbursement Packet. These reimbursements will occur in a regular verifiable way each week. MFM will be available to answer questions or resolve discrepancies. With ACH, there's a 3rd party record, via Unitus Bank, of the Market transferring funds and a 3rd party record of it arriving, via your bank.

ACH FAQ

How does the Market link to my account?

MFM will begin linking accounts on May 1st. The Market's bank, Unitus, will deposit two small amounts in to your account. These amounts will likely be only a few cents and may be the exact same amounts, so be on careful watch for them during this time. Once you see the amounts, contact the Market Treasurer to verify the amounts. MFM will report the two deposits back to Unitus and if they match, the accounts will be linked. You are then ready for your first week's token reimbursement.

When will the Market deposit my token reimbursement each week?

The Market will authorize vendor deposits by Tuesday NOON for the Sunday prior.

How long will it take before I receive the deposit in my account?

3 working days is the industry standard from deposit authorization to reaching your bank. However your institution may impose other delays. If you haven't seen the deposit by Friday of the week following Market, contact your bank.

Who can I contact if I have issues or concerns with my weekly deposit?

Your primary contact will be the MFM Financial Operations Staffer who will be responsible for reimbursements. They are available at Market and via email.

Can I opt out of ACH?

No, ACH is the only method of token reimbursement.

What about special situations?

Please be in contact with the MFM Market Manager to discuss.

CONTACT INFORMATION

MFM Financial Operations Staffer
TBD

MFM Board Treasurer and Accountant
Beth Kluvers
bethkluvers@gmail.com
(503) 256-5125

MFM Market Manager
Gretchan Jackson
gretchan@montavillamarket.org



INGREDIENT SOURCING FORM

FOR ALL PROCESSED PRODUCTS SOLD AT MARKET

VENDOR NAME:

PRODUCT NAME:

PRICE AND SIZES OFFERED:

May be an Estimate if Not Yet Finalized

INGREDIENT SOURCE LIST:

In Order by Weight

Note Ingredients from Oregon or Washington Farms by Farm/Producer Name(20% is Required)

Note any Certified Organic Ingredients

May be Attached Separately

TOTAL PERCENTAGE FROM LOCAL PRODUCERS:

Determined by Weight

TOTAL PERCENTAGE ORGANIC INGREDIENTS:

Determined by Weight

LIST PROCESSOR AND LOCATION:

If Other than Applicant



2012 SECONDARY PRODUCT APPLICATION MONTAVILLA FARMERS MARKET

In the interest of market variety, some vendors will be allowed to resell products that have been made, caught, gathered or processed by someone else.

- Secondary products must comply with the same rules as accepted vendors and must be from a non-wholesale source.
- Secondary products are limited to no more than 15% per day (of display area, sales value, or count - whichever reaches the 15% limit first. Final determination by Market Manager as needed).
- To obtain approval, the vendor must submit this application at least one week in advance of the Sunday that they wish to bring the product to Market.
- If approved, all secondary products must have signage detailing product, grower/producer name and location prominently displayed at your stall for customer clarity.

Instructions: Please indicate below all products you wish to sell at MFM that you did not grow or produce. If the product is processed, you must also complete the Ingredient Sourcing Form.

APPLICANT NAME (CURRENT MFM VENDOR):

SECONDARY FARM/PRODUCER NAME AND OWNER(S), CONTACT PHONE, EMAIL & MAILING ADDRESS:

LIST PRODUCTS, VARIETIES AND DESIRED TIME FRAME AT MARKET IF KNOWN OR SEASON:

DESCRIBE FARMING PRACTICES USED FOR THIS PRODUCT:

LIST ACREAGES IN USE FOR THIS PRODUCT AND ADDRESS(S) IF DIFFERENT THAN ABOVE:

My signature below* indicates that I grant approval for above listed vendor to sell listed products that I produce, at Montavilla Farmers Market.

SECONDARY OWNER SIGNATURE AND DATE:

*Email or phone authorization by grower will also suffice (gretchan@montavillamarket.org 503.810.7413)