



COMMUNITY ACTION COALITION  
FOR SOUTH CENTRAL WISCONSIN, INC.

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May 12, 2014

Public Health of Madison and Dane County  
c/o Janel Heinrich, Director  
210 Martin Luther King, Jr. Blvd.  
Room 507  
Madison, WI 53703

Dear Director Heinrich:

Attached is a Grant Proposal submitted by Community Action Coalition for South Central Wisconsin, Inc. in response to a RFP for Supplemental Nutritional Assistance Program (SNAP) access at Dane County farmers' markets through Electronic Benefits Transfer (EBT).

Thank you for this opportunity to respond. Please contact me with any questions.

Sincerely yours,

Greta C. Hansen

Executive Director



**Community Action Coalition for South Central Wisconsin, Inc. (CAC) submits this proposal to the City of Madison and Dane County to operate the Electronic Benefits Transfer (EBT) at Farmers' Markets in 2014.**

Agency Name: Community Action Coalition for South Central Wisconsin, Inc.  
Address: 1717 North Stoughton Road, Madison, Wisconsin 53704-2605  
E-mail: cac@cacscw.org  
Contact Person: Greta C. Hansen, Executive Director  
Telephone: 608.246.4730 x217

CAC is a 501(c)3 not-for-profit organization that is incorporated under Chapter 181 Wisc. Stats.

**Overview and Background:**

This request is for proposals to operate the FoodShare/Supplemental Nutritional Assistance Program (SNAP) Electronic Benefits Transfer program (EBT) at Farmers' Markets in the City of Madison and Dane County beginning June 1, 2014. CAC is currently providing this service at the Dane County Farmers' Market. Since 2012, CAC has provided the current service at the Dane County Farmers' Market on both Saturdays and Wednesdays. CAC continues to provide this service and will continue into the future with the financial support of the City and the County. Moreover, with the additional funding provided through this grant, CAC proposes not only to continue providing the twice weekly EBT service at the Dane County Farmers' Market for the remainder of 2014, but also to expand the EBT program to two additional Farmers' Markets within the City of Madison by August 1, 2014.

In the letter announcing the Request for Proposal for this project, a comment was included that CAC "would be unable to continue to operate EBT redemptions at the Dane County Farmers' Market for the duration of the year (2014)." What was missing from that statement is significant to this proposal. CAC cannot continue with this project unless additional funding is provided. The funding being offered by the City of Madison and Dane County meets that need and will enable CAC to continue to operate this important program.

**Program Design:**

This proposal from CAC fulfills the Vision expressed by Dane County and the City of Madison to "benefit low-income consumers by providing access to healthy local food, and benefit local producers by providing demand for their products." This proposal is in response to the desires of both Mayor Soglin and County Executive Parisi to ensure that this critical safety net in the fight against hunger will be available to the most vulnerable of our citizens.

Shoppers at the Farmers' Markets make an average of 1,600 withdrawals of EBT benefits to spend at the Dane County Farmers' Market each year providing nearly \$50,000 of income to the vendors which

equates to \$50,000 worth of fresh, healthy food for the EBT users. The EBT program at the Farmers' Markets not only provides resources for low-income shoppers, but also develops leaders through volunteerism.

CAC will continue to use the Dane County Farmers' Market point-of-sale machine (POS) to process Electronic Benefit Transfers (EBT) and convert FoodShare/SNAP benefits to paper Market Dollars. Shoppers can withdraw any amount of their available funds at the Information Booth located on the State Street corner of the "Square" during the summer and at the EBT table at the indoor market locations. Shoppers then receive Market Dollars that can be spent with vendors at the Market on any food items or food-producing plants. Market Dollars never expire and can be used at either the Saturday or Wednesday Markets.

These Market Dollars are collected each Saturday by CAC's staff and volunteers. Vendors are reimbursed for these accepted benefits on a monthly basis. All of this will be measured on a weekly, monthly and annual basis by documenting the number of participants, the number of EBT transactions and the amount of the EBT withdrawals.

CAC's proposal envisions that the same services offered at Dane County Farmers' Market will be offered at Capital View Farmers' Market and Brittingham Farmers' Market as soon as possible, and no later than August 1, 2014. CAC recognizes that Capital View and Brittingham are two areas that have a significant minority, low income, and underserved population. CAC already has an established relationship with much of the Brittingham community and Officer Kim through the establishment of the Brittingham Community Garden in the Triangle Neighborhoods, and is eager to assist in implementing the EBT program there because of the demonstrated need. This coordinated effort is a significant step forward in building community in neighborhoods such as Capital View and Brittingham.

CAC proposes that the same Market Dollars be distributed at all participating Farmers' Markets, to ensure consistency, easier distribution and less costly expense, as well as offering the opportunity for shoppers to frequent more than one Market.

At the present time, CAC employs a staff person to ensure that the EBT program is available to shoppers at the Dane County Farmers' Market. This person is responsible for all coordinating and "on-the-ground" operations. This person recruits and trains volunteers, is the point-of-contact for vendors with questions or problems, issues receipts to vendors to record collected Market Dollars, collects data on the number of FoodShare transactions and amounts, performs outreach on behalf of the program, and engages in other activities supporting the SNAP/EBT program. CAC has a comprehensive list of volunteers as well as a recruitment program that is more than sufficient to meet the needs of this program, and other CAC staff are available, when necessary, to execute the program.

Moving forward, as the two other Farmers' Markets are welcomed into the EBT program, CAC will perform the same duties on Tuesdays and Wednesdays at Brittingham and Capital View.

Funds from this grant will help to cover the costs to employ staff persons, as well as cover the additional staff and management time that is required to oversee the successful implementation of this program. Costs that must be covered, beyond these staffing costs, are: mileage for staff to attend the various

markets; postage for mailing vendor reimbursements; training; marketing and outreach materials; printing of Market Dollars; and purchase of receipt books for tracking vendor reimbursements.

One expense category that is currently absorbed by CAC is a \$45.00 monthly fee associated with the use of each POS machine, and a bank processing fee that is charged for every EBT transaction. CAC believes that this expense should be absorbed by the Farmers' Market Boards or Vendors. These are expenses associated with the POS that the Markets own and for which they are responsible.

Marketing, publicity and education about these EBT programs at the Farmers' Markets will be conducted through multiple media resources and partner agencies who also serve the population who are eligible for the FoodShare/SNAP program.

CAC partners with diverse groups, communities and individuals in wide-spread food programs in Madison and the rest of Dane County. CAC distributes approximately three million pounds of perishable and non-perishable foods at no cost to agencies who serve households experiencing poverty in our communities. CAC provides coordination, support and technical assistance to numerous food pantries, and meal sites. These partners will assist in advertising and promoting the EBT availability at the Farmers' Markets, on their web sites as well as the United Way of Dane County web site. CAC promotes the availability of EBT on the agency website, as well.

In order for the EBT program to expand to Brittingham and Capital View Markets, the organizers of those markets will be expected to willingly assist with the advance preparation. This includes providing opportunities for CAC staff to explain the program to vendors. Of major importance, each Farmers' Market must apply for and receive a point-of-sale machine (POS) to process EBT funds into paper script. Only Retailers and/or Farmers who sell their produce at market are eligible to be authorized by USDA, Food and Nutrition Service (FNS) to take SNAP benefits. Once each Market has a machine, CAC will work with staff and volunteers at their Market to operate the POS and provide reimbursements to the vendors.

CAC will bring all of the participating programs under the same operation. Using the same, well established practices already in place at Dane County Farmers' Market, CAC will use a uniform currency and accounting services. Once Capital View and Brittingham have a POS (which takes about 2 weeks according to USDA) and after an orientation and training session with the vendors, the EBT program will be in place and will begin.

CAC has demonstrated the ability to administer this program for more than 2 years. In addition to the twice weekly oversight of the Dane County Farmers' Markets, CAC is trained to manage the MadMarket Double Dollars Program. In 2013, CAC demonstrated the ability to administer this pilot program at four (4) Farmers' Markets, and is equipped to expand the program to include Dane County Farmers' Market, Capital View Farmers' Market, and Brittingham Farmers' Market, if the funding from this proposal is awarded and the necessary dollars for the MadMarket Double Dollars program are secured.

Additional funding sources for this project include the commitment of a \$10,000 contribution from the Dane County Farmers' Market Board. These funds will be raised through an annual Fund Raising Dinner that will be dedicated to supporting the EBT portion of the FoodShare program. Also, \$2,500 has been pledged to CAC by the Willy Street Co-op Community Reinvestment Fund in support of the FoodShare and EBT program.

**Budget:**

Income:

<b>City of Madison and Dane County:</b>	= \$35,000.
<b>Dane County Farmers' Market Board:</b>	= \$10,000.
<b>Willy Street Co-op Community Reinvestment Fund:</b>	= <u>\$ 2,500.</u>
<b>Total Income:</b>	<b>\$47,500.</b>

Expenses:

<b>Staffing (with benefits): Food Security Specialist- 1 F.T.E.</b>	= \$38,000.
	(at an hourly rate above the City of Madison Living Wage)
<b>Financial Services:</b>	= \$ 3,000.
<b>Postage, Training Materials, Receipt Books, Marketing &amp; Office Supplies</b>	= <u>\$ 6,500.</u>
<b>Total Expenses:</b>	<b>= \$47,500.</b>

**Sustainability and Evaluation:**

The program's short-term and long-term sustainability requires partnerships and coordination within and between the various Farmers' Markets. Fundraising by the Markets (such as the Dane County Farmers' Market event scheduled for later in 2014) will provide important support, not only financially, but also in the promoting of these programs. The vendors at each of the participating markets will need to accept financial responsibility for the fees associated with the FoodShare/SNAP program through Electronic Benefits Transfer (EBT). With every transaction, there are associated fees that cannot be ignored or absorbed by one agency or group.

CAC will seek to establish relationships with organizations such as Public Health Madison & Dane County, University of Wisconsin Extension, or the Willy Street Co-op to provide educational material and information about healthy food choices and how to prepare the foods purchased at each market.

CAC will request that each Market provide a booth at no charge for each of these groups that will provide free nutritional education materials.

Evaluation is an ongoing adventure. The indicators that will be known on a weekly basis are a) the number of EBT transactions; b) the number of market dollars issued; and c) the number of market dollars collected by the vendors. CAC will provide monthly reports to each Market showing their numbers of transactions and Market Dollars and CAC will provide quarterly reports as requested by Public Health of Madison & Dane County.

The goal in 1, 3 or 5 years is for more and more people in poverty to use the EBT program at the Farmers' Markets and to educate the community on making healthy food choices. Our goal is to help more people in poverty access the agricultural richness of our region and make informed choices about the food they eat.

There are twenty-six Farmers' Markets in Dane County at the present time. A long-term goal is for all of these markets to participate in the EBT program. This would require additional financial support from all communities and all markets, and CAC is convinced that with the leadership of the Dane County Executive and the City of Madison Mayor this will happen.



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May 28, 2014

Public Health of Madison and Dane County  
C/o Janel Heinrich, Director  
210 Martin Luther King, Jr. Blvd.  
Room 507  
Madison, WI 53703

Dear Director Heinrich:

Attached is an Addendum to the Grant Proposal submitted by Community Action Coalition for South Central Wisconsin, Inc. in response to an e-mail sent to me by Mark Woulf on May 19, 2014 seeking further information on our proposal in response to a RFP for Supplemental Nutritional Assistance Program (SNAP) access at Dane County farmers' markets through Electronic Benefits Transfer (EBT).

Thank you for this opportunity to respond. Please contact me with any questions.

Sincerely yours,

Greta C. Hansen

Executive Director



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Chapter 181 of the Wisconsin Statutes

**Addendum #1**

Thank you for this opportunity to further explain our proposal to operate the Supplemental Nutritional Assistance Program (SNAP) at Dane County Farmers' Markets through Electronic Benefits Transfer (EBT). In your e-mail sent May 19, 2014, you ask for clarifications or further details to three particular components to CAC's proposal.

- **A detailed breakdown of the costs associated with the programming at the Dane County Farmers' Market (i.e. what would the costs be without any optional programming).**

To ensure that this program is available to customers during each Market, CAC employs a half-time staff person who is responsible for the "on-the-ground" operations. This staff person is present at the Dane County Farmers' Markets every Saturday during the hours that the Market is open. This person is the point-of-contact for vendors with questions or problems.

The staff person oversees the Dane County Farmers' Market point-of-sale machine (POS) to process electronic benefit transfers (EBT) and convert FoodShare/SNAP benefits to paper "Market Dollars." Customers can withdraw any amount of their available funds at the Information Booth located on the State Street corner of the Square during the summer and at the EBT table at the indoor market locations.

A volunteer vendor takes responsibility for the POS at the Wednesday Farmers' Market. This person keeps a record of the number of EBT transactions and the number of Market Dollars that are distributed. That record is handed to the CAC staff person at the next Saturday Market so that the transactions can be entered into the CAC accounting system.

At the close of the Market each Saturday, CAC's staff and volunteers collect from the vendors the Market Dollars that were spent that week on Wednesday and Saturday. Every vendor is given a written receipt for the amount of Market Dollars redeemed that week. The CAC staff



person verifies the number of EBT transactions, withdrawals, the amount of Market Dollars issued and redeemed each week, as well as reconciles the starting and ending balances of Market script. The CAC staff person is then responsible for recording all receipts into a spread sheet at CAC weekly in order that the vendors may be reimbursed by check on a monthly basis.

Staffing costs charged to this program equal \$25,000 and costs for local travel mileage expense totals \$125.00. Beyond the staffing costs, there are additional expenses absorbed by CAC to maintain the EBT program at the Dane County Farmers' Market such as bank processing fees for EBT transactions (\$1,200), postage for mailing vendor reimbursements when unavailable for hand delivery at the Saturday market (\$250.00), and printing of training materials, outreach materials for customers, and receipt books for tracking vendor reimbursements (\$1,300). Data processing fees are \$150.00. Overhead expenses such as Utilities, Space, Insurance, Audit, Facilities Services/Supplies, etc. amount to \$1,300. On an annual basis, CAC mails every vendor who earned a total of \$600 or more in Market Dollars a 1099 Tax Form as required by the IRS.

CAC staff invests 20 hours a week to this current Dane County Farmers' Market program as follows:

1. 8 hours a week present at the Saturday Dane County Farmers' Market coordinating and operating the EBT program and the POS machine, collecting Market Dollars at the end of the Market, writing and distributing receipts to each participating vendor, training volunteers and new vendors, as well as answering questions from new EBT participants.
  2. 2 hours per week recruiting volunteers and outreach.
  3. 5 hours per week recording data on CAC spread sheet and excel report to submit to the fiscal department at CAC.
  4. 2 hours per week for accounting practices and processing check to vendors. (which are sent monthly)
  5. 3 hours per week by the Manager of Food Security and other administrators in oversight of the program and staff.
  6. In the current management of the Dane County Farmers' Markets, CAC is paying for all transaction and bank fees as well as POS monthly rental fees. There is no reimbursement to CAC, nor is there any additional funding dedicated to covering that cost at present.
- **A detailed breakdown, by hours per week, of the duties of the staff person (e.g. market staffing, accounting, Double Dollars administration, outreach).**

We are answering this question in the belief that you are requesting details and duties associated with all the Markets and all the programs in the "optional" programming as well as the "mandatory" programming outlined in the RPF. CAC is also responding to this question in the belief that the various Farmers' Markets named in the joint City/County RFP desire to be included in this program and will respond favorably to joining a Market Network, to using a universal Market Dollar script, and to CAC's involvement.

It is anticipated that CAC staff will invest 36 hours a week to the expanded Farmers' Market as described in our Grant Application. Those hours will be spent as follows:

1. 15 hours a week present at the Saturday Dane County Farmers' Market, the Capital View Farmers' Market and the Brittingham Farmer's Market. Responsibilities will involve coordinating and operating the EBT program, the POS machines, collecting Market Dollars at the end of the Market, writing and distributing receipts to each participating vendor, training volunteers and new vendors, as well as answering questions from new EBT participants.
  2. 5 hours per week recruiting volunteers and outreach. Included in this responsibility is the ability to respond appropriately to gaps in service due to volunteer or staff who fail to show up at a Market due to illness, transportation break down, personal conflicts, etc. CAC will ensure that all responsibilities are covered, even at a moment's notice. CAC will coordinate distribution of printed brochures and leaflets at all markets, food pantries and meal sites advertizing the EBT and Double Dollar programs. There will be posters distributed at businesses, public libraries, shopping centers, community centers and senior centers throughout Dane County to publicize the expanding EBT programs. In coordination with the City of Madison and Dane County, CAC will create Press Releases to area media outlets announcing the Double Dollar program.
  3. 7 hours per week recording data on CAC spread sheets and excel reports to submit to the fiscal department at CAC.
  4. 4 hours a week for the Double Dollar Management and Recording.
  5. 3 hours per week for accounting practices and processing checks to the vendors.
  6. 2 hours per week by the Manager of Food Security in oversight of the program and staff.
- **An expanded explanation on how the program would bring in existing market EBT programming under the umbrella program (responding to optional programming-2B).**

CAC plans to reach out to the participating Farmers' Markets to explain and train as needed on the requirements and use of SNAP programs at their Markets and the advantages of having CAC as a resource for administration and accounting services. The proposed networking under the "umbrella program" is intended to provide more effective and efficient service to the citizens of Dane County and the City of Madison, as well as be a more profitable program for all vendors at the Farmers' Markets. This expanded program will phase out the

practice of reimbursing vendors with cash at the end of each day. In this way the new transaction and accounting program will protect their interests and will be safer for all involved by eliminating the need to have large amounts of cash on hand.

CAC staff hours will be spent operating and maintaining a unified EBT and Double Dollars program throughout a Farmers' Market network that is made up of Vendors and Markets that agree to the following Memorandum of Understanding.

1. Each Farmers' Market will acquire a (POS) machine for all EBT transactions. CAC will assist as needed.
2. The Farmers' Market will bear the financial responsibility for all bank fees and transaction fees and monthly POS rental fees associated with the EBT program. These fees can be offset by vendor fees or Market donations.
3. The Vendors and Farmers' Markets agree to use a common "Market Dollar" script that will never expire and may be used at all participating Farmers' Markets. In addition, CAC will ensure that at each Market there will be information shared with names and hours of operation for all participating Farmers' Markets where the "Market Dollars" are valid.
4. As the coordinating agency for the EBT program at the Farmers' Markets that agree to participate in this network, CAC will provide a receipt to each vendor for the Market Dollars they redeem weekly.
5. Each vendor will submit a W-9 form to CAC with current pertinent information for maintaining transaction and tax records.
6. Transactions will be tracked via excel spreadsheet on CAC's computer network which is backed up daily with tapes that are stored off site.
7. CAC will send a bill to each Farmers' Market on a monthly basis in an amount equal to the EBT cash transactions recorded.
8. CAC will then provide a reimbursement check to each vendor on a monthly basis, either in person at the Market or by mail.
9. CAC will mail a 1099 tax form annually to each vendor who has received \$600 or more in reimbursements.
10. Records will be kept at the program level and within CAC's Great Plains Dynamic Accounting System.

CAC is currently in the process of contacting the managers of Capital View and Brittingham Farmers' Markets on the merits of a common script, shared accounting and expanding their outreach to their neighborhoods. CAC has also reached out to the Madison Farmers Markets

that previously participated in the pilot Double Dollar program in 2013 to announce the planned resumption of the program in 2014.

CAC's staff person will contact each Farmers' Market listed in this proposal (Dane County; Northside; Eastside Wil-Mar/Willy Street Co-op; South Side Villager; South Side Labor Temple; Capital View; Brittingham) to coordinate the daily EBT transactions. CAC staff will take responsibility for collecting Market Dollars and issuing receipts to vendors at the Saturday Dane County Market, the Wednesday Capital View Market, and the Tuesday Brittingham Market. At the other Markets in the proposed Network, volunteers are already in place to oversee the POS machine and the EBT transactions. These volunteers will submit to CAC a record of the number of EBT transactions and the total number of Market Dollars distributed. In addition, Market Dollars will be collected from and written receipts will be given to each vendor. Copies of those receipts will be submitted to CAC for entry into CAC's Access Data Base and ultimately entered into CAC's accounting program for cutting checks. The actual means by which the records are turned in to CAC will be negotiated with each Market to find the easiest and most convenient plan.

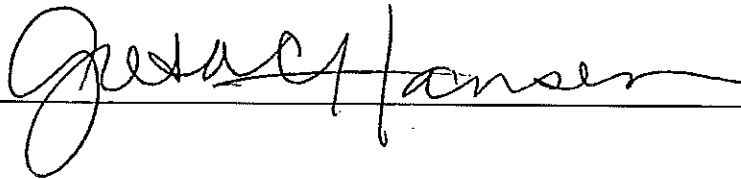
In cooperation with the City of Madison and Dane County officials, Double Dollar Days will be administered by CAC. Decisions will be made at the City and County level concerning how often Double Dollar Days are offered and at which Farmers' Markets they will be available.

Once the amount of funding for Double Dollars is known, that amount will be evenly divided among the participating Farmers' Markets. A special Double Dollar script will be used by the Markets. Once those Markets have used their Double Dollars, they are finished with that part of the program.

Itemized records will be kept in the same format as described. The Double Dollar funding source will send a check to CAC and those funders will receive a written receipt noting their charitable donation to a 501©3 nonprofit agency.

Greta C. Hansen, Executive Director

May 28, 2014

A handwritten signature in cursive script, reading "Greta C. Hansen", is written over a horizontal line.