

Electronic payment options

The busiest season for farmers' markets is fast approaching. Make sure you're ready for the crowds with the latest in electronic payment options.

It's easier than ever to accept credit cards these days. There's a variety of digital devices available, and depending on your needs—and the strength of your internet access—they'll work almost anywhere.

The majority of devices are the hand-held, pay-at-table type we've all used in restaurants: a slot to read the credit card, a digital screen with number pad below to enter point of sale details, usually a printer that spits out a receipt as well as the option to email a receipt should the customer request one. Most providers now also offer a mobile device that plugs into the standard headset jack of your smartphone, and effectively turns it into an onsite cash register.

Standard transaction fees apply on all types of devices (usually 2.75%) and some suppliers also charge a monthly user fee.

These devices are offered by a variety of reputable suppliers, and are compatible with all major banks. But check out all options to source the best deal. It may be directly from the supplier or it may be through an outside retailer.

The Better Business Bureau website has some good information, and it's always a good idea to talk to people already using them. We talked to a few ourselves; here are some tips they gave us:

- Internet access: all devices are dependent upon signal strength. If you're in a weak area, it might not be worth the investment.

The standard hand-held device (far left) and SquareUp's Square that plugs into your smartphone.



- Most devices are compatible with your payment processor (bank) and require no special software or hardware, but it's a good idea to check with your bank beforehand.
- Data storage: most devices have more than enough room for payment processor transactions, but check with your internet service provider if you're unsure.
- Platforms supported: both iOS and Android, but Blackberry is often not supported; check with the payment processor.
- One issue with all providers is that the fees quoted are often starting discounts, and may increase for different types of

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transactions or for credit cards that collect loyalty points.

- Watch for US-based companies, they can cause headaches if you need to return a malfunctioning device. If they use a Canadian supplier, make sure they are reputable.

Square At one time the exception to the hand-held rule—this cute little device plugs into the standard headset jack of your smartphone or tablet. Swipe the credit card through the slot at the top and enter the sales details on the smartphone.

The Moneris line of products.



Customers sign the screen with their finger and money is deposited directly to your bank account, minus the 2.75% transaction fee. Receipts are also sent via email. Both the device and app are free, and there's no monthly user fee. People we spoke with loved Square for its ease of use and no monthly fee. Order at squareup.com.

Moneris Solutions (moneris.com) is Canadian owned and the largest supplier of electronic payment options. They offer a full range of devices, and monthly rental fees apply for some—you only pay full cost for the months you use it,

on the months you don't, the rate is reduced. Transaction fees vary for Interac, Visa and MasterCard, and additional charges apply for non-bank credit cards and credit

cards that accrue points. On the plus side, Moneris offers 24/7 customer service.

P.O.S. West is a major supplier in Canada of electronic payment services including Visa, MasterCard and Interac for merchants. They custom build a merchant package for every customer based on the industry and types of transactions and cards that are being processed. You must purchase the device (costs vary depending upon type). They also offer 24/7 customer support. Visit poswest.com for details.

Chase Paymentech Canada

(chasepaymentech.ca) They offer both a hand-held device and a smartphone attachment similar to Square. Visit their website for a complete list of compatible devices.

EFT Canada (eftcanada.com) EFT Canada handles larger transactions and there is a holding period before funds are transferred. This is particularly useful for those with online stores: the customer submits an order, but if you're out of stock, for example, there is time to adjust the order before payment takes place.

Digitech Payments Digitech offers both a hand-held and smartphone attachment. The process is similar to Square. digitechpayments.com ●

Attention non-profits!

If your organization qualifies as a Canadian charity, federal or provincial nonprofit organization or public library, you could benefit from **Techsoup Canada's** technology donation program.

The program offers popular software at prices which are typically 90% less than market value.

Browse Techsoup's online store for donated and discounted software such as *Microsoft Office*, *Bitdefender Anti-Virus*, *Huddle* and *ReadyTalk*, choose the products you're eligible for, add them to your cart, and check out—that's it! To find out if you qualify, visit techsoupcanada.ca.

Need farm equipment?

Why buy used farm equipment? Well, you'll save money of course, and if you're a new farmer without ready access to sufficient funds for new, used equipment might be a good alternative.

Where do you go to find used equipment? Nowadays, there's an app for that. The **Used Farm Equipment App** from **Farms.com** makes it easy to search for used farm equipment and agricultural

machinery. Search by category, brand, price, and location. View equipment photos and details, dealer locations, maps and contact information, save your favourites, and more.

Visit <http://farmon.com/pages/e-mag/ag-ovations/a-mobile-app-that-helps-you-find-used-farm-equipment.aspx#sthash.8rm2ZTBT.dpuf> to find and download the app

Why you should consider selling at a Farmers' Market

By Eileen Kotowich

Now that spring is on the horizon and production plans are underway, it's time to think about where you are going to market the fruits of your labour. Farmers' markets are a great place to get started:

1. **Allow you to start small:** Selling at a farmers' market will allow you to test the waters to see if farm direct marketing is right for you.
 2. **Business incubator:** If you have never sold a product direct to consumers, selling at a farmers' market will help you gauge if you have the ability—and desire—to sell and if you know how to run a small business.
 3. **Test market for your products:** Farmers' markets help producers discover the real demand for their products and discover what types of products customers are seeking.
 4. **Build relationships:** The cornerstone of farm direct marketing
- is building relationships with your customers. You get to know who your customers are and what they want in a product. They also get to know you and your operation.
 5. **Price maker:** You have total control over how you price your products.
 6. **Immediate payment:** Unlike selling through wholesale market channels, you will receive immediate payment for your product.
 7. **Diversification opportunity:** Farm direct marketing allows you to diversify your farm operation and consider other marketing channels such as a CSA, on-farm store, etc.
 8. **Outlet for excess product:** Perhaps you already operate a u-pick or on-farm store. Selling through a farmers' market gives you the opportunity to sell excess product that isn't being sold through your other marketing channels.

9. **Lower overhead costs:** Selling through a farmers' market has much lower overhead costs than other forms of retail selling. There are still costs to consider but they are typically lower than other “storefront” options.

10. **Recognition under the Food Regulation:** Alberta approved farmers' markets are recognized in Part 3 of the Alberta Food Regulation. This Part allows for food vendors to make their food products in their home kitchens, a benefit that is only available at Alberta approved farmers' markets.

To learn more about becoming a vendor at a farmers' market, sign up for one of the Explore Local Getting Into Farmers' Market workshops being offered in April. Visit explorelocal.ca under the Resources tab for more information, or contact Eileen Kotowich, farmers' market specialist with Alberta Agriculture and Rural Development at 780-853-8223 or email eileen.kotowich@gov.ab.ca. ●

The essentials of pricing

by Christine Anderson

Setting a price for your products can often be a challenging job for both start-up and established businesses. It is however a key task since the success of any business relies on being able to make a profit.

Properly pricing a product can mean the difference between success and failure. Three factors that should be considered when setting a price for your product or service are: cost, price and the value of your product.

The **cost** is the amount you spend to produce the product. Total cost should include all variable costs associated with producing and marketing the product

as well as the over-head or fixed costs of the business. Underestimating costs or not accounting for all costs can result in pricing a product too low and reducing your profitability.

The **price** is your financial return or reward for creating the product. It should reflect the costs to produce it as well as the perceived value of the product—and don't forget to pay yourself! Don't undervalue your products or services; set a fair price that recognizes the unique features and benefits it offers. Also, be mindful of competitor pricing and possible substitutes.

The **value** is what your customer believes the product is worth to them. The better

you understand the wants, needs, beliefs and values of your customer, the easier it is to accurately price your product. Value-based pricing allows you to price your product on the perceived value to the customer, rather than just the cost of the product, the market price, or a competitor's price.

To learn more about how to price your products profitably, sign up for the Explore Local Marketing and Pricing for Profit workshop being offered April 29. For more information go to explorelocal.ca under the resource tab or contact one of the New Venture Specialists at 310-FARM (3276). ●

Upcoming Events

WORKSHOP FOR FARMERS' MARKET VENDORS AND MARKET MANAGERS, CONSORT

Wednesday, June 1, 8:30 am-4:30 pm
Free, lunch provided

In partnership with Special Areas No. 4, this event combines two workshops, *Getting into Farmers' Markets* and *Marketing and Pricing for Profit*, into one and examines selling food products at Alberta approved farmers' markets. You will learn strategies for creating a lasting first impression, explore how to punch up your displays for more impact, discover techniques to increase sales by up to 70%, determine the correct price for your food products and understand how to price profitably. For more information contact **Wanda Diakow**, Special Areas No. 4 at 403-575-9533 or wanda.diakow@specialareas.ab.ca

ORGANIC TRANSITION WORKSHOP, TOFIELD

Wednesday, June 24, Full day
\$20/person, lunch provided

This event is for those interested in learning about organic crop and beef production. Participants will hear from experienced organic producers and an organic inspector. For more information contact **Organic Alberta** at 587-521-2400 or info@organicalberta.org

HOW TO MEASURE SOILS HEALTH WORKSHOP

July 16, 2015; begins at 9:00 am
Holborn Hall (Parkland County)
\$60/person, lunch provided

Join international soils scientist Jill Clapperton for a day of hands on and classroom learning. This workshop is hosted by **Organic Alberta and West Central Forage Association**. Register by calling 780-727-4447.

HORTSNACKS IN THE FIELD,

Each session begins at 5:30 pm with a light supper provided

JULY, Erdmann's Gardens and Greenhouses

Ron and Wendy Erdmann and their family have been growing vegetables for over 30 years in Westlock County. Ron will be discussing their integrated pest management program and their cooperation with Alberta Agriculture and Rural Development's current horticultural pest surveillance project.

AUGUST, Solstice Berry Farm

Marsha and Rick Gelowitz jumped into Saskatoons in 2003 and have become a force to be reckoned with. Their state of the art processing line has enabled them to put their product in a number of different markets. They'll be sharing their successes and failures in this business.

SEPTEMBER, Hidden Valley Garden

Growing since 1994 on their land just outside Sylvan Lake, Jim and Lesley Hill have been working on developing their soil health and quality for 20 years. Jim will be discussing his cover cropping techniques and his use of tillage radish to decrease erosion and increase soil health on his farm.

For more information contact **Dustin Morton**, Alberta Agriculture and Rural Development at dustin.morton@gov.ab.ca or 403-742-7571 (for toll-free calling in AB, dial 310-0000 then the number)

For more information on any of these events, visit www.explorelocal.ca and click on the "Events" tab.

HORTSNACKS ON WHEELS, August 24 and 25, 2015

\$100/person, includes all meals, hotel cost on your own

All aboard for a whirlwind tour of four fantastic greenhouses in eastern Alberta and Saskatchewan! We will visit four unique ornamental producers to learn what they are doing that sets them apart in terms of production and marketing. Opportunities for networking and expanding your operation abound on this jam packed tour!

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It's the law!

A regular *Field Notes* feature highlighting government regulations that may affect your local market business.

Under the *Alberta Livestock and Livestock Products Act* *Honey Grading Regulation* a beekeeper can sell ungraded honey direct to end consumers from his honey house or farmers' market.

For more information about this and other government regulations that may affect you, visit the Resources section at explorelocal.ca.

Field Notes

is published up to four times per year and is available online at explorelocal.ca. For further information about anything you've read here, or to be included on our email list, please contact Robyn Berg at robyn.berg@gov.ab.ca.