

marketshare [mahr-kit shair] -noun

1. Is a program of marketumbrella.org, which works to cultivate the field of public markets for public good.
2. These free documents (called "shares") are the best of "lessons learned" from public markets everywhere.
3. Employ as needed, & please feel free to tell us about your results, so that we can share those with other markets.



Market preparation: risk

Running a public market—like any activity involving the public—entails risks that need to be anticipated and managed. Otherwise, the biggest exposure of all is failing to manage risk.

In general, a public market is subject to the same hazards as all small businesses—risks of accidents occurring on the premises, risks of injury to employees, risks of legal action against board members and staff. In addition, public markets face particular risk exposures that vary with location, size, and the types of products and activities permitted at the market.

There are insurance products to protect markets from most of these types of risk. The State of Washington has an excellent online resource for evaluating your market's insurance needs at: http://www.wafarmersmarkets.com/info/market_info_insurance.html. But before you run out and buy a blanket liability policy, we recommend that you review your market's potential risk exposures and develop your own plan for mitigating them. The results of this exercise will not only clarify what types of

insurance coverage you need; they will also help to reduce the costs of the insurance you buy, just as smoke detectors, water sprinklers, and an alarm system reduce the cost of your homeowner's insurance. See the plan used by marketumbrella.org at their markets:

CCFM market day checklist. See also CCFM Accident Reporting Form.

The primary types of risk market managers need to consider include:

- Accident prevention (resulting from falls, spills, fire, electricity use, vehicles, weather, etc.) These are a market's most typical types of risks. Washington State has an excellent resource for preventing one of the most common mishaps: blown-away canopies. See http://www.wafarmersmarkets.com/info/market_info_canopy.html
- Injury to employees (see your state's workers' compensation laws).
- Food safety (see your county health department and our own From the

Field to the Table primer: <http://www.marketumbrella.org/index.php?page=from-the-field-to-the-table>).

- Theft
- Threats from market goers (i.e., unruly members of the public).

The University of California has produced an excellent manual describing ways to safeguard your market against all of these risks, including a list of regulatory agencies you may need to check with regarding permits and requirements, resources for additional support (such as the American Red Cross for first aid training), as well as their own Farmers Market Safety Checklist for staff to use on market day and an Accident Report Form, which simplifies reporting to insurance and other parties. Visit: <http://www.sfc.ucdavis.edu/pubs/brochures/rmafmallo504.pdf>.

Although the manual, entitled *Managing Risks and Liability at California Certified Farmers Markets*, is specific to farmers market and to California, it provides an excellent overview of issues that managers of all types of markets in any state should consider.

In addition to giving yourself a risk-management overview, market managers will want to check with their own regulatory agencies at the city, county, and state level for requirements that vary by location, or by type of market. The health department, for example, will advise you on local requirements for food safety, restroom availability, and any other health-related requirements; the fire department can advise

on aisle width and clearances, the number and placement of exits and entrances, requirements for the use of open flames; the police department on parking, traffic control, and security issues.

Surprisingly, many local health departments do not have regulatory guidelines for safe food handling at farmers markets. Several markets have been able to present our food handling manual to their local regulators and have them adopted as the guidelines for safe food handling. We also recommend using a version of the temperature control sheet used at our New Orleans markets: *See the CCFM temperature control sheet*.

In general, the federal government does not regulate farmers markets unless they operate on federal property, sell USDA-graded products, such as meat and poultry, or sell across state lines. Vendors who sell USDA-graded products are responsible for contacting the USDA Food Safety and Inspection Service (www.fsis.usda.gov). As the market manager, you are responsible for confirming that they have done so.

In fact, you will want to regularly communicate safety concerns and requirements to vendors, so that they can assist you in maintaining a safe market and can ensure compliance with any state or local regulations that are vendor-specific. Communications can take the form of newsletters, emails, e-newsletters, or periodic vendor meetings. In addition, safety concerns should be a part of the vendor application process. (See our Sample Vendor Application, which categorizes vendors by risk. Category One,

fresh produce, constitutes the lowest risk (and the least amount of staff oversight required), while Category Three, dairy, poultry, meats, and seafood, constitutes the highest risk with the most stringent food handling requirements.)

The California Food and Agriculture Code requires that “the governing body of any certified farmers’ market . . . shall adopt written rules and procedures pertaining to the operation of the market.” This is a worthwhile suggestion for any public market, demonstrating to the public

as well as insurers the intent and adequacy of your planning and risk-mitigation measures.

Finally, if you have hired staff, you will need employee procedures. We recommend asking a local small business development organization to assist you with this or, if nothing else, writing a simple 2-5 page employee manual, with the board’s policies on recording time worked, organizational policies, and rules on behavior.

See marketumbrella.org employee manual.

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mission | management | marketing | measurement

Thank you for using a share document. This 4M worksheet below is to help you think through what you just read and how to apply it to your situation. Read the share titled “The Strategy of the 4Ms” to learn more about this marketumbrella.org teaching tool.

Is this issue or strategy covered in your current mission (or values)? _____

Does your management structure allow you time to handle this, or is there another organizational partner to help?

How will you communicate to others about this issue or strategy (marketing)? _____

When and how will you measure the impact of this resolution of this issue or the completion of this strategy?



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