



# **GROWN**<sup>NYC</sup><sub>C</sub> FARMER ASSISTANCE

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## The Power of Point of Sale (POS)



# What is a Point of Sale system?

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A point of sale (POS) system is a combination of software and hardware that allows merchants to take transactions and simplify key day-to-day business operations

# What is POS?

- **Hardware**

- Register screen (\$200-\$600, required)
- Credit card reader (\$Free-\$100, required)
- Cash drawer (optional)
- Receipt Printer (optional)
- Barcode scanner (optional)
- Scales





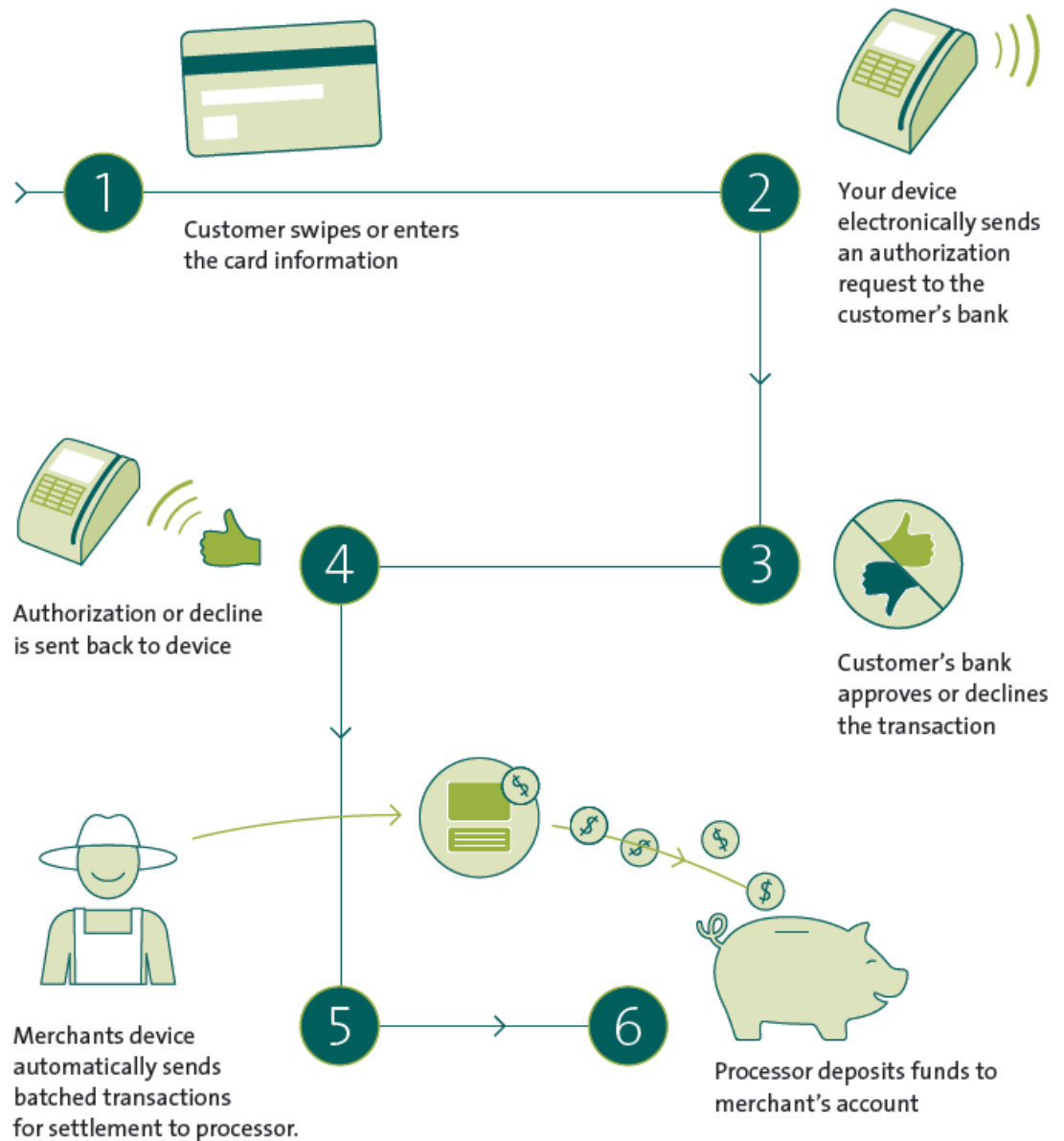
# The Power of POS

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A 2016 study by Total System Services found that 89% of shoppers choose debit, credit, or “digital wallets” as their preferred method of payment, with only 11% specifying a preference for cash.

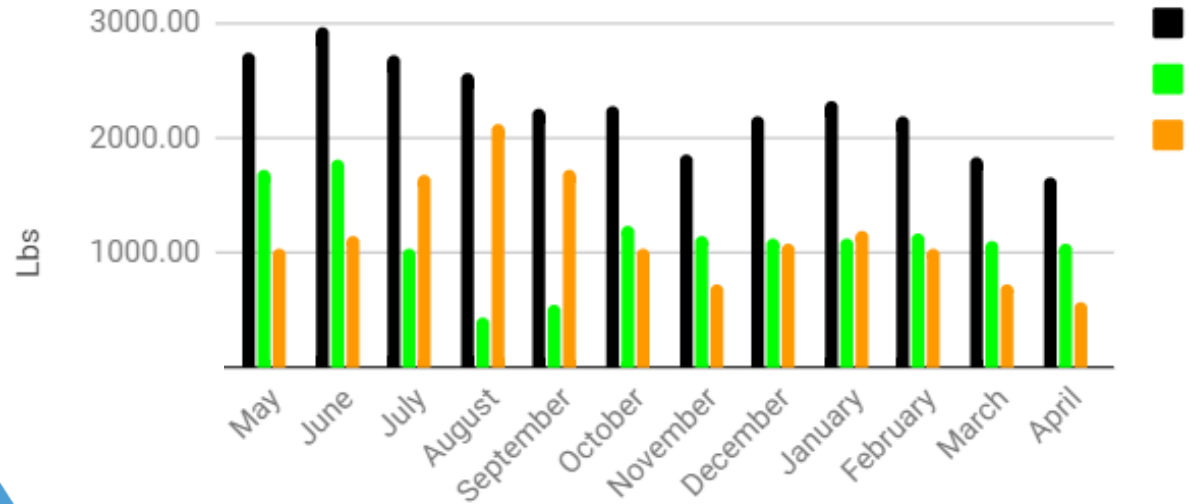
# Anatomy of a Sale



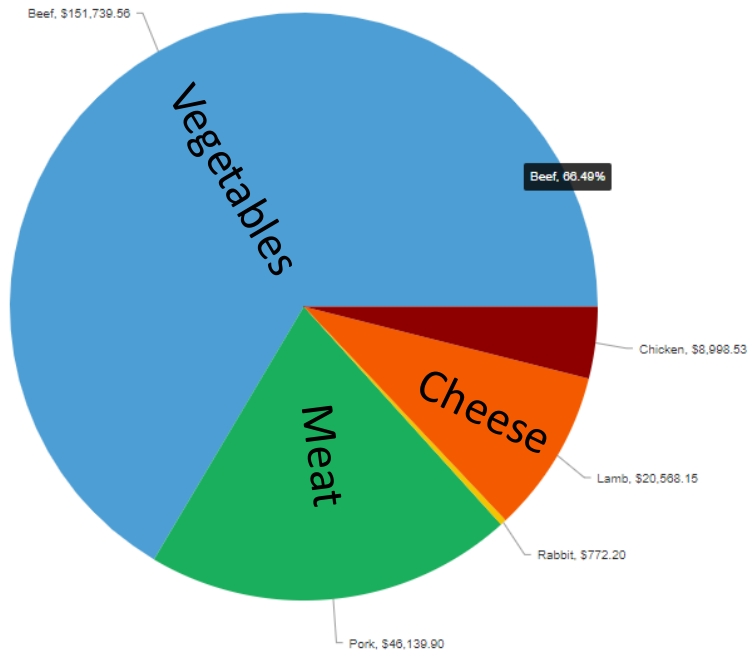


# Sales Data Reporting

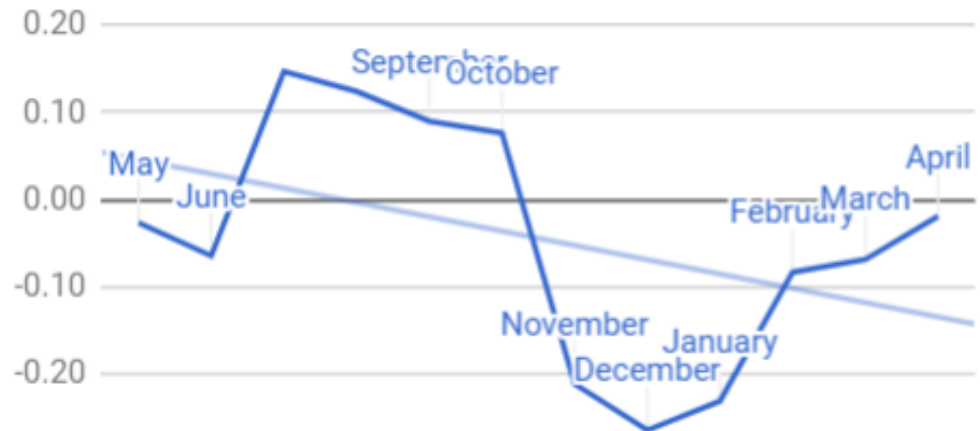
## Retail Lbs Grass-Finished vs. Grain-Finished: 12 Month Forecast



## Sales % by Category



## Previous 12 mo. Sales Trend





# Customer Management

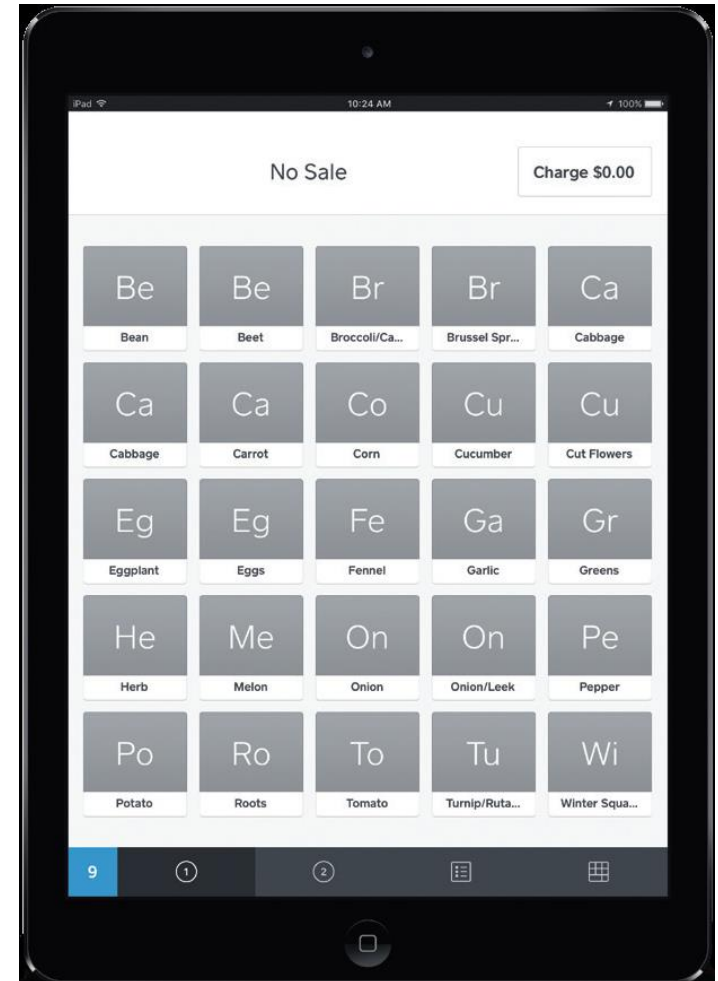
- Create customer profiles and databases
- Gift cards
- Loyalty programs
- Create coupons and deals
- Integrated email marketing tools or ability to export lists





# Inventory Management:

- Sales/inventory integration
- Analyze inventory on an item by item level
- Import bulk inventory
- Inventory alerts/reminders
- Bar code scanning available







# Employee Management

- Employee time clock/hours worked
- Shift reports
- Employee till counts
- Sales by employee
- Commissions by employee
- Profitability by employee
- Employee scheduling and payroll



# Criteria for choosing POS

- Costs
- Ease of setup and use
- Hardware functionality
- Front/Back-end features
- Contracts and service terms
- Customization options
- Customer service
- Multiple currencies



# Additional Considerations for Farmers

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- Swipe the stripe, dip the chip
- Contactless payment
- Hot spots vs data plans
- Recouping Transaction Fees
- Guard your Gear
- Get out what you put in







- **Pricing Model:**
  - % of transaction: 2.6% + \$.10 per swipe/dip
  - Manually entered: 3.5% + \$.15
- **Technology Costs:**
  - Most provided for free with sign-up, excludes chip card readers
- **Features:**
  - Contactless payment
  - Sales reporting
  - Inventory
  - Customer management
  - Easy user interface
  - Squarespace website integration
  - Can take transactions while offline
  - Spanish language support
- **Flaws:**
  - Does not accept EBT
  - Additional cost to integrate with back-end accounting
- **Conclusion:**
  - Great for most farms who want a simple, low-cost credit card processor, but limited comprehensive POS ability



## A lifeline for SNAP payments at farmers' markets

By Jane Black, January 31, 2019

An Austin-based payments company whose pending shutdown last summer threatened the ability of thousands of farmers markets to accept food stamps has received a \$2 million lifeline.

Square, the financial technology company known best for its slick iPad transactions, said Thursday it provided the funds to Austin's Novo Dia Group to ensure that recipients of the Supplemental Nutrition Assistance Program (SNAP) can use their benefits at farmers markets without interruption. The investment also gives Square a window into the lucrative market for SNAP benefits, worth \$63 billion annually.

The cash infusion is Novo Dia's third since last July, when it abruptly announced it would end its service, touching off a panic in the local agriculture and farmers market community. At the time, the company's software platform

### More on this story

[Read more of our coverage on nutrition and food access](#)



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## NDG Secures \$2 million investment from Square

by ricky | Jan 30, 2019 | Uncategorized | 0 comments

Investment enables expansion of Mobile Market+ solution

AUSTIN, Tex., January 30, 2019 – Novo Dia Group, Inc. (NDG), a leader in developing electronic benefit transfer (EBT) payment solutions, announced today that it has secured a \$2 million investment from Square, Inc. This investment provides capital for the continued expansion of the Mobile Market+ line of products.

"We are thrilled to receive an investment from a company like Square, who understands the needs of individuals and small businesses like our customers," said Josh Wiles, president of Novo Dia Group. "This capital will allow NDG to realize our goal of empowering merchants nationwide with the most comprehensive EBT solution available."

Novo Dia Group's Mobile Market+ solution provides a critical bridge to

# Square Invests in Novodia

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- **Pricing Model:**
  - Select: \$120 / yr per device
  - Register: \$34.95 / monthly, \$419 / yr per device
- **Technology Costs:**
  - Card reader: \$89
  - Receipt printer: \$300 (optional)
- **Notable Features:**
  - Accepts EBT / E-WIC
    - Must apply for an FNS number from USDA to accept EBT. For step by step guide check:
    - <http://www.marketlink.org/>
  - 2 Platform options:
    - Select: Only accepts card transactions
    - Register: Decimal weights
  - Option to use Square as CC processor at their rates but requires 2 card readers
  - MarketLink Program offers reduced transaction fees for one year and covers up-front equipment costs.
- **Flaws:**
  - Small company
  - Inventory tracking and reporting are limited
- **Conclusion:**
  - For those businesses looking to have all their currencies in one place



- **Pricing Model:**
  - 3% fee for credit card and wholesale transactions
- **Technology Costs:**
  - Card reader: \$59
  - Bluetooth Scale Integration: \$74.99
  - Receipt printer: \$57.40
- **Notable Features:**
  - Wireless Blue-tooth scale automatically sends weights to POS system
  - Flexible units: Decimal weights, bunches, etc.
  - Auto-generated harvest & packing lists
  - Customer Pre-Orders / Pre-paid CSA
  - Multi-farm online retail and wholesale marketplace
  - Mobile inventory updates with field crew
  - Automated client communication
- **Flaws:**
  - Does not accept EBT
  - Small company
  - Vegetable focus
- **Conclusion:**
  - Designed with farmers, for farmers.

[www.fellowfarmer.com](http://www.fellowfarmer.com)

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**Fellow Farmer**

- **Notable Features:**

- Lowest transaction fees for non-cash payment methods
- Provides safe socially distanced, no contact payment
- Best practice: Deposit funds to bank account daily. Improves financial reports and reduces liability

- **Flaws:**

- No POS system integration available
- Requires smartphone for farmer *AND* customer
- Education necessary for less tech savvy customers

- **Platform Comparison:**

- **Venmo:**
  - 0% transaction fees
  - Requiring app = low adoption rate
  - *Intended for personal use however commercial transactions are not illegal but only against platform policy.*
  - Deposit funds daily
- **Paypal:**
  - 1.9% fee + \$0.10 / transaction
  - Requiring app = low adoption rate
- **PiipPay:**
  - 0% fees for first 100 businesses
  - 3% fee charged to customers
  - No app required

## QR Code Contactless Payment

Pay Safe.



Open your camera.  
Tap on the pop-up.  
**Pay.**

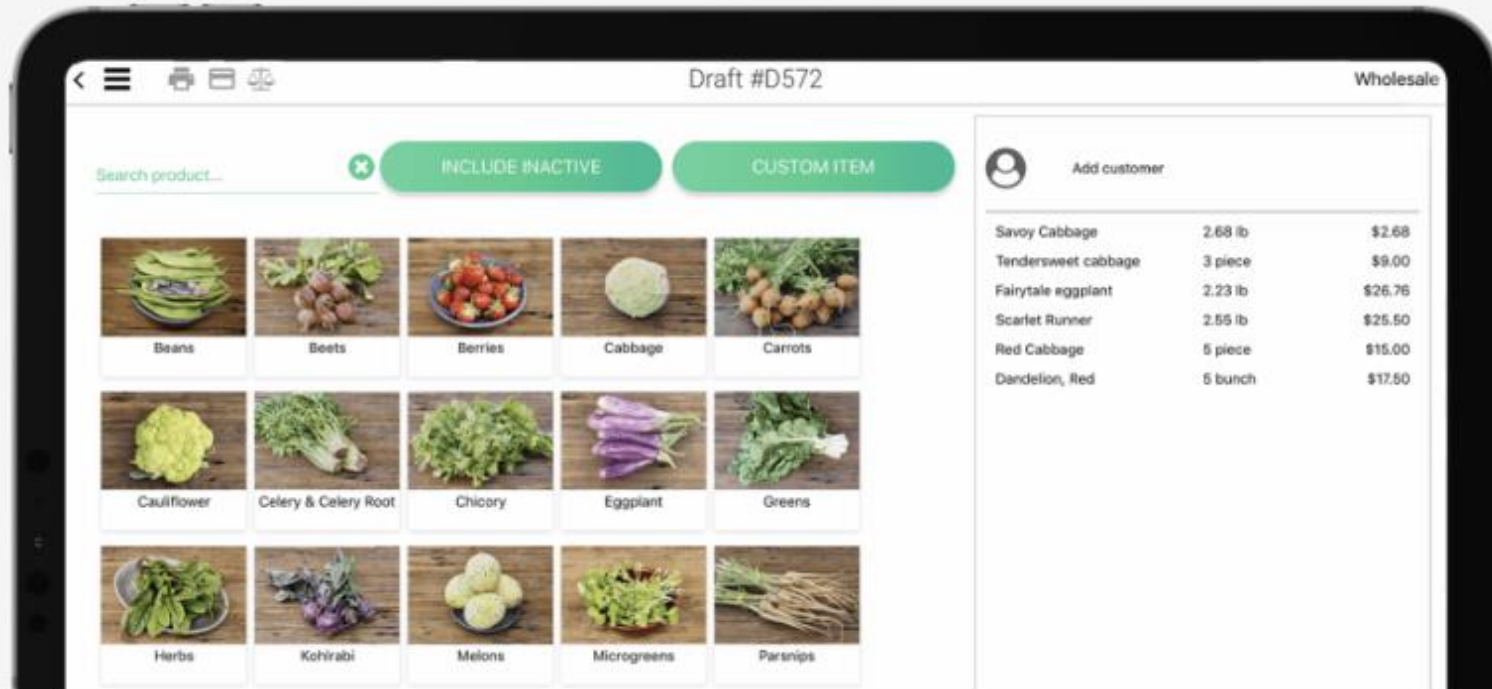
And no, you don't need an app.



© PiipPay



# Fellow Farmer



A simpler way to sell produce





### **Designed by Farmers, For Farmers**

The platform has been tested extensively by producers at the Union Square farmers market in New York. The most complex pilot customer, Zaid, at Norwich Meadows Farm, grows about 1,300 varieties at his farm in upstate New York. During the height of the season, he sells to more than 2000 retail customers and up to 100 high demanding restaurants each week. Zaid has truly help to prove that the system is able to streamline the most complex sales and farm operations.



## POS Challenges at Market

- Speed of checkout
- Updating inventories is time consuming
- Pricing is locked in based on variety, packaging, customer type
- Pre-orders often charged at checkout and with final weight adjustments requiring partial refunds





## POS

Retail and  
Wholesale POS  
systems integrated  
into 1 platform  
easily allows  
market stand  
employees to  
seamlessly switch  
between both sales  
channels



Draft #D634

Retail

Search product...



INCLUDE INACTIVE

CUSTOM ITEM



Alliums



Artichoke & Cardoon



Beans



Beets



Cabbage



Carrots



Celery & Celery Root



Eggplant



Greens



Herbs



Kohlrabi



Lettuce



Microgreens



Nuts & Seeds



Parsnips



Peppers

Ludvig Suneson



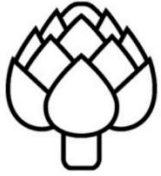
Scarlet Runner	2.78 lb	\$33.36
Cippolini Yellow	3 bunch	\$15.00
Purple Carrots	1 case - 12 bunches	\$42.00

### NOTE

Pack together

<b>SUBTOTAL</b>	\$90.36
<b>DISCOUNT</b>	-10% -\$9.04
<b>PICKUP</b>	0
	02/19/2020
<b>SALES TAX</b>	\$0.00
<b>TOTAL</b>	\$0.00
<b>LSRCSA0P</b>	\$90.36
<b>Amount Due</b>	\$0.00

COMPLETE



## Flexible Units


Products can be sold by the pound, bunch, or any other type of unit.


Custom pricing can also be applied during the transaction.

Blue-tooth scale integration sends weights to POS improving checkout time.

TestFlight 8:17 AM Wed Feb 19 Draft #D634

### Add to cart




Quantity **+** 1 lb 

Unit price 12 \$/lb

Total amount 12.00 \$

☐ Save price

Line item note

1	2	3
4	5	6
7	8	9
	0	.

Scarlet Runner

Young, Edible Pod

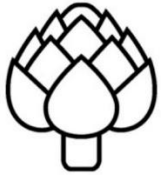
Shelling

Add unit

ADD TO CART

Amount Due \$0.00





**Custom Currencies:**  
Track your sales by  
custom currencies  
for easier reporting  
with food access  
programs.



Signature

Retail

### Payment methods:

CASH	CHECK
CREDIT CARD	SNAP
HEALTH BUCKS	GREENMARKET BUCKS
FMNP	FRESHCONNECT COUPONS

Complete order



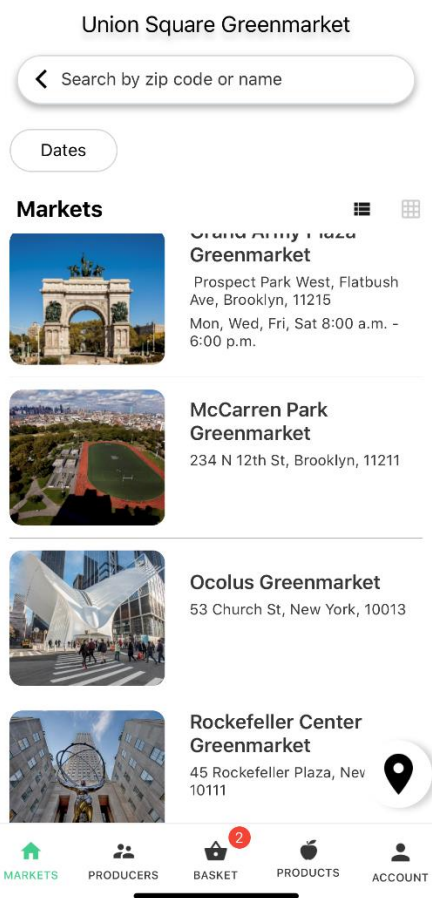
Subtotal:	\$90.36
Discount:	-10% -\$9.04
Sales tax:	\$0.00
Total:	\$0.00
Payments:	
LSRCSA0P	\$90.36
Amount Due	\$0.00

COMPLETE ORDER

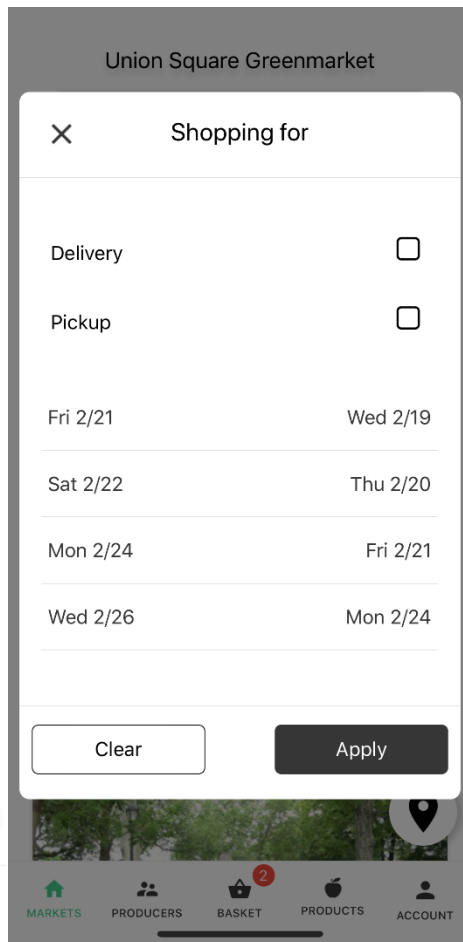


## Farmer's Market Online Store

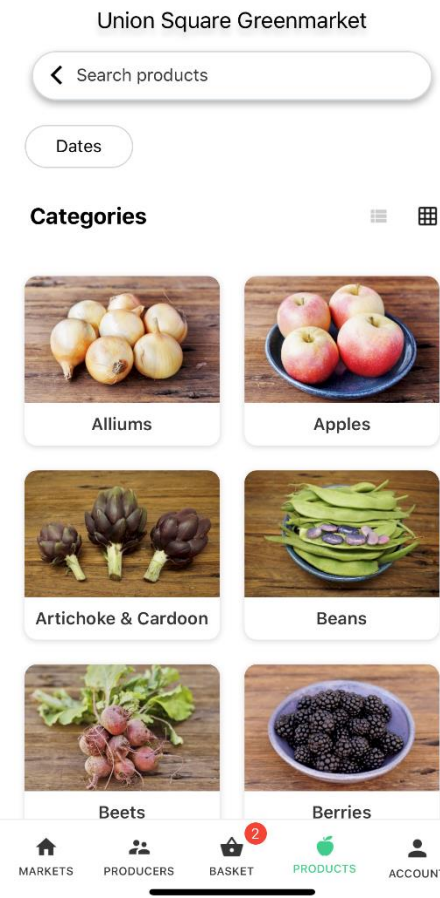
- Both retail and wholesale customers can place pre-orders online for pickup at varying locations and dates.
- Customers can guarantee their favorite products will be available before going to market.
- Inventories managed by individual farmers
- One checkout for multiple farmers. Platform handles payout.
- Curbside Pickup: Transaction time is quicker with pre-pay. QR code integration pulls up order automatically.
- Customized CSAs: Pre-paid or recurring CSA integration



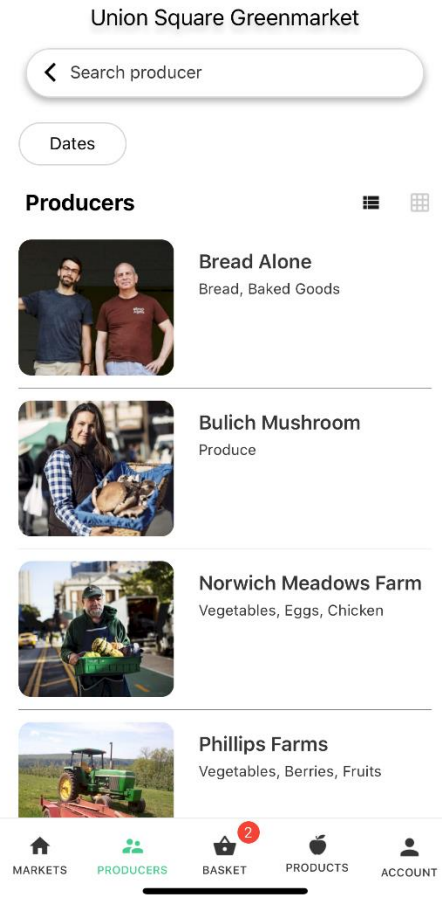
Select Location



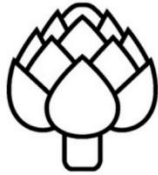
Select Date



Select by Product



Or by Producer



## Invoice and Ordering Efficiency

Customers can place a single order either online or through the app with multiple farm businesses.

Customers receive individual invoices are charged individually by each farmer.

Customers are automatically notified from the field or packhouse of any order changes as a result of a short or product damage for example.

If items are available the following week, customers can simply reorder and adjust the quantity according to that week's needs



Order #C1027

REORDER

Delivery, Fri, Feb 21

### Norwich Meadows Farm #16181



Cippolini Yellow, Vegetables \$9.80  
Qty: 3lb  
Price: \$5.00/lb



Baby Cherry Cluster on Vine, Vegetables \$14.00  
Qty: 1lb  
Price: \$14.00/lb



Scarlet Runner, Vegetables \$708.00  
Qty: 1lb  
Price: \$12.00/lb

### Stokes Farm #22



Rosemary, Vegetables \$4.00  
Qty: 2bunch

Subtotal: \$739.80  
Delivery: \$0.00  
Total: \$739.80



MARKETS



PRODUCERS



BASKET

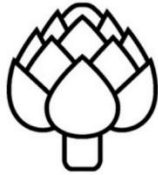


PRODUCTS



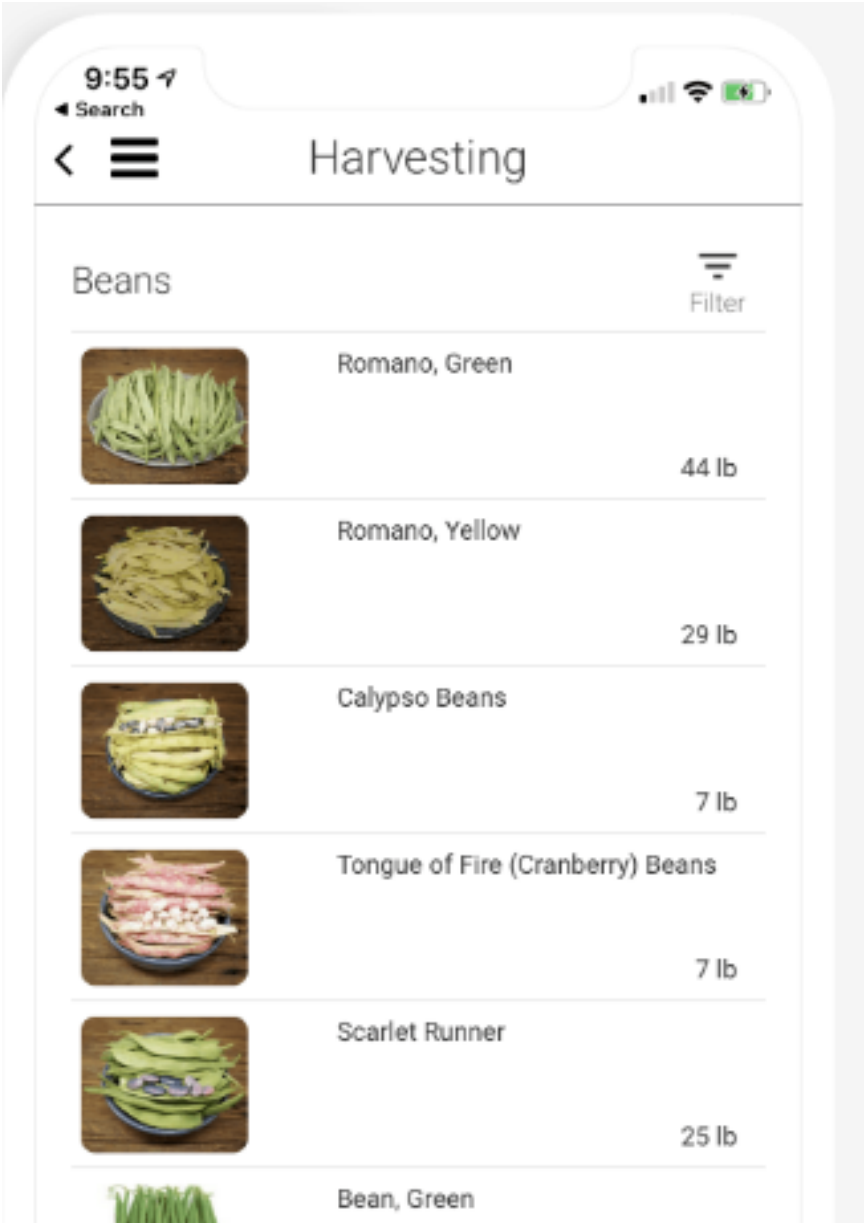
ACCOUNT









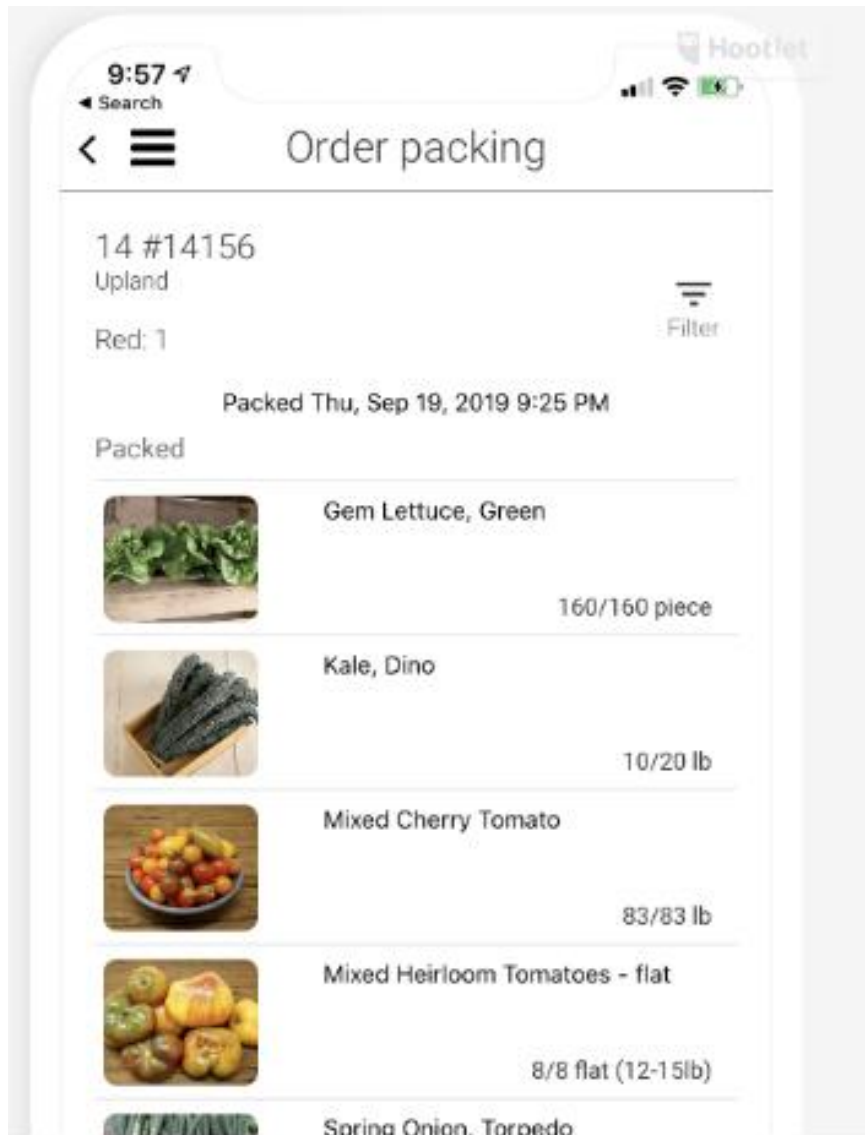


## Harvesting

Harvesting lists are automatically created by aggregating the order packing and market packing list for a given day. This allows you view the total quantities that needs to be harvested for each variant.



Beans		Filter
	Romano, Green	44 lb
	Romano, Yellow	29 lb
	Calypso Beans	7 lb
	Tongue of Fire (Cranberry) Beans	7 lb
	Scarlet Runner	25 lb
	Bean, Green	



## Order Packing

The order packing functionality allows you easily update and confirm line item quantities and print labels. When the order is packed, a fulfillment email is automatically sent to the customers so that they know exactly what they will get.



## Market Packing

Ever struggled with deciding what to bring to the farmers market? Now you can automatically create a packing list based on the POS sales from a previous day, perhaps adjust a few of the items, and you are ready to start packing for the market.

The screenshot shows a mobile app interface for creating a market packing list. At the top, the status bar displays the time 11:37, signal strength, Wi-Fi, and battery. Below the status bar is a navigation bar with a back arrow, a hamburger menu icon, and the title "Create market packing". A large green button labeled "CREATE LIST" is centered below the navigation bar. Underneath the button, the text "Select day to base the new list on" is displayed. A section titled "Market day" follows, containing a list of dates with corresponding radio buttons for selection. The dates listed are Monday, September 30; Sunday, September 29; Saturday, September 28; Friday, September 27; Monday, September 23; and Sunday, September 22. The radio button for Friday, September 27, is checked with a green checkmark.

Market day	
Monday, September 30	<input type="radio"/>
Sunday, September 29	<input type="radio"/>
Saturday, September 28	<input type="radio"/>
Friday, September 27	<input checked="" type="radio"/>
Monday, September 23	<input type="radio"/>
Sunday, September 22	<input type="radio"/>



## Sales Reporting

You can easily track your daily, weekly or monthly sales, and view sales by categories, products, customers, or payment methods. Drill down on wholesale vs retail orders, online orders vs market purchases, all at the tip of your fingers. And by the end of the season, you will have all the data you need to start planning for the next year.

Total - Sales

**\$3,443,046**

Total sales

Total - Number of orders

**82,169**

Count

Retail - total

**\$1,144,622**

Retail

Retail - number of orders

**75,534**

Count

Wholesale - total

**\$2,298,424**

Wholesale

Wholesale - number of orders

**6,635**

Count





## Expanding Nationwide

Fellow Farmer is currently looking to partner with new farmers and market operators outside of NYC.

MARKETS

PRODUCERS


PRODUCTS

FELLOW FARMER


Log inSign Up

Market daysAll Producers


Markets near you




Union Square Greenmarket  
E 17th St, New York, NY, 10003  
Mon, Wed, Fri, Sat 8:00 am - 5:00 pm




Tompkins Square Greenma...  
Tompkins Square Park, NY, NY, 1...  
Sun 11:08 am - 10:49 pm




Bowling Green Greenmarket  
1 Bowling Green, New York, NY, ...

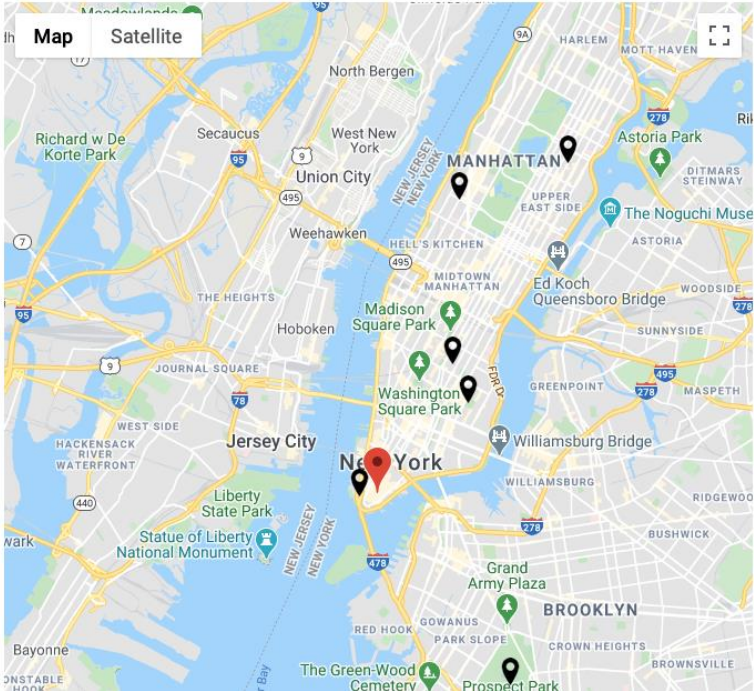


Tucker Square Greenmarket  
W 66th St &, Broadway, New Yor...





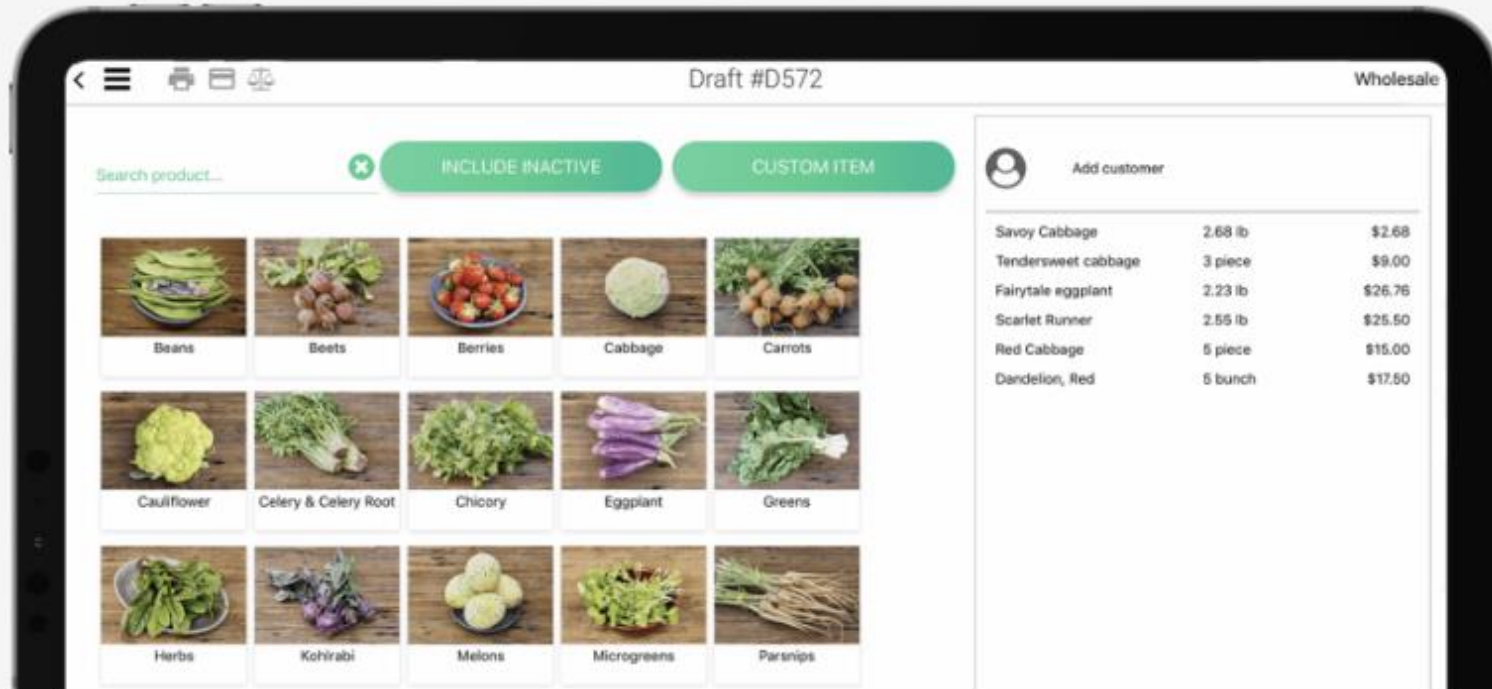
MapSatellite





# Fellow Farmer

[www.fellowfarmer.com/producer-info](http://www.fellowfarmer.com/producer-info)



A simpler way to sell  
produce



THANK YOU



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**GROW<sup>NYC</sup>**