Contact: Forrest French, AIA
804-443-1115 (h)
804-722-1667 (o)
804-761-9707 (c)

PO Box 1011
Tappahannock, VA 22560

Email: tappahannockmainstreet@gmail.com
Web: www.TappahannockMainStreet.org
The Tappahannock Main Street Program would like to propose a series of monthly Farmers’ Markets to be located in downtown Tappahannock. The markets would be held on the third Saturday of each month starting in July 2010, and also have music by local performers.

**Dates:** 3rd Saturday of each month in 2010 on the following dates:
- July 17
- Aug 21
- Sept 18
- Oct 16

**Location:** On the Courthouse Green and Cross Street between Queen Street and Prince Street

**Hours:** 9am - 1pm (rain or shine)

**OVERVIEW**

**Mission / Economic Impact / Marketing**

The goal of the Tappahannock Main Street Program is to make the Tappahannock Farmers’ Market a regional economic driver, attracting consumers from the Middle Peninsula, the Northern Neck and tourists passing through on their way to the Northern Neck and beaches to the east. It will become a vehicle for increased visibility and improved business for our local merchants and restaurants. The Tappahannock Farmers’ Market will be an all-inclusive market serving a broad consumer base with a focus on produce and fresh food goods rather than being a “boutique” or craft-focused market. It will distinguish itself from other nearby markets by relating, in theme, to the river and local fishing industry offering seafood, crabs and oysters. It will also distinguish itself by location in the center of town alluding to historic “Court Day” or “Market Day” on the Courthouse Green – a community gathering and event.

Marketing will be coordinated with the Virginia’s River Country Tourism Council, the Northern Neck Tourism Council and the Westmoreland County Tourism Council. We will affiliate with the well-established “Virginia Grown” program, through the Virginia Department of Agriculture and Consumer Services (VDACS), who will provide marketing and material support. We have been in contact with the foremost local expert on Virginia farmers’ markets, Jonah Fogel of the Virginia Cooperative Extension, who has informed us of – and given contacts for – all nearby farmers’ markets and potential vendors so that we can coordinate our efforts regionally. We will continue to utilize his advice and resources.

In order to attract the largest number of consumers, and to provide a ready market for farmers, we will encourage the use of food stamps, or SNAP Benefits/EBT. We would hope to be able to offer subsidized incentives for patrons who use food stamps by providing 2 for 1 tokens, where each dollar spent using a food stamp counts as two. We are coordinating efforts with the Essex County Department of Social Services who will organize and handle the transactions. The Richmond, Virginia Department of Social Services will provide additional expertise - all overseen by the USDA.

We will encourage downtown businesses to participate and offer special promotions - especially retail merchants and restaurants.
**Product Quality**

We will solicit local farmers, fishermen, crafts makers and artists to participate. We will encourage the sale of fresh wholesome foods, especially organic, locally grown foods. In addition, we anticipate that local nurseries will sell plants and flowers.

For reasons of public health and safety, fresh meats, fishery products and prepared foods will adhere to food handling procedures established by the Virginia Department of Agriculture & Consumer Services and The Virginia Department of Health. The Shellfish Sanitation Division of the Virginia Department of Health must approve shellfish and shell stock (see Appendix I: Call for Vendors / Rules and Regulations for details).

Restaurant and catering vendors will be invited to participate. We anticipate that we will have prepared, hot food vendors and expect a broad cross section of food types including baked goods, grill and short-order foods, crab cakes, seafood, pizza, barbecue and beverages. Prepared food vendors will be required to secure all necessary permits and licenses. There will be no alcoholic beverages permitted.

Arts and crafts items will be required to be hand-crafted. There will be no used goods, antiques, or flea market-type items allowed to be sold at the market, although, we will make every effort to encourage our patrons to also patronize the nearby antiques stores. No buy/sell, resale items, or mass-produced items will be allowed.

**Entertainment**

There are numerous opportunities for entertainment. Our initial plans call for musical entertainment to play at each event from 11am to 1pm. We will consider other forms of entertainment, as well, such as historic reenactments, readings, etc.

We believe this will be an attraction for local consumers and those passing through and seeing the activity to patronize the event.
OPERATIONAL LOGISTICS

Location
The Courthouse Green is the obvious locus for the citizens of the town and county to gather. This space, used for Merchant’s Row at Rivahfest, can accommodate food vendors and musicians. Additionally Cross Street between Queen Street and Prince Street offers sidewalk locations for prepared food vendors (see Appendix II: Farmer’s Market Plan).

Parking
Visitors will park on downtown streets. Ample signage directing them to public parking areas will be provided (see Appendix II: Farmer’s Market Plan).

Marketing
We will create a complete marketing and public relations campaign, to include advertisements and extensive local signage.

Examples of signage:

Liability Coverage
A liability insurance policy has been obtained from B.H. Baird Insurance (see Appendix III: Liability Insurance Policy Summary).

Restroom Facilities
We will provide one portable, ADA-compliant portable restroom facility and one standard portable restroom facility similar to those used during Rivahfest.

Security
We do not anticipate the need for dedicated security personnel considering the proximity of local law enforcement. If, at any time in the future, additional security is required, we will contract with appropriate resources.
Clean Up and Trash Disposal
We will rely on volunteers to clean up and dispose of trash and recyclables. We anticipate four temporary trash/recycling locations consisting (see Appendix II: Farmer’s Market Plan).

Services
Bottled water, restroom facilities and minor first aid will be provided by the Tappahannock Main Street Program.

Storage
Banners and signage will be stored at the Tappahannock Main Street Program office on Prince Street.

Volunteer Duties
Marketing
› Distribute flyers and other promotional materials prior to and during the events

Event Operations
› Erect main banner one week prior to the event / erect additional directional/informational signs and banners the day of the event
› Collection of banners and signs after an event
› Assist with parking and crowd control
› Staff First Aid booth
› Staff Tappahannock Main Street Program information booth
› Vendor assistance on set up and strike
› Clean up and transport trash and recyclables to Bray’s Fork Convenience Center

FINANCES

Potential Costs to the Town of Tappahannock or Essex County
We do not anticipate any costs to the Town or County at this time.

Sales Tax Collection
Vendors will sign an indemnity form to ensure compliance with state law.

Budget
We have established a budget of approximately $7252 for the first year and $6205 for subsequent years. (see Appendix IV: Tappahannock Farmers Market 2010 – Projected Budget).

Funding Sources
We will be soliciting donations from local citizens and businesses to defray the costs of operating the market (see Sponsorship Opportunities below).
SPONSORSHIP OPPORTUNITIES

**Platinum**  Donations of $1,000 or more

*Amenities*

› Free booth space
› Premium logo display on all publicity, including advertisements and event identity banners (except directional signage)
› One banner display space in a premium location (sponsor provides banner)
› Specific mention in all public relations and promotion
› Listing on the Farmers Market Sponsors web page

**Gold**  Donations of $500 or more

*Amenities*

› Free booth space
› Logo display on event identity banners (except directional signage)
› Listing on the Farmers Market Sponsors web page and on all flyers

**Silver**  Donations of $250 or more

*Amenities*

› Free booth space
› Listing on the Farmers Market Sponsors web page and on all flyers

**Bronze**  Donations of $100 or more

*Amenities*

› Listing on the Farmers Market Sponsors web page and on all flyers

Donors will receive tax-deductible IRS-approved 501(c)(3) charitable contribution receipts.

BENEFIT TO THE COMMUNITY

Our public surveys have identified a Farmers’ Market as one of the top requested services that the Tappahannock Main Street Program could help to provide. We believe the Farmers’ Market will provide an important gathering of the community and fulfill a mandate to create events that encourage consumers and investors to live, work, shop in and enjoy our traditional historic district. These events will improve consumer and investor confidence in the town and offer an opportunity to highlight Tappahannock’s unique charm and forge a positive image in the region.
APPENDICES
TAPPAHANNOCK FARMERS MARKET
RULES AND REGULATIONS

Dates: 2nd Saturday of each month beginning May 8, 2010 and continuing through October 9, 2010.
Location: Cross Street between Queen Street and Prince Street and on the Town Green
Hours: 9am - 1pm (rain or shine)
Set up: 8:00 am

No products sold can be used or second hand.

FARM OR DOMESTIC PRODUCTS

Eligible Products
Vegetables; fruit, grains; eggs; plants; plant cuttings; flowers; seeds; nuts; herbs and honey.

Prepared Foods
Foods processed in some way by the vendor who has an inspection report from the Virginia Department of Agriculture (VDACS permit information is available at 804-786-3520). These items include, but are not limited to: cured meats; baked goods; preserves; pickles; juices; and cheeses.

Labeling
All packaged, canned food or cheeses need full and complete labeling. Labels need to include the following: name of the product; ingredient statement (ingredients listed in order of predominance); net weight statement and the name/address of the producer/vendor. For reasons of public health safety, fresh meats, fishery products and prepared foods are eligible for the Farmers Market ONLY if approved by the VDACS or Health Department. The Shellfish Sanitation Division of the Virginia Health Department must approve shellfish and shell stock. For information call 804-435-1095 at White Stone, Virginia.

Handicrafts
Handcrafted products that are made in the home. The product may be made from manufactured materials provided that most of the products value results from the crafting of the vendor or the vendor’s family.

VENDORS

Description
Vendors are persons who have paid their space rent, agreed to comply with the Farmers Market regulations and agree to sell only Farm or domestic products defined above.

Non-profit organizations that comply with these guidelines may be vendors for no fee.

MARKET MANAGER

Description
The Market Manager is the person designated to administer the Market and enforce the rules. Examples of the Market Manager’s authority/duties are as follows:
- Collects rent from vendors
- Directs the removal of ineligible products
- Directs vendors to comply with health and sanitation rules
- May revoke a vendor’s permit
VENDOR RESPONSIBILITIES

- Vendors may sell only farm or domestic products as defined above
- Prices of all products must be clearly marked
- Vendors are responsible for the safety of the products being sold
- Vendors must cooperate with the Market Manager regarding the use of property, use of parking spaces, etc.
- Vendors must maintain a clean vending area, dispose of all refuse and trash at the direction of the Market Manager and may not deface or damage any property
- Vendors must comply with these regulations as well as all other regulations, codes, and statutes that govern the growing, preparation, and sale of products defined in this regulation
- Vendors shall hold the Tappahannock Farmers Market Management and the Town of Tappahannock harmless from any liability whatsoever that results from their activities at the Tappahannock Farmers Market

RENT

- The rental rate for a space shall be $15.00 per month. Checks should be made payable to the Tappahannock Main Street Program
- The non-refundable fee shall be paid before the Market opens at 8am
- Vendors may not sublet or loan their space to another person

Visit us for forms and information: click on Farmers Market at [www.essex-virginia.org](http://www.essex-virginia.org)
APPENDIX II: Tappahannock Farmers’ Market Plan
APPENDIX III: Liability Insurance Policy Summary
NAMED INSURED AND MAILING ADDRESS:
Tappahannock Main Street Program, Inc.
Refer to Named Insured Schedule CSIA 409
Cross Street
Tappahannock VA 22560

PRODUCER - Your contact for matters pertaining to this policy:
SIPA Corporation
5682 Richmond Road
Warsaw VA 22572-4266

Broker:
CSU Producer Resources, Inc.
6200 South Gilmore Road
Fairfield, OH 45014-5141
Bradley R. Boyett

Policy Period: From 07/17/2010 To 07/17/2011 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

Form of Business:
□ Individual □ Partnership ☑ Corporation □ Joint Venture □ Limited Liability Company □ Other

Business Description: Special Event - Farmer's Market

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

<table>
<thead>
<tr>
<th>COVERAGE PARTS</th>
<th>PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial General Liability</td>
<td>DEPOSIT PREMIUM $ 434.00</td>
</tr>
<tr>
<td>Commercial Property</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Terrorism Risk Insurance Extension Act</td>
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<tr>
<td>CANCELLATION MINIMUM EARNED PREMIUM IS</td>
<td>TOTAL POLICY PREMIUM $ 441.00</td>
</tr>
<tr>
<td>100.0% OF TOTAL POLICY PREMIUM</td>
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<tr>
<td>Surplus lines taxes</td>
<td>$ 9.92</td>
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<tr>
<td>Stamping fee</td>
<td>N/A</td>
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<tr>
<td>Other taxes or fees</td>
<td>$ .13</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$ 451.05</td>
</tr>
</tbody>
</table>

Premium is subject to annual audit: ☑ Yes □ No

NOTICE TO POLICYHOLDER:
The insurance policy that you have applied for has been placed with an insurer approved by the state corporation commission for issuance of surplus lines insurance in the commonwealth, but not licensed or regulated by the state corporation commission of the commonwealth of Virginia. Therefore, you, the policyholder, and persons filing a claim against you are not protected under the Virginia Property and Casualty Insurance Guaranty Association Act (§§38.2-1600 ET SEQ.) of the code of Virginia against default of the company due to insolvency. In the event of insurance company insolvency you may be unable to collect any amount owed to you by the company regardless of the terms of this insurance policy, and you may have to pay for any claims made against you.
FORMS AND ENDORSEMENTS ATTACHED TO THIS POLICY AT TIME OF ISSUE:
Refer to Forms and Endorsements Schedule CSIA 406 08 07

THIS COMMON POLICY DECLARATIONS AND THE SUPPLEMENTAL DECLARATION(S) TOGETHER WITH THE
COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART(S), COVERAGE
FORM(S) AND FORM(S) AND ENDORSEMENT(S), IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE
THE ABOVE NUMBERED POLICY.

Signed by: ___________________________ Date ______________
(Authorized representative or countersignature, where applicable)
APPENDIX IV: Tappahannock Farmers’ Market 2010 – Projected Budget
### TAPPAHANNOCK FARMERS MARKET

**PROJECTED BUDGET (4 EVENTS)**

#### MARKETING

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<thead>
<tr>
<th>Item</th>
<th>Each</th>
<th>Total</th>
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<tbody>
<tr>
<td>Flyers</td>
<td>50.00</td>
<td>50.00</td>
</tr>
<tr>
<td>4&quot;x9&quot; (1,000)</td>
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<td></td>
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<tr>
<td>Banners</td>
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</tr>
<tr>
<td>18&quot;x24&quot; Coroplast Yard Signs &amp; &quot;H&quot; Stands (10) **</td>
<td>18.50</td>
<td>185.00</td>
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<tr>
<td>36&quot;x96&quot; Banner (1) **</td>
<td>230.00</td>
<td>230.00</td>
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<tr>
<td>36&quot;x48&quot; Double Sided Banner (2) **</td>
<td>216.00</td>
<td>432.00</td>
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<tr>
<td>T-Shirts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Event Staff (20) **</td>
<td>10.00</td>
<td>200.00</td>
</tr>
<tr>
<td>Public Sale (50 for entire season)</td>
<td>10.00</td>
<td>500.00</td>
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<tr>
<td>Newspaper Advertisements</td>
<td></td>
<td></td>
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<tr>
<td>Northern Neck News (quarter page)</td>
<td>345.00</td>
<td>1380.00</td>
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<tr>
<td>Rappahannock Times (quarter page)</td>
<td>200.00</td>
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<td>Radio</td>
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<tr>
<td>WRAR Public Announcement</td>
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#### EVENT OPERATIONS

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<tr>
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<tbody>
<tr>
<td>Info Booth</td>
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<tr>
<td>Tent, Table, Chairs (Owned by TMSP)</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Portable Toilet Rentals</td>
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<tr>
<td>Standard Stall</td>
<td>90.00</td>
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<tr>
<td>ADA Accessible Stall</td>
<td>130.00</td>
<td>130.00</td>
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<tr>
<td>Misc. Supplies</td>
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<tr>
<td>Tape/twine/paper/cardstock/markers</td>
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<td></td>
</tr>
<tr>
<td>Trash Receptacles</td>
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<td></td>
</tr>
<tr>
<td>30&quot; Cardboard Trash Receptacle w/Waste Logo (20)</td>
<td>7.00</td>
<td>140.00</td>
</tr>
<tr>
<td>30&quot; Cardboard Trash Receptacle w/Recycle Logo (20)</td>
<td>7.00</td>
<td>140.00</td>
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<tr>
<td>30&quot;w x 37&quot;h Trash Bags (1 CRTN - 500 bags)</td>
<td>45.00</td>
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#### BAND

**Infrastructure / Equipment**

<table>
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<tr>
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<tbody>
<tr>
<td>Stage (4-4'x8' panels)</td>
<td>240.00</td>
<td>720.00</td>
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<tr>
<td>Tent (20'x20' white)</td>
<td>340.00</td>
<td>1020.00</td>
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<tr>
<td>P.A. System</td>
<td>140.00</td>
<td>560.00</td>
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</table>

| Talent Compensation                                                | 150.00| 150.00|

#### INSURANCE

**BH BAIRD**

| Liability Insurance - $1m Policy / 4 Events                        | 450.00| 450.00|

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**Total Budget** 7252.00

**Annual Budget** 6205.00

**Denotes a one-time expense**