

**Local Food Promotion Program (LFPP)
Final Performance Report**

The final performance report summarizes the outcome of your LFPP award objectives. As stated in the LFPP Terms and Conditions, you will not be eligible for future LFPP or Farmers Market Promotion Program grant funding unless all close-out procedures are completed, including satisfactory submission of this final performance report.

This final report will be made available to the public once it is approved by LFPP staff. Write the report in a way that promotes your project's accomplishments, as this document will serve as not only a learning tool, but a promotional tool to support local and regional food programs. Particularly, recipients are expected to provide both qualitative and quantitative results to convey the activities and accomplishments of the work.

The report is limited to 10 pages and is due **within 90 days** of the project's performance period end date, or sooner if the project is complete. Provide answers to each question, or answer "not applicable" where necessary. It is recommended that you email or fax your completed performance report to your assigned grant specialist to avoid delays:

LFPP Phone: 202-720-2731; Email: USDALFPPQuestions@ams.usda.gov; Fax: 202-720-0300

Should you need to mail your documents via hard copy, contact LFPP staff to obtain mailing instructions.

Report Date Range: (e.g. September 30, 20XX-September 29, 20XX)	October 1, 2015-September 30, 2017
Authorized Representative Name:	Robin Burger
Authorized Representative Phone:	845-242-2724
Authorized Representative Email:	robin@justfood.org
Recipient Organization Name:	Just Food
Project Title as Stated on Grant Agreement:	Just Food Community Projects: Expanding Services to Support the CSA Network in New York City
Grant Agreement Number: (e.g. 14-LFPPX-XX-XXXX)	15-LFPP-NY-0033
Year Grant was Awarded:	2015
Project City/State:	New York, NY
Total Awarded Budget:	\$100,000

LFPP staff may contact you to follow up for long-term success stories. Who may we contact?

- Same Authorized Representative listed above (check if applicable).
- Different individual: Name: Qiana Mickie; Email: qiana@justfood.org; Phone: 212-645-9880 x237

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1. State the goals/objectives of your project as outlined in the grant narrative and/or approved by LFPP staff. If the goals/objectives from the narrative have changed from the grant narrative, please highlight those changes (e.g. “new objective”, “new contact”, “new consultant”, etc.). You may add additional goals/objectives if necessary. For each item below, qualitatively discuss the progress made and indicate the impact on the community, if any.

i. Goal/Objective 1: Just Food will implement Just Food Community Projects (JFCP), a 501(c)(5) that will provide a legal and banking structure for New York City CSAs.

a. Progress Made:

Just Food Community Projects (JFCP) was registered as a New York State non-profit corporation in the fall of 2015, and in the spring of 2016, opened a bank account with Chase Bank that enabled JFCP to offer sub-accounts to individual CSA groups from Just Food’s network in New York City. Just Food did apply for tax-exempt 501(c)(5) status in the fall of 2015, but based on the recommendation of Just Food’s legal consultants, it was decided to withdraw the application after the IRS’s review. JFCP and the member CSAs participating therefore have remained liable for federal taxes based on JFCP’s corporate status -- which did not impact the launch of the project, but does have implications for how the project is managed.

In February of 2016, after interviewing two accounting firms, Just Food hired Karen Rand Associates (KRA), to take on both the bookkeeping responsibilities for JFCP as well as the financial consulting responsibilities needed to build out JFCP’s financial systems and procedures.

In March 2016, Just Food’s Executive Director and Program Director initiated a relationship with Chase Bank, and opened a bank account to serve the needs of JFCP and Just Food’s CSA Network. The account is structured such that the corporation JFCP is the primary account holder for one bank account which serves as an umbrella account, and can open an unlimited number of sub-accounts with unique account numbers under that umbrella account.

Although officers of JFCP maintain legal control over all the accounts and are the only signatories, each CSA is able to view their unique sub-account’s transactions and balances online, and deposit money. JFCP also has the authority to edit the accounting permissions that the owner of each individual subaccount has.

From July through October 2016, Just Food worked with our legal consultants to develop Memorandums of Understanding to define the legal relationship between Just Food, Inc. and JFCP, as well as the legal relationship between JFCP and each individual CSA group whose finances would be managed by JFCP. These MOUs were shared and reviewed with each CSA participating in the pilot in the fall of 2016. Legally, for a CSA group to participate in JFCP, they are required to turn over legal control of all their financial assets to JFCP, and it quickly became clear that it was also important to define what the operational relationship between the CSA and JFCP looked like in practice. It has been important to clarify was that CSAs are still responsible for the day-to-day operations and management of the CSA, as well as collecting member payments to meet their farmers’ deadlines. For the pilot, it was useful to work exclusively with CSAs that were already in operation and had experienced multiple seasons of operations.

Just Food’s Program Director, CSA Program Associate, and Development Director created a communications plan to promote JFCP to the CSAs in the Just Food Network, which was executed using social media, Just Food’s e-newsletter mailing list, Just Food’s internal CSA network listserv, and events throughout the spring, summer and fall of 2016 and into 2017.

b. Impact on Community:

As a result of this progress, Just Food enrolled four CSAs in JFCP during the pilot period. All four of these CSAs had either already lost or were at risk of losing access to a bank account to manage their projects’ finances, and access to a bank account through JFCP made it possible for them to

continue their operations. This meant that the New York State farmers serving each of these CSAs were able to maintain access to these markets of hundreds of individuals, and that the NYC neighborhood served by each CSA was able to maintain regular access to fresh, sustainably-grown produce purchased directly from their farmer throughout the growing season.

ii. Goal/Objective 2: **100+ CSAs in New York City will gain access to a legal and banking structure that supports their groups' long-term sustainability and capacity for low-income accessibility, as well as achieve greater stability for the local farms they support. CSA coordinators will gain skills and knowledge to access a legal and banking structure that supports the groups' long-term sustainability.**

c. Progress Made:

Once Just Food received confirmation of LFPP funding for the JFCP pilot, Just Food began the process of educating CSA organizers who had approached Just Food for technical assistance about the project. In early 2016, once JFCP was legally incorporated and its bank account was opened, Just Food began enrolling CSAs in the pilot project -- four CSAs were enrolled throughout the 2016 CSA season.

JFCP was formally promoted to Just Food's network of 100+ CSAs through Just Food's 15k member email newsletter, Just Food's internal CSA listserv, through individual conversations with CSA coordinators, and one-on-one and small group technical assistance sessions with CSA members.

Just Food also promoted the project through our 2016 CSA Summit, an all-day conference held on March 12, 2016, that brought together over 60 CSA organizers, members, and farmers from Just Food's network. At the CSA Summit, Just Food facilitated a workshop that introduced the CSA community to the structure and benefits of JFCP, as well as solicited feedback from CSA members about their challenges around banking, accounting, and structures to accommodate flexible payment strategies for low-income members. The event also included workshops and skill-share sessions that addressed other challenges the CSA community in New York City had been expressing, including farmer-CSA communications, maintaining high enrollment, and flexible payment models to improve access for low-income members. To keep costs manageable, the CSA Summit was held in space was donated, Just Food did not commit to providing meals, and attendees were charged a modest (\$15) cost of admission to help offset the expenses of the event.

On June 29, 2016, Just Food's Program Director and CSA Program Associate facilitated a follow-up workshop to explain the basic structure and benefits of JFCP to interested CSA organizers who were not able to attend the CSA Summit. Additionally, Just Food held separate individual meetings with eight CSAs that were interested in participating in the pilot project and were either not able to attend a previous workshop or needed additional information to feel comfortable enrolling.

d. Impact on Community:

As a result of this outreach, Just Food enrolled four CSAs in the JFCP pilot. Each CSA worked closely with Just Food throughout the remainder of the 2016 season and the launch of the 2017 season to refine the accounting systems, operational procedures, and onboarding strategy for JFCP.

All four of these CSAs were at risk of closing prior to their enrollment due to their inability to secure a viable banking option for their project. Each CSA had either lost access to their previous bank account, or had an account that was connected to a previous members' identity and personal information. None of these four groups had been able to find a bank that was willing to provide an account to their project without a formal tax identification number that wasn't tied to an individual.

The Bed Stuy CSA had initiated a new relationship with a farmer in Just Food's network, who does not have the experience or capacity to manage the administration of processing individual members' payments. The Bed Stuy CSA provided their farmer with approximately \$7600 in additional income for the season.

The Carroll Gardens CSA had not been able to utilize the approximately \$1000 in administrative fees the CSA had collected for the past several years due to lack of access to a bank account. Working with JFCP made it possible for them to pay rent and to purchase supplies for their distribution space.

The West Harlem CSA's banking was previously managed by another nonprofit organization which ended its services to CSAs in 2016; access to JFCP came just in time to enable West Harlem CSA to continue its operations and enroll members in winter shares. West Harlem CSA utilizes a mixed-income model, and is committed to making its farmers' produce accessible to a community that has historically had limited access to fresh food, particularly options that are affordable to the neighborhood's lower income and longer-term residents.

The Brooklyn Bridge CSA's bank account was linked to the personal information of a member who had left the CSA; the group moved its banking to JFCP to employ a more transparent and transferrable structure. Additionally, Brooklyn Bridge CSA structures its payments on a sliding scale, and raises enough funds to subsidize shares for their own low-income members as well as those of the Crown Heights Farm Share – another CSA that is served by the same farmer with a higher proportion of members who need subsidies to be able to afford the cost of a CSA share. This model of fundraising and re-distribution of funds would not have been sustainable if it were not able to be directly managed by the CSA itself. Low-income members of both CSAs have benefitted substantially from Brooklyn Bridge CSA's enrollment in the project.

iii. Goal/Objective 3: **CSAs will gain knowledge and skills to implement strategies to make the CSA model accessible for low-income community members**

e. Progress Made:

At the CSA Summit in March of 2016, Just Food offered a workshop on implementing low-income access strategies, and offered two additional workshops in the fall of 2016 on starting a CSA, both of which included modules on best-practices for developing flexible payment strategies that meet the needs of low-income members as core elements of the training.

Additionally, to support CSAs implementing strategies for low-income access, Just Food launched the "Just Share" campaign in April 2016, which raised nearly \$3000 in funding from donors throughout Just Food's network to re-distribute to CSAs to help them subsidize shares for low-income members.

In March of 2017, Just Food also developed a new, two-day intensive training targeted toward CSAs that plan to launch in communities that are predominantly low-income. The initial training was offered to a group in Far Rockaway, which plans to launch their CSA for the 2018 season.

Also in March of 2017, Just Food hosted the Just Food Conference, and facilitated three sessions covering distribution models and approaches for improved access in low-income areas: a workshop covering innovative, community-driven farm to consumer distribution and CSA models that have proven successful in lower-income areas of NYC; a CSA Caucus, where CSA members met to discuss challenges and share best practices around member retention and flexible payment strategies; two interactive action-planning sessions with CSA farmers and CSA members from Just Food's network who discussed new models for CSA that can succeed in communities that are primarily low-income and mixed income, as well as improving membership retention – one of the major obstacles to robust flexible payment CSAs in recent years.

f. Impact on Community:

The 2016 CSA Summit was attended by over 60 CSA organizers and farmers in Just Food's network; many CSA organizers credited the event with reinvigorating their commitment to the CSA model and improving their communication with their farmers. As a result of the workshop on JFCP, two new CSAs enrolled in the project. Attendees of the flexible payment strategy workshop were introduced to these models for the first time and planned to implement a variation of the approach in their next season.

The 2016 Just Share campaign also raised \$2872.50 to subsidize 17 vegetable shares and 2 egg shares, serving 5 of the 7 CSAs that applied for funds.

The 2017 Just Food Conference drew 700 attendees, many of whom were members and farmers from Just Food's CSA Network. Over 50% of attendees of one or more of the four sessions on strategies for low-income access cited making one or more connections that they would utilize to either launch or improve their community's project in the coming year.

As a result of these workshops and one-on-one technical assistance, three new CSAs focused on serving low-income members are on-track to launch in 2018 in Cypress Hills, Crown Heights, and Far Rockaway.

2. Quantify the overall impact of the project on the intended beneficiaries, if applicable, from the baseline date (the start of the award performance period, September 30, 2015). Include further explanation if necessary.
 - i. Number of direct jobs created: not applicable
 - ii. Number of jobs retained: not applicable
 - iii. Number of indirect jobs created: not applicable
 - iv. Number of markets expanded: not applicable
 - v. Number of new markets established: not applicable
 - vi. Market sales increased by \$insert dollars and increased by insert percentage%. not applicable
 - vii. Number of farmers/producers that have benefited from the project: 11 farmers
 - a. Percent Increase: not applicable
3. Did you expand your customer base by reaching new populations such as new ethnic groups, additional low income/low access populations, new businesses, etc.? If so, how?

This project was targeted at Just Food's current network of 129 CSA groups, 30 vegetable farms and more than 100 farmers providing other products through the CSAs in New York City. While the demographics of Just Food's CSA network are mixed, one of the goals of the project was to improve access to CSA for low-income populations through offering workshops and education around best-practices, and by reducing the general administrative burden on CSAs so that organizers could devote more time to managing the administration of flexible payment strategies.

What we learned over the course of the JFCP pilot is that the system, even with well-established accounting guidelines and procedures, was still quite administratively intensive and required about the same, if not more, time from CSA members to implement. In retrospect, this is not surprising given that many CSAs had been previously operating as informal unincorporated entities -- and were therefore not required to employ the same degree of financial administration and recordkeeping that is required of legally incorporated organizations. While JFCP did support enrolled CSAs with the administrative burden of financial management, because the overall work required of each CSA had increased, the actual time CSA organizers spent on financial management was about the same.

Still, the project has provided a concrete benefit to groups that already were, or are in the process of, implementing low-income access strategies simply by offering access to a bank account, which has prevented them from having to cease operations entirely. Furthermore, by keeping the management of the CSAs finances and membership in the hands of CSA organizers, it allows CSAs to be more flexible and creative in how they collect payments than farmers would be able to be were they collecting payments from members directly.

Brooklyn Bridge CSA provides a useful case study of this impact. As mentioned above, Brooklyn Bridge needed to close its bank account because it was tied to the personal information and social security number of a previous member. The farm that supplies Brooklyn Bridge CSA does not have the administrative support to collect and reconcile individual member payments for its

CSAs, and is able to make the CSA marketing model work by requiring CSA organizers to deliver payments for their shares in 1-2 large annual checks. Because Brooklyn Bridge CSA was able to open a new account with JFCP, they had the financial infrastructure to continue to build their fundraising program that subsidizes shares for low-income community members in their own CSA, as well as for their sister CSA in Crown Heights that is served by the same vegetable farmer. The farm undoubtedly would not have had the capacity to manage a complex tiered-price share program for multiple CSAs were they collecting payments from members directly.

A key point that was identified in Just Food's evaluation process of JFCP was that the group that perhaps stands to benefit most from the JFCP project is farmers – many of whom are spared the administrative burden of payment collection and reconciliation that is overseen by CSA organizers in NYC. One of the farmers who benefitted most clearly from the project was Claudio Gonzales, a Mexican-born farmer who runs a small farm business in Middleton, NY, and was able to expand with a new relationship with the Bed Stuy CSA. Although Claudio is an experienced farmer his capacity for administration is limited; with significant guidance and technical assistance from Just Food, the Bed Stuy CSA was able to open a new bank account, reach new membership, and generate approximately \$7600 in additional revenue for Gonzales Farm in the 2016 season.

4. Discuss your community partnerships.

i. Who are your community partners?

Just Food's community partners are the 129 CSAs located throughout the five boroughs of NYC. In particular, Just Food worked closely with four CSA groups and their volunteer organizers to pilot the project, as well as the farms serving those CSAs.

ii. How have they contributed to the overall results of the LFPP project?

Just Food's community of CSA partners have contributed to the results of the LFPP project in several ways. First, Just Food worked with CSA organizers from our community to plan our 2016 CSA Summit, an all-day educational conference that enabled CSA members to share skills and strategies for CSA management, particularly around member retention and flexible payment strategies to engage low-income members. A total of 17 CSA members presented workshops or shared knowledge in a formal capacity with over 60 attendees. It also provided a venue to promote and educate about the Just Food Community Projects (JFCP) banking pilot, and to re-energize and inspire CSA members at the start of the season.

Additionally, Just Food's community of CSA organizers have provided valuable insight to our staff, legal and accounting consultants through workshops and individual interviews that have guided the development of the program. The organizers for the four CSAs involved in the JFCP pilot have been key partners in assessing the banking and financial systems that need to be in place and what systems work best to meet their needs. They have also been patient and communitive as we have encountered and navigated the challenges that have arisen from working with a large bank with frequent staff turnover and policy changes. In addition to providing feedback on specific documents and new procedures when requested, all four CSAs in the pilot as well as two of the primary vegetable farmers participated in a formal evaluation of the project. Thanks to their continued feedback and engagement, we have developed a clear picture of what package of services are required to make the program run effectively.

Because of their participation in JFCP, the Bed Stuy CSA was able to implement a fall share for their CSA program, enabling them to capture new members who were new to the neighborhood or otherwise unavailable to commit up front for the full 22 weeks. This enabled the farmer to bring in an additional 20 members and \$2,660 in revenue for the fall. Just Food has shared this strategy, which has proven successful in increasing overall membership for CSAs, with the rest of our CSA network.

iii. How will they continue to contribute to your project's future activities, beyond the performance period of this LFPP grant?

Based in part on the success of the peer-to-peer education approach utilized in organizing the CSA Summit, Just Food has shifting its year-round training program to focus on peer-driven content and peer-facilitated workshops. CSA organizers in our network will continue to share their knowledge, lessons learned, and best-practices around CSA management, particularly with a focus on building efficient structures and programs that promote economic and racial equity.

5. Did you use contractors to conduct the work? If so, how did their work contribute to the results of the LFPP project?

Yes, Just Food worked with a pro-bono legal consultant at Pillsbury Winthrop Shaw Pittman LLP to oversee the application for JFCP's incorporation, and to establish legal documentation and procedures to govern the JFCP corporation and the project in implementation. With this support, Just Food now has bylaws governing JFCP, a board of directors, as well as Memoranda of Understanding that define the legal relationship between Just Food Inc. and Just Food Community Projects; as well as between JFCP and the member CSAs who open bank accounts under the project.

Just Food also worked with accounting firm Karen Rand Associates (KRA) to help draft and implement standard accounting policies and procedures for JFCP. KRA's bookkeeper also helped Just Food process and record payments and income for JFCP, and prepared monthly statements for JFCP as well as each individual CSA with a sub-account. Some of the accounting oversight was provided remotely, but our bookkeeper spent two afternoons per week in Just Food's office -- this in-person support proved useful in understanding the logistics of the project and being able to proactively identify and troubleshoot procedural issues as they arose.

The final evaluation of the JFCP pilot was developed and executed by a consultant who had extensive experience working with The Laurie M. Tisch Center for Food, Education and Policy at Teachers College, Columbia University; an institution well known for its excellence in program evaluation, particularly in projects related to food systems. Just Food staff worked closely with the consultant to develop interview and survey questions, and Just Food's CSA Program Associate participated in all the interviews to make sure that all the information we were seeking was captured.

6. Have you publicized any results yet? **Just Food has not published the formal evaluation to our entire network, but we have publicized the availability of the project.**
 - i. If yes, how did you publicize the results? **We publicized JFCP through newsletters and listservs, and events.**
 - ii. To whom did you publicize the results? **To Just Food's e-newsletter list (15k members), Just Food's CSA listserv (150 members) and through events (60-700 attendees)**
 - iii. How many stakeholders (i.e. people, entities) did you reach? **See above**

*Send any publicity information (brochures, announcements, newsletters, etc.) electronically along with this report. Non-electronic promotional items should be digitally photographed and emailed with this report (do not send the actual item).

7. Have you collected any feedback from your community and additional stakeholders about your work? **Yes.**
 - i. If so, how did you collect the information?

In addition to anecdotal feedback we collected from participants throughout the course of the project, we conducted a formal evaluation interviews with all four participating CSAs and three of the participating farmers about the successes, challenges, and impact. Just Food worked with an independent evaluation consultant through Teachers College, Columbia University to develop a set of questions, conduct the interviews, and analyze responses. The consultant also interviewed the

CSA Program Associate, who had been the primary staff person working directly with CSAs, to capture her perspective on the organizational challenges and opportunities.

ii. What feedback was relayed (specific comments)?

Overall, CSA organizers reported having more confidence in their CSA's financial records with JFCP, as well as confidence in the transferability of their project's finances between organizers. In terms of efficiency and ease of use, most CSA organizers reported spending about the same or more time on their project's finances, and the systems utilized with JFCP to be about the same or more complex than their previous - though less formal - banking procedures. With respect to the cost, CSA members generally felt that the cost was fair, but expressed concerns that the higher cost would deter members from enrolling in the CSA. All four CSAs participating expressed their willingness to find ways to absorb the costs despite their concerns.

Two of the four CSAs felt that JFCP had supported their ability to implement flexible payment strategies to improve accessibility for low-income members, but did not feel that JFCP had created more time for them to invest in the process of outreach and recruiting low-income members.

Because the farmers interviewed about JFCP were not directly involved with the project, they had less direct feedback but overall were appreciative of a program that reduced the personal liability of the coordinators of their CSA groups. The methods that each farmer interviewed used to collect payments for their CSAs varied - but the farmer who collected payments directly from CSA members acknowledged the high staff time and cost it took to manage that system.

8. Budget Summary:

- i. As part of the LFPP closeout procedures, you are required to submit the SF-425 (Final Federal Financial Report). Check here if you have completed the SF-425 and are submitting it with this report:
- ii. Did the project generate any income? **yes**
 - a. If yes, how much was generated and how was it used to further the objectives of the award? **\$6,720.00. This income was used to offset the expenses in managing the day-to-day operations of the JFCP project.**

9. Lessons Learned:

- i. Summarize any lessons learned. Draw from positive experiences (e.g. good ideas that improved project efficiency or saved money) and negative experiences (e.g. what did not go well and what needs to be changed).

Consistency in personnel was extremely important to the success of the Just Food Community Projects (JFCP) pilot -- which we learned both in the form of challenges and benefits. Just Food had two of the three staff who were key to the implementation of the project turn over before the project's completion. While we do not believe that this hindered the project's progress, the staff who came on board partway through implementation did experience a significant learning curve to understand the accounting and legal structure in place. We also had three different account managers at Chase Bank over the course of the JFCP pilot, and it was time consuming to reeducate each new banker about how the project was implemented. Bank turnover also meant that when new policies were implemented that affected the day-to-day operations of JFCP, they were not proactively communicated to our staff. At the same time, having a consistent accounting firm and legal consultant oversee the entire pilot phase of the project was instrumental to its success. We found it extremely beneficial to work with consultants who were experts in their fields, but who were able to spend the time needed to understand Just Food, Just Food Community Projects, and the CSA model thoroughly. In particular, we believe the success of the legal consultancy was due in a large part to having a long-term, multi-year relationship with one attorney at the firm who was able to see the project from end-to-end.

We also saw tremendous efficiency gains once the accounting policies and procedures had been formalized, adopted, and implemented with the participating CSAs. The trial and error required to develop strong procedures took several months, but after several iterations, the project was able to run far more smoothly. Just Food offered trainings for CSA organizers on the procedures, and used standard forms for record-keeping as well as a weekly schedule for processing payments, tracking purchases, and fielding questions. Both the standardization of how information was recorded and collected as well as establishing a clear, regular schedule for implementation greatly reduced the amount of staff time that had to be devoted to the project on a weekly basis. It also helped ease the pains of turnover when it occurred - with Just Food staff as well as the volunteer CSA organizers managing each CSAs finances and the inevitable turnover in staffing at the bank we worked with.

One of the projects most significant challenges was an underestimate of the overall long-term costs of maintaining the program. While CSAs were informed that they would be charged a maintenance fee for the program beyond the pilot phase, when this cost was actually assessed, the 10% fee on income that Just Food needed to cover costs without external funding was deemed to be prohibitive by CSAs. Just Food chose to extend the 3% pilot rate for an additional year to already-enrolled CSAs, but the cost was the primary factor that deterred other CSAs from enrolling in the project. While the actual number of transactions and cost of carrying any given CSAs bank account are fairly low, the degree of training, follow-up, and regular oversight by senior-level staff made the ongoing cost to the organization high -- even with projected scale-up. Furthermore, because the benefits of formalizing the CSAs financial management were not visible to most members, it was difficult for organizers to justify the cost.

The challenges around cost absorption highlight another lesson learned from the project -- recognizing that farmers are a primary recipient of the benefits of the JFCP project, they should have been asked to play a more central role in the design of the program, and been made to more thoroughly understand the benefits of its implementation. Having volunteer core groups to manage CSAs in New York City on behalf of farmers alleviates what is otherwise be a substantial administrative burden to the farm business. Were Just Food to re-initiate the JFCP pilot from the beginning, we would bring farmers into the conversation at the outset around the cost and the benefits they would continue to enjoy as a result of JFCP.

- ii. If goals or outcome measures were not achieved, identify and share the lessons learned to help others expedite problem-solving:

Just Food did achieve the goals stated in its project proposal, but as mentioned above, the real cost of managing the project beyond the pilot phase posed an obstacle to enrolling more than the initial four CSAs. We are now in the process of determining different partnerships or funding to support and continue to subsidize the program, but the ongoing cost of assuming liability for the finances of other entities should be carefully estimated before undertaking this kind of a project.

- iii. Describe any lessons learned in the administration of the project that might be helpful for others who would want to implement a similar project:

We highly recommend formalizing and documenting clear procedures and processes as early as possible. This is a unique program, and turnover in the managing organization's staff, the bank's staff, or changes in bank policies can create major stumbling blocks in implementation. We would also recommend exploring opportunities to work with a smaller, more localized bank. Because Chase also managed Just Food's bank accounts (separate from JFCP), the bank was able to extend very low costs to JFCP. However, turnover and changes in the bank's services posed some major challenges and points of confusion that slowed the project's progress. The only staff person at Chase who understood the nature of JFCP was the banker assigned to the project; working with a smaller, more localized bank could give the project staff access to higher-level managers who could transition knowledge between their bankers when turnover occurs.

It is also important to have the right staff with the right skillsets assigned to manage the right pieces of the project. Some challenges Just Food experienced was around the division of staff responsibilities. Senior-level staff with complex job descriptions were often required to be involved in the day-to-day administrative functioning of JFCP, which didn't always fit well within the framework of their roles. At the same time, the staff person who was most involved with the daily oversight and frontline communication with CSA organizers wasn't particularly comfortable with accounting procedures; and even with the structure in place could have benefitted from more training in basic financial record-keeping and management.

10. Future Work:

- i. How will you continue the work of this project beyond the performance period? In other words, how will you parlay the results of your project's work to benefit future community goals and initiatives? Include information about community impact and outreach, anticipated increases in markets and/or sales, estimated number of jobs retained/created, and any other information you'd like to share about the future of your project.

Just Food will continue to oversee Just Food Community Projects, but with a goal of identifying strategic partnerships in the cooperative economy to collaborate with on the management of JFCP going forward, and identifying smaller, community-oriented banks that are better suited to serving the needs of unincorporated, community-based entities in a sustainable way. Just Food will also explore the possibility of training farmers to more efficiently accept payments directly from CSA members, as a way to alleviate the need for CSA core groups to manage their own bank accounts.

- ii. Do you have any recommendations for future activities and, if applicable, an outline of next steps or additional research that might advance the project goals?

In the next six months, Just Food will research and meet with organizations in NYC that support cooperative economic models and whose values align with those of Just Food's and the CSA model, including the Collective Economic Alliance of NYC, with a goal of establishing partnerships to ease the administration of JFCP or potentially developing an alternative CSA banking solution utilizing the lessons learned from this pilot. Similarly, Just Food is also researching partnerships with neighborhood-based credit unions, and smaller, cooperative banks -- including the Brooklyn Federal Credit Union -- that are better suited to manage a community-oriented and smaller-scaled project like JFCP.

Ideally, these partnerships will be identified by the end of March 2018 in order to begin implementing any changes to the policies and procedures well in advance of the 2018 CSA season.

Just Food will continue to work with the farmers that serve our CSA network to understand the limitations that CSAs face in securing bank accounts without the oversight of an umbrella organization like Just Food, as well as the administrative costs that are not currently being funded. Exploring a cost-share program with farmers to help sustain the project is another avenue that Just Food intends to explore.