Annual Report
2020
BC Association of Farmers’ Markets
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Message from the President

Greetings to all. I hope this report finds you well and resting up after a tumultuous year of learning and adaptation. Let’s all agree to never say pivot again shall we? I am sure that you have all attended innumerable zoom meetings and webinars, and were most grateful for market day when you could actually see people in person.

It has been a year like no other. We were forced to adapt quickly, and keep up to date on the constantly changing health orders and expectations being handed down from the Province through the BC Centre for Disease Control and then through the team here at BCAFM to our members. Our amazing staff worked hard to keep everyone safe and operating as fully as possible. Through advocacy and initiative, they garnered support for farmers' markets as essential services, funding and development for markets who wished to operate online, identified opportunities for COVID-19 grants and alternative funding sources along with training on fundraising and so much more, while keeping up with the endless questions members had.

We were successful in bringing a resolution forward to the Union of BC Municipalities (UBCM) Convention to ask the province to declare farmers' markets an essential service in all emergencies. This is part of our continued work to position our markets as an essential link in local food security and value chains with our municipal and provincial governments. Unfortunately, the resolution did not make it to the floor as time ran out in the new online resolution process. We are continuing to advocate through our local governments to the UBCM executive.

This year, the board and staff took a deeper look into anti-racism and inclusion, and continued our work on learning how to address inequities in our organization and the broader food systems we are part of.

This is important work as most of us reside on unceded land, which we are all dependent on for our success. We will continue to work in this area and hope to engage our members through the resources and information that is passed along in our newsletters and our Equity & Inclusion Working Group.

Our strategic planning is also in progress, and we thank those who were able to complete the member surveys that have fed into this process. I love that we are utilizing the theory of change to do this work, as it brings a fresh approach to iterative planning that is informed by the passion and creativity our team and sector embodies.

It was an honour to work with BCAFM this past year. I have learned about leadership, advocacy, innovation, inclusion and adaptation from our staff and our members who were out on the grounds sorting out health orders, health officer visits, online markets, logistics, masks and signage, and resistant customers and vendors. I am so impressed with how everyone found a path forward and supported each other along the way.

Sincerely,

Vickey Brown
Message from the Executive Director

A number of years ago, I wrote an ED message that centred on the theme of ‘resilience’ among member farmers’ markets during a challenging forest fire season in our province. Flash forward to today and I think it would be fair to say that 2020 has been a year of resilience PLUS, PLUS, PLUS for markets, vendors and the world at large.

Throughout the year, it is incredible what our member farmers’ market organizers and vendors, along with thousands of other farmers, food and artisan vendors, market customers and supporters have endured during the COVID-19 pandemic. It has not been easy, however, may we find peace in knowing BCAFM members did this together, showing everyone our collective will, grit, resilience and leadership in the face of uncertainty in communities across every corner of the province. At the same time, our members showed everyone how essential farmers’ markets are as a critical lifeline to local food and BC products, and a pillar of the local economy.

I am also reminded that behind the masks of dedicated market organizers, vendors and shoppers were both smiles and gratitude that our members showed up and made life just a little more normal and more joyful for many, many people in a difficult year.

On another note, in fall 2020 we bid a fond farewell to Georgia Stanley following an amazing academic sabbatical year at UBC in which she achieved a Masters degree. We are all so proud of you Georgia! Thankfully, Tess Van Den Bosch on the BCAFM team has taken over the reins as our new Membership & Programs Lead and has done some amazing work for BCAFM in her short time in the organization, with more to come. We are extremely grateful to Gabrielle Spenard-Bernier who joined BCAFM while Georgia was at UBC. Gab stepped up and dug into the work of BCAFM. We wish Gabrielle the very best in future as she continues working with us on a few special projects. In addition, we welcome Jasmine Noble to the team as our new Creative and Communications Lead and look forward to the energy and expertise Jasmine brings to us. Finally, we said farewell to Jim Fowler from the BCAFM board and a resident of the beautiful Kispiox Valley in Northern BC which I had the pleasure of visiting a few years ago. We all wish Jim the very best.

As we move forward into 2021, I believe, as many do, that adversity makes us stronger. There is no doubt that BC farmers’ markets will come out on the other side of this pandemic stronger than before, and together, as always.

The entire BCAFM team, staff and board, look forward to a brighter and healthier tomorrow, together with our members and many collaborators and supporters.

With gratitude,

Heather O’Hara
About Us
WE ARE PASSIONATE ABOUT LOCAL FOOD.

WE SUPPORT FARMERS' MARKETS AND FARM, FOOD AND ARTISAN BUSINESSES

SO LOCAL FOOD THRIVES IN BC.
Mission

TO SUPPORT, DEVELOP AND PROMOTE FARMERS’ MARKETS IN BRITISH COLUMBIA.

Areas of Focus

▶ Providing education and training to market boards, managers and vendors
▶ Helping promote farmers’ markets to the public and key industry stakeholders
▶ Educating the public to choose healthy British Columbia grown agricultural products to ensure a secure food system, to reduce the carbon footprint and to ensure the viability of farming into the future
▶ Initiating and managing research and development activities
▶ Delivering a unified industry voice for all British Columbia farmers’ markets

Strategic Goals 2017-2021

1. Organizational & Financial Stability
2. Brand Enhancement
3. Broaden Membership & Research
5. Position Farmers' Markets as incubators
6. Innovation
7. Diversity & Inclusion

BCAFM acknowledges that we and our members largely operate on unceded Indigenous territories across the land now known as British Columbia. We welcome you to visit www.whose.land to learn which territory your local farmers’ market is located on.
Meet the Team

BOARD OF DIRECTORS

**Vickey Brown**  
President

**James Gates**  
Vice-President  
(Oct. 2020 to present)

**Jim Fowler**  
Vice-President  
(to Sept. 2020)

**Patricia Hollister**  
Secretary

**Laura Smit**  
Treasurer

**John Byrnes**  
Director

**James Macdonald**  
Director

**Nicole Moorhead**  
Director

**Rubina Jamal**  
Director

STAFF

**Heather O’Hara**  
Executive Director

**Tess Van Den Bosch**  
Membership & Programs Lead

**Jasmine Noble**  
Communications & Creative Lead

**Gabrielle Spenard-Bernier**  
Special Projects Coordinator

**Meredith Schaab**  
Special Projects & Administration Coordinator

**Peter Leblanc**  
FMNCP Manager

**Tahlia Murdoch**  
FMNCP Coordinator

**Monica Grover**  
FMNCP Regional Coordinator - Metro Vancouver

**Marcus Lobb**  
FMNCP Regional Coordinator - Vancouver Island & Gulf Islands

**Livia Lara**  
FMNCP Regional Coordinator - Kootenay Rockies & Columbia Basin
Thank You & Welcome!

As the world has seen great shifts, we have also been experiencing much change here at BCAFM. After 11 years with the BCAFM, Georgia Stanley has moved on to new adventures. Georgia was our Membership & Communications Manager until the summer of 2019, as she took an educational leave to pursue her Masters in Land and Water Systems at UBC. Even though she has decided to spread her wings further to a new career path, Georgia’s immense contributions to BCAFM over the past decade will not be forgotten. They have shaped our organization in magnificent ways and we are excited to see what other great achievements are in store for her. Everyone at the BCAFM—board, staff and membership—adore Georgia. We will miss her dearly and wish her the best on her new journey.

Gabrielle Spenard-Bernier, who has thoughtfully and expertly managed our membership since 2019, transitioned to the Special Projects Coordinator role in October, bringing along her organizational expertise in delivering projects that strengthen BCAFM. This includes leading our strategic planning process and the transition of BCAFM to an exciting new membership platform for 2021. So after more than a year of skillfully handling our communications during a year of great uncertainty, Tess Van Den Bosch transitioned from Projects & Communications Coordinator to the role of Membership & Programs Lead, which meant that we were able to welcome Jasmine Noble as our Communications & Creative Lead. Jasmine brings along her social media, design and communications skills, and we are excited for the fresh ideas and creativity she brings to BCAFM. We were also delighted to have Livia Lara join our growing FMNCP team, providing exceptional dedicated support as the Regional Coordinator for the Kootenay Rockies & Columbia Basin region.

Jim Fowler, who joined in 2017, resigned from the BCAFM Board of Directors in September 2020. On behalf of all BCAFM board and staff, we would like to thank Jim for his commitment and contributions to BCAFM and farmers’ markets in British Columbia over the past few years, especially those located in Northern BC. We wish Jim the very best moving forward.
Board Committees Report
Executive Committee

**VOTING MEMBERS**

Vickey Brown, President  
Laura Smit, Treasurer  
Patricia Hollister, Secretary

**NON-VOTING MEMBERS**

Heather O’Hara, Executive Director  

The Executive Committee assists the board in exercising its oversight responsibilities including:

- Risk management  
- Executive director performance and compensation  
- Acting as a resource to the Executive Director and staff for human resources policy, membership renewals and any emerging issues which arise between board meetings

Each executive member also sits on other committees to stay informed and engaged.

*Please note the Executive Committee was discontinued in 2020.*

Finance Committee

**VOTING MEMBERS**

Vickey Brown, President  
Laura Smit, Treasurer  
John Byrnes, Director  
Rubina Jamal, Director

**NON-VOTING MEMBERS**

Heather O’Hara, Executive Director

BCAFM has been in a solid financial position throughout 2020, putting the organization in an excellent position to be able to advocate for and support our member markets whose finances are more impacted by the pandemic.

There were some changes in our project delivery this year due to the pandemic, so BCAFM has some grant funds in reserve that the organization will deliver on in upcoming years. We also received an extra-budgetary $75,000, to support online farmers markets in 2020 that we’ll continue to spend through 2021.

By end of 2020, BCAFM will have increased its working capital reserve to $120,000 and will make contributions to the fund, when appropriate, in years to come. The FMNCP program continues to be an important project for both the organization and our membership. It is Laura Smit’s last year as Treasurer for the organization, and it has been a great pleasure for her to sign the cheques that support the valuable work, people and organizations who make this program possible all across the province.

Governance Committee

**VOTING MEMBERS**

Rubina Jamal, Director  
James Macdonald, Director  
James Gates, Director

**NON-VOTING MEMBERS**

Heather O’Hara, Executive Director

The Governance Committee continues its role in establishing best practices for the governance of the BCAFM, developing and reviewing policies, and board succession. This year we reviewed a number of supplemental policies to the bylaws that required strengthening. We also initiated a board evaluation which will inform us how we can become an ever more efficient organization.
Nominations Committee

**VOTING MEMBERS**
Nicole Moorhead, Director  
John Byrnes, Director  
James Gates, Director

**NON-VOTING MEMBERS**
Heather O’Hara, Executive Director

The Nominations Committee was struck with Jim Fowler as Chair. Subsequent to Jim’s departure from the Board of Directors, John Byrnes was named as Chair. Thanks so much Jim for your work on the committee. The Nominations Committee is responsible for reviewing nomination procedure/policy and executing board recruitment. As such, we have reviewed the current policies and procedures and are excited to have several new directors joining the board in 2021. The Nominations Committee also reviewed current and future needs around board competencies and board members’ terms ending (term limit is up to 6 consecutive years) and worked those factors into our recruitment strategy for the coming term. Key considerations included succession planning and continuity along with board culture, skills and expertise.

Revenue Task Force

**VOTING MEMBERS**
Vickey Brown, President  
Laura Smit, Treasurer  
James Gates, Director

**NON-VOTING MEMBERS**
Heather O’Hara, Executive Director

The Revenue Task Force is focused on identifying revenue generating opportunities of all kinds to ensure the organizational and financial sustainability of BCAFM in delivering its mission in support of the membership. Beginning in 2017 through 2019, the BCAFM Revenue Task Force and staff have developed the BCAFM Vendor Membership Program which was launched in 2020.
Equity, Justice & Decolonization
With food system inequities further illuminated by COVID-19, including continued violence against Black and Indigenous people in 2020, we at BCAFM had to ask ourselves, as the collective voice of BC farmers’ markets, are we elevating all voices? Upon reflection, we are not. So, as we engage in this work through a commitment to centring equity, justice and decolonization within our organization, what exactly did this mean for us in 2020? It meant:

▶ aligning our actions to prioritize equity, justice and decolonization, laying the foundation of how we perform our daily work so that we may endeavour to create a resilient and vibrant local food system through farmers’ markets that elevate all voices.
▶ engaging Black, Indigenous, and People of Colour through social media to elevate their stories, celebrate their contributions to farmers’ markets and the local food system, along with other sector organizations, to collaborate in anti-racism and decolonization work.
▶ training and capacity-building for BC Farmers’ Markets staff and board in equity, justice, and decolonization. This important work we did internally (and will continue to do) has provided us a firmer foundation to further navigate internal transformation, and will help inform our work with our membership to make change in their own organizations, businesses and communities.
▶ finding opportunities within our board and staff recruitment processes to sharpen our equity lens.
▶ a deeper understanding of how we must root our new strategic planning process in this work, including re-evaluating our values. We will be finalizing this work in early 2021. Stay tuned to our website, e-news, and social channels for updates.

We strongly believe a resilient local food system requires acknowledgement of the intersections between local food systems, equity, colonialism, and systemic racism, but have come to a deeper understanding that this demands meaningful and sustained action. Helping our members grow is at the core of our mission, but this can only be accomplished if we grow ourselves by accounting for the space, privilege and power we hold in BC’s local food system. We will continue to dig deeper on this lifelong journey to address systemic injustice and transformation, and hope you come along with us.
Membership
For our 135 member farmers’ markets and 247 vendor members, 2020 looked very different. With direction from the Provincial Health Officer and BC Centre for Disease Control, and close guidance from BCAFM, markets quickly worked to modify their operations to prioritize the health and safety requirements necessary under COVID-19.

Restrictions early on in the pandemic meant vendors were limited to food only, a limitation that was lifted for the bulk of the 2020 season but returned once again in early December. This and physical distancing requirements meant that the 4,000+ local farmers, food and artisan vendors generally found at our member farmers’ markets across the province was greatly reduced. With that said, we worked with our members to think differently about how we might continue to support everyone. This included opening an online farmers’ market where both food and non-food vendors could participate, for more than ever, even with fewer vendors and tourists, it was demonstrated time and again the demand for local food, beverages and artisanal products, BC farmers’ markets continued to demonstrate how vital they are for the people who grow, raise, harvest, bake and make these goods, and the communities in which they are rooted.

In 2020, we also introduced our BCAFM Vendor Membership Program. We are proud to have worked with these new vendor members this past year by growing our understanding of the impacts of COVID-19 on their businesses and how we can continue to work together to overcome their unique challenges.

The dedication and innovation shown by our members this year demonstrates critical components at the core of who we are, and what farmers’ markets collectively contribute to British Columbia. For despite all obstacles, with incredible heart and commitment, our members were able to forge on one way or another; growing stronger in tandem with the demand and support for local BC food and products resulting in one of the most inspiring demonstrations of resiliency. Thank you to all member markets and vendors for your hard work in continuing to strengthen our local food system and local economies safely. BCAFM will continue to actively listen and provide what is needed to strengthen markets in all regions of BC for the years to come.

WELCOME TO OUR NEW FARMERS’ MARKET MEMBERS IN 2020!

Metro Vancouver:
Bowen Island Farmers’ Market, Bowen Island

Northern BC:
Fort Nelson Farmers’ Market, Fort Nelson

“I have found BCAFM staff to be helpful, kind and supportive, even when delivering tough or unpleasant news. It truly feels like you all care deeply about markets, and the amount and type of info that you share has been truly essential. I can’t actually imagine being a market manager without it...or at least, I would be much more stressed if I didn’t have it!” - Farmers’ Market Member
2020 FARMERS’ MARKET MEMBER SNAPSHOT

135 (152*) Members Farmers’ Markets
94 (106*) Farmers’ Markets Governing Organizations

Top 3 Products Purchased
▶ Vegetables
▶ Fruits
▶ Eggs

Top 3 Products Wanted
▶ Cheese
▶ Fruits
▶ Honey

68
Online markets

53% (70%*)
Members want more farm/food vendors

27 (18*)
Winter markets (includes online only)

9 (9*)
Year-round markets

70% (50%*)
Located on public property

76% (70%*)
Pay property owner for their market space

83% (60%*)
Located on stable/permanent property

86% (50%*)
Markets with 1+ paid staff

*2019 comparative data as applicable
2020 BCAFM VENDOR MEMBERSHIP PROGRAM SNAPSHOT

247
Vendor Members

- % indicates the percentage of where vendors sell by region. These are regions vendors aimed to sell at in 2020, and some vendors sell at markets in multiple regions.

Vendor Types

NOTE: Vendors can be more than one type, i.e. sell more than one type of product.

- 25% Artisan/craft vendors
- 23% Farm vendors
- 35% Prepared food vendors
- 18% Ready-to-eat vendors

"For the first time since I started farming 20 years ago I felt that agriculture and local farmers were being heard. It was the first time that I have ever felt supported by our government and the community. Obviously a good job is being done by all. All of a sudden there was easily accessible help coming from all directions. This was a really different experience than I had the first years I took over the family farm...I've had the best year on the farm yet. I hope when the pandemic fades that farming and local food will still be supported." - Vendor Member
Programs & Projects
Education, Strengthening & Networking

BC Farmers’ Market Conference – Foresight 2020: The Future is Local

Early in the year before the pandemic took over, our 2020 BC Farmers’ Markets Conference, Foresight 2020: The Future is Local, welcomed over 150 participants. Speakers, vendors, board members, market staff, sponsors, and community groups joined the jam-packed event, which included our AGM, at Harrison Hot Springs, BC. Throughout 2020, we heard time and again how grateful our members were for the memories of gathering that our conference provided, fostering community to carry through the challenges ahead.

We echo these sentiments, and as we go virtual in 2021, we look forward to when we may gather as community again.


BEST OF 2019

Congratulations to everyone who took home an award at the annual BC Farmers’ Market Awards. This event celebrates outstanding markets, managers, vendors, volunteers, partners and municipalities who are exemplary in adding value to their communities and farmers’ market sector.

Farmers’ Market of the Year
(Small, Medium & Large)
Large: Kelowna Farmers’ and Crafters’ Market
Medium: Revelstoke Local Food Initiative Farm & Craft Market
Small: Cumberland Farmers’ Market

Farmers’ Market Manager of the Year
Jane Bowser & Barb Scharf (Cariboo Direct Farm Market in Williams Lake)
Kyle Goulet (Moss Street Market)

Market Vendor of the Year (Farmer & Non-Farmer)
Farmer: Central Park Farms
Non-Farmer: Om Naturale Herbal Care Co.

Farmers’ Market Volunteer of the Year
Eric Veale (Gabriola Farmers Market)

Partner of the Year
Pender Island Recreational and Agricultural Hall Association

Municipality of the Year
Township of Esquimalt
Mary Forstbauer Grant

In 2020, the second Mary Forstbauer Grant was awarded to Rosalinde Mutch of Pitch and Arrow Farm. They sell at the Nakusp Farmers Market and Revelstoke Local Food Initiative Farm & Craft Market, and their project was to build a site appropriate “Grizzly bear-proof” chicken tractor. A truly Canadian conundrum, this practical, safe and sustainable solution for adding chickens in bear country will help reduce pests and provide fresh, local eggs, but most importantly for Pitch and Arrow Farm, improve their ability to generate more nutrient-rich soil.

Mentorship Program

Once again, with generous funding from Vancity’s enviroFund, we were able to offer the Market Manager Mentorship Program. Through this program, BC farmers’ market managers receive one-on-one guidance, resources and networks to overcome challenges, achieve business goals and succeed at their farmers’ markets.

- 6 mentors + 10 mentees
- 8.5/10 is the average rating of mentee’s and mentor’s experience

“I’ve said this in various ways in previous reports, but happy to reiterate the value that I see in mentorship relationships. The opportunities to dissect problems and work collaboratively on strategies make for some exciting conversations. And I feel that the mentees often come away with a renewed energy with which to attack their roles with their markets. I really cannot see how this does not help strengthen individual markets and the entire market movement in British Columbia.” - Mentor

“I have hit many, many roadblocks in my first year...with [my mentor’s] many years of experience he was able to relate to almost every issue and make suggestions or explain solutions that had been tried elsewhere.” - Mentee

Winter Webinar Series & Other Webinars

The 2019/2020 Winter Webinar Series was comprised of two webinars designed for farmers’ markets and vendors, covering organic certification regulations and our BCAFM Vendor Membership Program.

We also offered several other webinars sharing on topics of COVID-19 and our current reality, online farmers’ markets, operating budgets and revenue opportunities, and how your budget tells your farmers’ market story.

- 9 webinars
- 270 participants
Ensuring Product Transparency Toolkit

BC farmers’ markets have experienced exponential growth over the past 6 years, and with that ensuring the authenticity and transparency of products being sold at member BC farmers’ markets is of significant importance. In partnership with Tabitha McLoughlin and Vancity, this led to the development of *Ensuring Product Transparency: A Toolkit for BC Farmers’ Markets*. It includes direction prevention, monitoring and maintaining, addressing issues and providing solutions, such as the development of cooperatives and collectives for vendors to sell products together in a transparent manner.

Advocacy

The BCAFM is proud to be the voice of BC farmers’ markets and advocate for them to various audiences in 2020. Below is a sampling of the work we did:

- BCAFM COVID-19 Advisory Group and liaison to BC Centre for Disease Control, Ministry of Health and Ministry of Agriculture
- Destination BC Sector Gathering
- Destination BC: Vancouver, Coast & Mountains Industry Forum
- Signatory to Farm Folk City Folk open letter to government on action to transform BC’s food systems
- FMNCP Advisory Meeting
- FOODSAFE/BC Centre for Disease Control annual meeting
- Formal submission to BC COVID-19 Recovery Consultation
- Formal submission to BC Meat Modernization Consultation
- Island Agriculture Show attendee
- Kootenays Economic Development Practitioner Network participant
- Letter of Support to Small Scale Food Processors Association
- MarketSafe Steering Committee Member
- Metro Vancouver Agricultural Advisory Committee Member
- Ministry of Agriculture’s New Entrant Advisory Committee
- Ministry of Health/Public Health Services Authority 2020 FMNCP presentation annual meeting
- Signatory to National Farmers’ Union letter to Ministry of Agriculture on Rural Slaughter

“I just want you all to know you’re awesome! It’s definitely been a challenging year! Thank you so much for all your hard work, all the advocating you’ve been doing, all the information you’ve been sharing! You guys are great, Thank you!” - Farmers’ Market Member
Marketing, Promotions & Public Engagement

Buy BC & BC Farmers’ Markets Online

Once again, the Buy BC Partnership Program has provided a cost-shared funding to support the promotion of local food and beverage products across the province. Originally designed around celebrating the discovery of new produce and products, due to COVID-19 and limitations at farmers’ markets, we quickly redesigned our 2020 campaign to promote the implementation of BC Farmers’ Markets Online.

Through this campaign, made possible through funding support from the BC Ministry of Agriculture, Vancity Credit Union, in addition to the BC Governments’ Buy BC Partnership Program, delivered by the Investment Agriculture Foundation of BC, we were able to support 68 BC farmers’ markets open an online market store. By going online, markets were able to provide an important sales channel for all vendors, and a new option for shoppers who could not or desired not to visit an in-person market. This resulted in $2.5 million in additional sales through farmers’ market online stores; supporting the local economies and livelihoods of local farmers’ and entrepreneurs, and putting fresh, local BC products in the hands of British Columbians during a most challenging year.

We ran a social media ad campaign for this project that resulted in:

- **2,099,250 total impressions** *(number of times our ads were on someone’s screen)*
- **376,307 total reach** *(number of people who saw our ads at least once)*
- **3,766 total link clicks** *(leads to BC Farmers’ Market Trail)*

*Reach is different from impressions, which may include multiple views of your ads by the same people.*

BC Farmers’ Markets Online continues beyond the Buy BC campaign and will be carried into 2021.

The Beet

In conjunction with our Buy BC campaign, we launched a brand new general public e-newsletter. Every two weeks, starting in June 2020, farmers’ market collaborators and enthusiasts can now stay up-to-date on all things farmers’ markets in BC. In total, 13 newsletters were sent in 2020 and we reached a subscription of nearly 1,200. We are delighted to have an engaged audience and look forward to watching this continue to grow.

[Sign up here!](#)
Research and Development

BCAFM Millennials Research Study

This year, BCAFM undertook research and market development planning with Farm Food Drink in the following current and emerging market opportunity areas:

1. Attracting and retaining millennial shoppers at BC farmers’ markets
2. Integration of digital/e-commerce solutions at existing farmers’ markets to strengthen and increase direct to consumer sales of BC agri-food products.

We believe that these two focus areas are interdependent and interrelated, and the outcomes of this work will increase both the number of shoppers along with sales revenues for agri-food vendors across the province. The data generated will support the BCAFM’s Millennials Research Study by identifying strategies for BCAFM member markets to attract and retain Millennial shoppers and how participating BCAFM member markets can strengthen their use of online market platforms. The work on this study is expected to complete in early 2021. Funding for this project has been provided by the Governments of Canada and British Columbia through the Canadian Agricultural Partnership, a federal-provincial territorial initiative. The program is delivered by the Investment Agriculture Foundation of BC.

Supporting Business Adaptation During COVID-19 Case Study

We participated in the Supporting Business Adaptation During COVID-19 Case Study, a Simon Fraser University Food Systems Lab project, in partnership with LOCO BC, the National Zero Waste Council, and The Soap Dispensary and funded by the Simon Fraser University Community Engagement Initiative and Community Engaged Research Initiative. In alignment with the overarching goals of this project, our participation hopes to collectively build resiliency for a strong green recovery from COVID-19 that recognizes the realities of BC’s local food system, farmers’ markets, farmers and local businesses.
Due to COVID-19, expansion of the BCAFM Trail to feature 5 remaining regions has been postponed to 2021.

Unique visitors to website: 271,765
Organic website search: 53.7%
Mobile users: 58%
Returning visitors: 14.26%
Online Farmers’ Markets: 68
Facebook followers: 20,397
Instagram followers: 5,247
Twitter followers: 5,084

2020 BC FARMERS’ MARKET TRAIL & SOCIAL MEDIA SNAPSHOT

Featured Regions Pageviews

Northern BC
15 FM | 2,680 PV

Cariboo Chilcotin Coast
6 FM | 1,700 PV

Thompson Okanagan
25 FM | 10,570 PV

Vancouver Island & Gulf Islands
30 FM | 22,567 PV

Sea to Sky
4 FM | 1,244 PV

City of Vancouver
10 FM | 16,606 PV

Metro Vancouver
18 FM | 29,948 PV

Sunshine Coast
6 FM | 2,132 PV

Fraser Valley
3 FM | 9,041 PV

Kootenay Rockies & Columbia Basin
18 FM | 5,296 PV

2020 BC FARMERS’ MARKET TRAIL & SOCIAL MEDIA SNAPSHOT

Featured Regions Pageviews

2019 comparative data

Total Trail Website Pageviews

331,280 (146,318*)

*Due to COVID-19, expansion of the BCAFM Trail to feature the 5 remaining regions has been postponed to 2021.

**2019 comparative data

Collaboration & Cross-promotion

- Camping and RVing British Columbia Coalition
- The BC Ale Trail
- Vancity
BC Farmers' Market Nutrition Coupon Program
This year (2020) marks the 9th year of the BC Farmers’ Market Nutrition Coupon Program (FMNCP), delivered in partnership with the Province of British Columbia, Ministry of Health, and the Provincial Health Services Authority. The Columbia Basin Trust continued its financial support to add communities and clear our waiting lists in their region.

The program reached 5,717 households and 15,890 individuals within these participating households.

COVID-19 greatly impacted our community partners and participants in the program this year, as well as our member farmers’ markets. But commitment and passion saw that the program was delivered in new ways to support participants in these unprecedented times. For the first time, community partner organizations were able to mail coupons to participants to limit face to face interactions. Some organizations and farmers’ markets were also able to shop on behalf of participants who were vulnerable, like seniors, and deliver fresh, local produce right to their door. Recipes were shared over email, or text, and many cooking sessions took place online to stay connected.

We anticipated lower redemption due to the pandemic, however redemption was only slightly lower. In total, $1.4M coupons and fresh food were redeemed by participants and went directly into farmers’ pockets. We also saw community partners secure a high number of additional coupons using emergency response funding from the Province, Federal Government, and of course, their communities.
## 2020 BC Farmers' Market Nutrition Coupon Program Snapshot

**Communities**
- **77** (78*)
- **82** (86*)

**Member Farmers’ Markets**
- **138** (141*)

**Community Partners**
- **3,774** (2019 comparative data)

### Vendor Impact
- **941** Farmers accepted coupons
- **$1.4M** Direct coupon revenue to farmers
- **$686K** Vendor revenue on top of coupon value

### Household Impact
- **5,717** Households received coupons
- **15,890** Total People living in those households
- **6,642** Children
- **669** Pregnant People
- **1,768** Seniors/Elders

**Redemption rate**
- **87%** (92*)

**Eat more fruits & vegetables**
- **99%** (99*)

**Eat less processed foods**
- **57%** (62*)

**Feel healthier**
- **70%** (72*)

**Feel connected to their community**
- **61%** (62*)

**Learned how farmers’ markets impact communities**
- **70%** (70*)

**Are Indigenous**
- **22%** (23*)

**Average additional spend per market visit**
- **$11** ($10*)

*2019 comparative data
Stories of Resilience
The pandemic has undoubtedly required many of us to think outside the box, and we’ve harvested some stories of exactly that. We are grateful for our members who shared with us their stories of resiliency, highlights, learnings, and challenges from a year of uncertainty, but also of ingenuity and perseverance.

“Esquimalt Farmers’ Market is proud to say that we did not apply for any emergency relief and still managed (with the help of the relocation to a larger field and the support of the local recreation centre to do so) to create a strong revenue. It started as extreme worry and fear for our future based on the restrictions that COVID and space presented, but as always our resilient team persevered and are proud to say that we feel like the season was a success.

This year has obviously presented many challenges - having to move locations multiple times, the advertising that needs to accompany that, the need to have to CONSTANTLY reinvent the wheel when we finally had systems in place, the backlash from people who saw the Market as an event and not an Essential Service (though this was amazingly minimal), the policing of people enjoying themselves and picnicking in our “grocery store”, a lack of volunteers and so on... but overall it feels like an incredible accomplishment to finish up our main season with minimal scars, lots of new knowledge and the feeling that people are finally understanding the value of local and voting for the world they want to see with their dollar.” - Melissa, Esquimalt Farmers’ Market

“This year we have been super lucky to have a team of reliable and amazing volunteers. Even though all of our volunteers have returned to their normal jobs now, they all still make time for the market and we’ve bonded as a team in a way that I have never experienced before with volunteers. Our market was one of the first to reopen after the pandemic was declared and we just hit the ground running. I don’t know how I would’ve gotten through the season without them.” - Lily, New West Farmers’ Market

“In early March things were a challenge, with so much unknown and no information on the future it was hard to know what to do. With assistance from BuyBC I was able to increase my online presence and introduced cookie decorating kits available to be shipped across Canada. Thanks to the BCAFM Team for information and guidelines through these odd times.” - Liz, Bite Me Cookie Company
The health and safety of BCAFM member farmers’ markets, vendors, shoppers, and their communities is our top priority.
Financial Report
BC Association of Farmers' Markets
Financial Statements
December 31, 2020
Independent Practitioner's Review Engagement Report

To the Board of Directors of BC Association of Farmers’ Markets

We have reviewed the accompanying financial statements of BC Association of Farmers’ Markets that comprise the statement of financial position as at December 31, 2020, and the statements of operations and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management’s Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner’s Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of BC Association of Farmers’ Markets as at December 31, 2020, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Vancouver, B.C.  
January 26, 2021  
Chartered Professional Accountants
BC Association of Farmers' Markets

Statement of Financial Position
December 31, 2020
(Unaudited)

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>2,778,500</td>
<td>2,063,117</td>
</tr>
<tr>
<td>Term deposits (Note 3)</td>
<td>100,000</td>
<td>79,400</td>
</tr>
<tr>
<td>Accounts receivable (Note 10)</td>
<td>293,165</td>
<td>291,772</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>27,467</td>
<td>6,710</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>3,199,132</td>
<td>2,440,999</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued liabilities (Note 5)</td>
<td>40,183</td>
<td>63,647</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>6,000</td>
<td>30,373</td>
</tr>
<tr>
<td>Deferred contributions (Note 6)</td>
<td>2,815,694</td>
<td>2,066,682</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>2,861,877</td>
<td>2,160,702</td>
</tr>
<tr>
<td><strong>Net assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internally restricted (Note 8)</td>
<td>120,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Unrestricted</td>
<td>217,255</td>
<td>180,297</td>
</tr>
<tr>
<td></td>
<td>337,255</td>
<td>280,297</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td>3,199,132</td>
<td>2,440,999</td>
</tr>
</tbody>
</table>

The accompanying notes are an integral part of these financial statements.

Approved by the Board
## BC Association of Farmers' Markets

### Statement of Operations

**Year ended December 31, 2020**

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coupon program - government</td>
<td>1,569,656</td>
<td>1,395,397</td>
</tr>
<tr>
<td>Coupon program - other</td>
<td>337,901</td>
<td>353,389</td>
</tr>
<tr>
<td>Member and associate</td>
<td>43,125</td>
<td>47,050</td>
</tr>
<tr>
<td>Education, strengthen and network</td>
<td>48,494</td>
<td>71,432</td>
</tr>
<tr>
<td>Marketing, promotion and public engagement</td>
<td>99,224</td>
<td>169,138</td>
</tr>
<tr>
<td>Research and development</td>
<td>21,386</td>
<td>16,079</td>
</tr>
<tr>
<td>FM online</td>
<td>44,690</td>
<td>-</td>
</tr>
<tr>
<td>Other administrative income</td>
<td>216,745</td>
<td>205,945</td>
</tr>
<tr>
<td>Interest on term deposits</td>
<td>31,276</td>
<td>65,772</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>2,412,497</td>
<td>2,324,202</td>
</tr>
</tbody>
</table>

| **Expenses**                   |        |        |
| Coupon program - government    | 1,569,656 | 1,395,397 |
| Coupon program - other         | 334,267  | 353,389 |
| Education, strengthen and network | 49,770 | 54,716 |
| Marketing, promotion and public engagement | 103,091 | 189,038 |
| Research and development       | 31,367   | 16,079 |
| FM online                      | 44,690   | -      |
| Program staff                  | 114,859  | 107,964 |
| Administration and operating   | 114,964  | 115,781 |
| **Total Expenses**             | 2,362,664 | 2,232,364 |

Excess of revenue over expenses before other item

|                                | 2020   | 2019   |
| Excess of revenue over expenses before other item | 49,833 | 91,838 |

Wage subsidy (Note 10)

|                                | 2020     | 2019     |
| Wage subsidy (Note 10)         | (7,125)  | -        |

**Excess of revenue over expenses for the year**

|                                | 2020   | 2019   |
| Excess of revenue over expenses for the year | 56,958 | 91,838 |

The accompanying notes are an integral part of these financial statements.
BC Association of Farmers' Markets

Statement of Cash Flows
Year ended December 31, 2020

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Cash flows from operating activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excess of revenue over expenses for the year</td>
<td>56,958</td>
<td>91,838</td>
</tr>
<tr>
<td>Changes in non-cash working capital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>(1,393)</td>
<td>(250,200)</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>(20,757)</td>
<td>(1,927)</td>
</tr>
<tr>
<td>Accounts payable and accrued liabilities</td>
<td>(23,464)</td>
<td>24,135</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>(24,373)</td>
<td>(4,752)</td>
</tr>
<tr>
<td>Deferred contributions</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>749,012</td>
<td>443,841</td>
</tr>
<tr>
<td></td>
<td>735,983</td>
<td>302,935</td>
</tr>
<tr>
<td><strong>Cash flows from (used in) investing activity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Term deposits</td>
<td>(20,600)</td>
<td>1,312,800</td>
</tr>
<tr>
<td><strong>Increase in cash during the year</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>715,383</td>
<td>1,615,735</td>
</tr>
<tr>
<td>Cash, beginning of year</td>
<td>2,063,117</td>
<td>447,382</td>
</tr>
<tr>
<td><strong>Cash, end of year</strong></td>
<td>2,778,500</td>
<td>2,063,117</td>
</tr>
</tbody>
</table>

The accompanying notes are an integral part of these financial statements.
# Statement of Changes in Net Assets

**Year ended December 31, 2020**

<table>
<thead>
<tr>
<th></th>
<th>Internally restricted</th>
<th>Unrestricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance, beginning of year</strong></td>
<td>100,000</td>
<td>180,297</td>
<td>280,297</td>
</tr>
<tr>
<td><strong>Interfund transfer</strong></td>
<td>20,000</td>
<td>(20,000)</td>
<td>-</td>
</tr>
<tr>
<td><strong>Excess of revenue over expenses for the year</strong></td>
<td>-</td>
<td>56,958</td>
<td>56,958</td>
</tr>
<tr>
<td><strong>Balance, end of year</strong></td>
<td>120,000</td>
<td>217,255</td>
<td>337,255</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Internally restricted</th>
<th>Unrestricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance, beginning of year</strong></td>
<td>79,400</td>
<td>109,059</td>
<td>188,459</td>
</tr>
<tr>
<td><strong>Interfund transfer</strong></td>
<td>20,600</td>
<td>(20,600)</td>
<td>-</td>
</tr>
<tr>
<td><strong>Excess of revenue over expenses for the year</strong></td>
<td>-</td>
<td>91,838</td>
<td>91,838</td>
</tr>
<tr>
<td><strong>Balance, end of year</strong></td>
<td>100,000</td>
<td>180,297</td>
<td>280,297</td>
</tr>
</tbody>
</table>

The accompanying notes are an integral part of these financial statements.
1. Organization and nature of operations

The BC Association of Farmers’ Markets (the “Association”) was incorporated on November 21, 2000 under the Societies Act (British Columbia). The Association’s purpose is:

a) To support British Columbia producers of agricultural products, food products and crafts.

b) To promote, educate, encourage, develop and support farmers’ markets in the communities of British Columbia.

c) To educate the public to choose healthy British Columbia grown agricultural products to ensure a secure food system, to reduce the carbon footprint and to ensure the viability of farming into the future.

d) To represent the farmers’ markets of British Columbia in all matters in which they are generally interested.

e) To advocate to industry, government, agencies, commissions and boards on matters which impact and interest the members.

The Association is exempt from income taxation under Section 149 of the Income Tax Act (Canada) as long as certain criteria continue to be met.

On March 11, 2020, the World Health Organization declared CoVID-19 a pandemic. In mid-March 2020, federal, regional, and local authorities in Canada, the United States, and other nations began to significantly restrict the ability of people to leave their homes and carry out normal day-to-day activities. These measures will have a significant, negative effect on the economy of all nations for an uncertain period of time. The effect on the Association’s operations and financial position are also uncertain.

2. Significant accounting policies

Basis of presentation

These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations ("ASNPO") which necessarily involves the use of estimates. The financial statements have, in management’s opinion, been properly prepared within reasonable limits of materiality and within the framework of significant accounting policies summarized below.

Use of estimates

The preparation of financial statements in accordance with ASNPO requires management to make estimates and assumptions that affect the amounts reported in the financial statements and notes. Management believes that the estimates utilized in preparing the financial statements are reasonable; however, actual results may differ from these estimates. Significant estimates made by management include allowance for doubtful accounts.

Cash

Cash is comprised of deposits on account including high interest rate saving accounts.

Term deposits

Term deposits are recorded at amortized cost and consist of guaranteed investment certificates ("GICs") with maturity dates of February 13, 2021 (2019 - March 19, 2020).
2. Significant accounting policies - continued

Revenue recognition
The Association follows the deferral method of accounting for contributions. Under the deferral method, restricted contributions are deferred and recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or when receivable if the amount can be reasonably estimated and collection is reasonably assured. Sponsorship revenue received in advance of the sponsorship event is recorded as deferred revenue.

Interest income is recognized as revenue when earned.

3. Term deposits

The term deposits are recorded at amortized cost and consist of GICs bearing interest at rates of 1.65% (2019 - 1.70%) per annum, with maturity dates of February 13, 2021 (2019 - March 19, 2020).

4. Credit facility

The Association has a Vacity operating credit facility available for use authorized to a maximum of $30,000, bearing interest at Vacity’s prime rate plus 2% per annum. The security consists of a general security agreement creating a security interest against all present and after acquired personal property.

5. Accounts payable and accrued liabilities

Accounts payable and accrued liabilities includes GST/HST payable of $2,003 (2019 - $Nil).

6. Deferred contributions

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coupon program - Government</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2020 coupon program</td>
<td>-</td>
<td>1,693,513</td>
</tr>
<tr>
<td>2021 coupon program</td>
<td>2,025,000</td>
<td>-</td>
</tr>
<tr>
<td>Prior unspent coupon program</td>
<td>258,345</td>
<td>8,078</td>
</tr>
<tr>
<td>2019 expansion of coupon program</td>
<td>-</td>
<td>126,543</td>
</tr>
<tr>
<td>2020 operations contributions</td>
<td>-</td>
<td>184,737</td>
</tr>
<tr>
<td>2021 operations contributions</td>
<td>225,000</td>
<td>-</td>
</tr>
<tr>
<td><strong>Coupon program - Non-government</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2019 coupon program</td>
<td>-</td>
<td>9,463</td>
</tr>
<tr>
<td>2020 coupon program</td>
<td>2,560</td>
<td></td>
</tr>
<tr>
<td>Other coupon contributions</td>
<td>18,064</td>
<td>21,527</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>286,725</td>
<td>22,821</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2,815,694</td>
<td>2,066,682</td>
</tr>
</tbody>
</table>

7. Financial instruments

Financial instruments consist of cash, accounts receivable, term deposits and accounts payable and accrued liabilities.
7. Financial instruments - continued

Credit risk
The Association is exposed to credit risk in respect of its cash, accounts receivable and term deposits due to the potential for counterparties to default on their contractual obligations to the Association. Credit risk exposure is minimized by dealing with counterparties who are believed to be creditworthy.

Interest rate risk
The Association’s term deposits bear interest at fixed rates and therefore do not subject the Association to interest rate cash flow risk. The Association’s savings account bears interest at a floating rate and therefore subjects the Association to interest rate cash flow risk.

8. Internally designated

The Association currently holds designated funds as a contingency reserve.

9. Remuneration paid to employees

During the fiscal years ending December 31, 2020 and 2019, total remuneration paid to employees was as follows:

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>wages</td>
<td>CPP</td>
</tr>
<tr>
<td>Executive Director</td>
<td>90,212</td>
<td>2,898</td>
</tr>
<tr>
<td>Program staff</td>
<td>103,252</td>
<td>4,932</td>
</tr>
<tr>
<td>Coupon program staff</td>
<td>144,617</td>
<td>6,344</td>
</tr>
<tr>
<td></td>
<td>338,081</td>
<td>14,174</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td></td>
<td>wages</td>
<td>CPP</td>
</tr>
<tr>
<td>Executive Director</td>
<td>76,945</td>
<td>2,749</td>
</tr>
<tr>
<td>Program staff</td>
<td>103,691</td>
<td>4,769</td>
</tr>
<tr>
<td>Coupon program staff</td>
<td>128,555</td>
<td>5,636</td>
</tr>
<tr>
<td></td>
<td>309,191</td>
<td>13,154</td>
</tr>
</tbody>
</table>
10. Wage subsidy

The Company has made claims to receive subsidies under the 10% Temporary Wage Subsidy ("TWS") for the subsidization of employee wages for 3 months due to CoVID-19. The TWS relates to current period expenditures. The measurement of TWS receivable is subject to uncertainty as the claims are subject to review and possible adjustment by the relevant authorities. During the year ended December 31, 2020, the Company received TWS of $7,125 (2019 - $Nil). At December 31, 2020, $7,125 (2019 - $Nil) of government grants are included in accounts receivable.

11. Comparative figures

Certain 2019 figures have been reclassified to conform to the presentation used in the current year.
Thank you to our key funders & supporters:

**Project Funders & Supporters**
- Canadian Institutes of Health Research/ University of Calgary
- Destination BC
- Investment Agriculture Foundation of BC/ Buy BC Partnership
- Investment Agriculture Foundation of BC/ Canadian Agricultural Partnership
- Ministry of Agriculture
- Ministry of Health and Provincial Health Services Authority
- Vancity

**2020 Conference Sponsors**
- Columbia Basin Trust
- Community Futures
- Edible Vancouver & Wine Country Magazine
- FOODSAFE/MarketSafe
- Investment Agriculture Foundation of BC/Canadian Agricultural Partnership
- MarketWurks
- Royal Printers
- Small Farm Canada
- The Co-operators
- The Number
- Vancity
- Western Financial Group