Starting and Maintaining Community Supported Fishery (CSF) Programs

A Resource Guide For Fishermen and Fishing Communities
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This guide is the product of a collaborative effort between the National Sea Grant Law Center, the National Marine Fisheries Service, New Hampshire Sea Grant, Maine Sea Grant, MIT Sea Grant, the Island Institute, and the Northwest Atlantic Marine Alliance prepared in association with the National Summit on Community Supported Fisheries held in Portsmouth, New Hampshire, May 30 – June 1, 2012. It provides general information to assist fishermen and fishing communities with starting and/or maintaining a Community Supported Fishery (CSF). The guide is not intended to be a step-by-step set of instructions. Rather, the authors hope the CSF Resource Guide will serve as an introduction to the CSF concept, identify common business, management, and legal issues, and direct fishermen and fishing communities to additional resources that can help them develop their businesses. This guide is a starting place. Fishermen and fishing communities considering entering into this “brave new world” of direct marketing should reach out to fishermen and organizations with experience in developing or running CSFs, such as the collaborating organizations for the National CSF Summit, to learn more about this emerging business model, what it takes to get a CSF off the ground and keep it running, and how to gain access to specialized expertise.

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The Planning Committee would like to thank the National Sea Grant Law Center for overseeing the production of the CSF Resource Guide and the National Marine Fisheries Service for providing the funds to print hard copies of the CSF Resource Guide for distribution at the National CSF Summit.
Introduction

Community Supported Fishery (CSF) programs are a new and innovative form of direct marketing modeled after Community Supported Agriculture (CSA) programs. CSFs are contractual arrangements between fishermen and consumers, where the CSF members (also called shareholders) provide fishermen with financial support in advance of the season in exchange for a weekly share of seafood caught during the season. By receiving payment upfront, instead of post-harvest, fishermen know what they are going to earn and in doing so they have the means to invest in their operations (e.g. through the purchase of new gear, additional quota, or infrastructure).

CSFs create a community of consumers who buy fish directly from local fishermen. Through the CSF, members are reconnected to the source of their seafood and fishermen develop personal relationships with the people who buy their products. CSFs provide mutual learning opportunities. Consumers learn about local fisheries practices and concerns directly from the fishermen and fishermen gain knowledge about what their consumers value.

Consumer demand for locally produced food is growing. Although it is difficult to define “local food” with precision, consumers are increasingly seeking to purchase food produced within close proximity to their homes as evidenced by the recent growth of farmers markets, CSAs, and other agricultural direct marketing programs. In coastal areas, seafood has always been a local source of food and it is important that seafood continue to be included in local and regional food systems. CSFs are one way for fishermen to tap into the local food market. By emphasizing sustainable fishing practices, minimizing processing, and decreasing the distance traveled, CSFs can help meet consumer demand for affordable, fresh, sustainable seafood products.

There are more than twenty CSFs in existence in North America and several more in development in the U.S. and beyond (http://www.localcatch.org). Though each CSF is designed to fit its local context, several core elements tie them together. CSFs:

- Establish a transparent chain-of-custody from boat to fork;
- Increase access to premium, locally caught seafood;
- Ensure fishermen receive a fair price for their catch that reflects the value of their work;
- Engage fishermen and community members in a more robust, viable, local food system; and
- Provide a framework through which fishermen and customers alike can creatively steward our marine resources.

The first nationally recognized CSF in the U.S. was launched in December 2007 when the Midcoast Fishermen’s Cooperative of Port Clyde began selling weekly shares of pink wild-caught shrimp to 29 subscribers. Today, Port Clyde Fresh Catch delivers seafood year round to numerous communities throughout New England.
Potential Beneficiaries of CSFs

Given that many CSFs are still in their infancy, fishermen and communities are just beginning to learn about the benefits of CSFs. Here is a brief overview of some of the ways a CSF may benefit fishermen and fishing communities.

Fishermen

Fishermen selling their product through a CSF may realize higher income, by earning a bigger percentage of the seafood dollar spent by consumers for high quality, locally produced food. Fishermen also gain access to a stable (certain) market and often receive payment for their catch up front or on a weekly basis. This helps fishermen cover the costs associated with going fishing, such as buying fuel, ice, or bait and paying crew wages. It also reduces business risk and increases financial stability.

In addition to the financial rewards, fishermen may also benefit professionally and socially by starting or participating in a CSF. CSFs can provide opportunities for local fishermen to strengthen partnerships with local organizations or other fishermen for market and policy benefits. In many communities where CSFs have started, these operations have led to improved or increased access to infrastructure and support.

Finally, fishermen can benefit from increased public awareness and support. When people know who catches their seafood, they are more sensitive to policies that affect fishermen. As CSF shareholders begin to associate the seafood on their tables with the individuals who caught and delivered it, and understand how that seafood was caught, they become more aware of how their buying habits affect the well being of the fishermen and the oceans.
Local Economy

Although some CSFs are a “one-fisherman operation,” other CSFs provide revenue streams to dozens of fishermen and work with existing buyers or processors to prepare and/or deliver their catch to shareholders. CSFs can support the existing seafood infrastructure in their communities by generating additional work for local seafood businesses and helping to improve their bottom line. Farmers’ markets are often willing to host a CSF because the increase in foot traffic associated with CSF members picking up their shares can increase overall sales. The local economy benefits from the additional jobs, sales, and tax revenues.

Consumers

In addition to gaining convenient access to extremely fresh seafood, consumers participating in CSFs learn about who catches their seafood, where it comes from, and how it was caught. As the contents and quantities of their shares change over time, CSF members learn which species are locally abundant and when. This knowledge reconnects the consumer to the source of their seafood and the fisheries and fishing communities in their region.

CSF members learn how to store, handle, shuck, fillet and prepare diverse varieties of seafood. Because of the close personal connection with the fishermen, CSF members gain peace of mind by knowing that the fish they are eating is labeled correctly and free of chemical preservatives.

Marine Environment

CSFs promote less intensive fishing practices by helping fishermen shift their operations away from the traditional business model of catching high volume to make ends meet. Harvesting pressure is reduced as fishermen focus on delivering smaller quantities of high quality seafood on a weekly basis over the course of the season. CSFs can even out the price across species, reducing some harvesting pressure on single, high value species by making all species equally valuable to the fishermen. In addition, many consumers participating in CSFs are concerned with the environmental impact of their food choices, which provides an incentive to fishermen to maintain or adjust their fishing practices to satisfy this demand.
Things to Consider Before Starting a CSF

For a CSF to generate any of the benefits discussed above, it must be a successful business. Direct marketing poses a number of challenges. It takes time and effort to develop a good business plan, secure the necessary business licenses, manage the finances and paperwork, advertise the product, and recruit and retain customers. Anyone considering launching a new business, or significantly changing their existing business, has a lot to think about. In developing a business plan, numerous questions need to be answered. Business plans for CSFs, for example, must consider such topics as:

- Infrastructure (including landing wharf, processor, delivery truck)
- Kind and form of seafood to be provided
- Prices of shares and payment structure
- Deliveries (including policies about missed deliveries and missed pick-ups)
- Legal requirements and regulations
- Marketing to attract sufficient shareholders
- Outreach and education for the shareholders and the communities where the fish is to be delivered
- Funding for start-up costs, shortfalls, etc.

Rather than attempt to provide exhaustive answers, this resource guide highlights some business and operational issues that are unique to CSFs and recommends resources for additional information.
Community Research

The first step to launching a new business is conducting market research. A business will only succeed if there is a demand for the product the business is selling. Consumers seeking to tap into local food systems value things like who is growing or catching the food, how far it travelled, where the money goes, the health of the land and the ocean, and the wider community benefit. Although consumer demand for sustainable seafood is rising, many consumers are not aware that there are other ways to buy seafood than in a grocery store or restaurant. But when given the option of buying seafood caught within 24 hours of swimming versus seafood caught weeks or months before and shipped half way around the world, consumers tend to pick the former. Starting a CSF in a community can provide options and help meet consumer demand for local food and sustainable seafood.

Every community is different, though, and demand will be higher in some and non-existent in others. In some locations, CSFs may have to work to generate consumer demand by educating the community on the benefits of purchasing local seafood. Even in areas where demand is high, CSFs must reach out into the community to build their subscriber base. Formal and informal surveys of community members are a good place to start to gauge community interest in a CSF. Through surveys distributed by mail or conducted at public events, fishermen can assess community members’ knowledge of local seafood varieties, willingness to purchase unprocessed seafood (i.e. whole fish), and level of interest in participating in a CSF.

Because community support is the essence of a CSF, fishermen considering direct marketing their catch through a CSF should explore teaming up with a local community-based organization that is willing to serve as a partner. Doing so may help the CSF increase its chances of success, reach more people, distribute the workload (or even take away all the work other than fishing), and spread the benefits. Many of the most successful CSFs to date have teamed up with community partners, such as local fishing organizations, farmers’ markets, local student organizations, community economic development organizations, or other nonprofit groups.

Cape Ann Fresh Catch started in 2008 as a collaboration between the Northwest Atlantic Marine Alliance, MIT Sea Grant and the Gloucester Fishermen’s Wives Association. Today, GFWA runs Cape Ann Fresh Catch in furtherance of its non-profit mission of “promoting the New England fishing industry, helping to preserve the Atlantic Ocean as a food supply for the world, and assisting active and retired fishermen and their families to live better lives.”
Business Structure

One of the first decisions a fisherman considering starting a CSF needs to make is what form the business should take. This decision is very important and should not be made without conducting the proper research, as business structure affects taxes and personal liability for business obligations. A good starting place for such research is the U.S. Small Business Administration (http://www.sba.gov/). There is a range of business forms a CSF can choose from.

Sole proprietorship: Under a sole proprietorship, one person owns all of the assets and is personally liable for the business’s obligations. Generally, there is little formality in forming a sole proprietorship.

Cooperative: A cooperative is a business owned and controlled by the people who use its services. They finance and operate the business or service for their mutual benefit. Cooperatives do not pay federal income tax as a business entity; rather, members pay taxes on what they earn through the cooperative when they file their personal incomes taxes.

Partnership: Under a partnership, management decisions are shared by partners and each partner is fully responsible for the business’s debts and for actions of all partners. For instance, each partner includes their share of the partnership’s income or loss on their personal tax return. Partnerships are easier to form than corporations, but similar to sole proprietorships, partners are personally liable for business debts and decisions made by other partners.

Corporation: A corporation is an independent legal entity owned by shareholders. The corporation itself, not the shareholders, is held legally liable for its debts and decisions. Corporations file taxes separate from the owners, which only pay individual taxes on corporate profits paid to them in the form of salaries or dividends.
Every business structure has its unique set of requirements. In selecting a business structure that is appropriate for a CSF, it is important to consider the tax implications of the structure and the extent to which it matches the social and economic objectives of the business.

Subchapter S Corporation (S-Corp):

S-Corporations are limited to one class of stock and no more than 75 eligible shareholders. S-Corp shareholders are taxed much like partners and sole proprietors (income is reported on personal returns). Shareholders that actively participate in the business are treated as employees and are therefore subject to payroll withholding requirements.

Limited Liability Corporation:

An LLC is a hybrid-type of legal structure that provides the liability features of a corporation with the tax and operational benefits of a partnership. The most significant advantage of an LLC is limited liability – LLC members are protected from personal liability for certain (though not all) business obligations.

Nonprofit Corporation (501(c)(3) Corp):

Nonprofit corporations are a special type of corporation that are granted tax-exempt status because they are organized and operated exclusively for a charitable, religious, educational, or other exempt purpose. Nonprofit corporations may not operate for the benefit of private individuals. For example, earnings may not be distributed to private shareholders and individuals. While an individual fisherman would not be able to establish his CSF as a non-profit (because it would be operating for private benefit), fishermen can team up with a non-profit organization that runs a CSF as one of its many programs to educate and engage the public about programs its charitable work is centered around. For example, a non-profit might establish a CSF to enhance its work on economic development for fishermen, public education about locally caught seafood, or preserving the character of the community. Basically, the overall purpose of the non-profit has to remain charitable.

Like Port Clyde Fresh Catch, Walking Fish, which offers shares in Durham and Raleigh, North Carolina, is organized as an S-Corp.

Eddie and Alison Willis, the owners of Core Sound Seafood, incorporated their CSF as an LLC.

Cape Ann Fresh Catch is run by the Gloucester Fishermen’s Wives Association, a 501(c)(3) organization.
Operate Legally

In addition to properly registering the business and complying with relevant record-keeping and tax requirements, CSFs must also comply with applicable federal, state, and local fisheries and health and safety regulations. Fortunately, many resources exist to help small businesses navigate these requirements and often community business associations offer networking and logistical workshops to help new businesses get off the ground. Below is a list of things to keep in mind to operate legally.

Permits and Licenses: In addition to having the proper state and federal permits to harvest and land their catch, fishermen must obtain a federal permit to report all the fish that is sold to the market. In addition to the federal dealer’s permit, fishermen selling their catch directly to shareholders through a CSF may need to secure additional state permits and licenses. Licensing requirements vary by state, but a dealer or wholesaler license is often required to sell seafood directly to retail consumers. Because CSF shares are pre-measured and sales are made in advance, most states do not require a weights and measures license at the point of distribution.

Health and Safety: Fishermen selling their catch directly to shareholders (as opposed to through a processor) must also adhere to state and local public health laws and regulations. State and local boards of health often oversee seafood safety, inspection of seafood processors, inspection of retail and food service establishments, and inspection of food transportation trucks. A CSF should consult with state and local health departments to determine if any licenses or approvals must be obtained in addition to the fisheries permits. For example, a state department of health might require a mobile vendor’s license to sell and/or distribute shares of seafood from the dock or a truck at a farmers’ market.
HACCP:

HACCP stands for “Hazard Analysis and Critical Control Points,” a system of food safety that identifies the “risk” points as seafood moves from the vessel to the consumer and sets limits that will prevent, eliminate or reduce the food safety risks at those control points. FDA regulations require wholesale processors of fish and fishery products to develop and implement HACCP systems for their operations. The FDA’s definition of processing is extremely broad and includes: handling, storing, preparing, heading, eviscerating, shucking, freezing, changing into different market forms, manufacturing, preserving, packing, labeling, dockside unloading, or holding. However, the HACCP regulations do not apply to (1) the harvesting or transportation of fish, (2) practices such as heading, eviscerating, or fishing intended solely to prepare a fish for holding on board a harvest vessel, and (3) the operation of a retail establishment. Whether federal regulations require a CSF to develop and implement a HACCP plan, therefore, depends on whether the fishermen processes the catch with the intent to sell it at wholesale. By federal law, fishermen may process their catch and sell it at retail (directly to the consumer) without triggering the HACCP requirements. However, state or local departments of health may still require a CSF to develop HACCP plans. Additional information about the FDA regulations and HACCP plans is available at http://www.fda.gov/Food/GuidanceComplianceRegulatoryInformation/GuidanceDocuments/Seafood/FishandFisheriesProductsHazardsandControlsGuide/default.htm.

Regardless of whether HACCP plans are required by law, the development of such plans is an important means of identifying food safety hazards that are likely to occur and procedures that can be implemented to avoid those hazards.

Labeling:

The major selling point of a CSF to the consumer is knowing how, where and when their fish was caught, and who caught it. A CSF may choose not to label its products, but any labels that are used should include this basic information for the CSF members’ benefit. CSFs must also adhere to federal and state labeling laws if labels are used on packaging. The U.S. Food and Drug Administration (FDA) oversees the proper labeling and packaging of food. FDA guidance regarding the labeling and sale of seafood is available at www.fda.gov/Food. Federal law, for instance, sets forth
acceptable market names for seafood and prohibits sellers of food from making false or misleading claims. Because of the small-scale harvesting methods and local distribution network, seafood sold through a CSF may have a smaller environmental footprint. Fishermen, however, need to be careful about making environmental claims in marketing materials, as seafood eco-labeling is governed by a variety of governmental and non-profit organizations. For more information on eco-labeling, visit the University of Rhode Island’s Sustainable Seafood Initiative at http://seagrant.gso.uri.edu/sustainable_seafood/ecolabeling.html.

Anti-Trust: Fishermen operating CSFs should be aware of federal and state antitrust laws that prohibit certain anticompetitive activity, such as competitors agreeing on what price to charge. Competitors can discuss common business issues and develop joint marketing campaigns by working through trade associations or consumer organizations. An additional benefit of the cooperative business model is that, for certain purposes, cooperatives are exempt from some federal and state antitrust laws. For example, the Fishermen’s Collective Marketing Act allows members of the fishing industry to act together in associations to catch, process, handle and market their products. Not every activity will qualify for an exemption, however, so CSF operators should seek legal guidance before engaging in collective marketing. In addition, the inclusion of non-fishing industry members, such as processors or dealers, into a trade association may void the anti-trust protections.

Paperwork and Taxes: CSFs must maintain good business records, including tax records. Failure to file the required paperwork, including state and federal tax returns, may make it difficult to secure financing or, worse, result in fines and the loss of business licenses. By setting up a good business structure early, an organization is more likely to run efficiently, provide better customer service, and stay out of legal trouble.
Manage Your Risk

All businesses involve risks. Lots of things can affect a business's operations, from small problems (an employee quitting) to large (a fire). In addition to normal small business risks, CSFs come with some unique risks. Harvesting restrictions might prevent a fisherman from fulfilling a customer's share. Bad weather may keep you tied up to the dock, or damage your boat or gear. Shareholders lacking knowledge of proper handling and storage of seafood may fall ill and blame the CSF. CSF operators need to identify the events that might cause business losses, from bad weather to lawsuits, and manage those risks accordingly. Sometimes planning ahead for these types of events can prevent or minimize their occurrence and save a lot of hard work and misunderstanding later on.

Here are some things to keep in mind when trying to identify and manage risks.

Business Leadership: As illustrated by the previous section, there is a lot to think about when operating a CSF. Someone must spend a lot of time coordinating the CSF — marketing the business, signing up shareholders, coordinating deliveries, handling complaints, and managing the paperwork. It's important that the person assigned to this role has some business expertise and enjoys interacting with the public. Some fishermen enjoy running businesses, but some CSFs may need to dedicate funds to hire a business manager or secure professional services (accountants, lawyers, etc.).

HACCP Plans: As noted above, in some cases local public health departments require a CSF to have a HACCP plan in place or work with an entity that does if they want to distribute seafood to consumers. Even if it is not a requirement, it is a good idea for CSFs to implement a HACCP plan to help ensure compliance with food safety practices. If you are working with partners that are handling your offloading, packaging or deliveries it's highly likely they already have a HACCP plan.

Seafood Inspection Program:

NOAA operates a voluntary seafood inspection program on a fee-for-service basis. Under authority in the 1946 Agricultural Marketing Act, the NOAA Seafood Inspection Program provides inspection services to the industry for fish, shellfish, and fishery products. A CSF may wish to take advantage of these services to ensure compliance with food regulations and delivery of quality product, and to reduce liability.
exposure. All types of establishments such as vessels, processing plants, and retail facilities are eligible to receive these services. NOAA maintains a schedule of fees that can be found here: http://www.seafood.nmfs.noaa.gov/Fees12.pdf. Companies can join the program by contacting their local regional inspection branch for an application. A list of branches can be found here: http://www.seafood.nmfs.noaa.gov/Regional_Offices.html.

Insurance:

Another key element of any business risk management plan is the purchase of insurance. Insurance coverage is available for almost any business risk, although costs and coverage vary by state and insurance company. CSF operators should discuss options with a local insurance agent. The most common forms of business insurance include general liability insurance to cover costs arising from accidents or injuries and product liability insurance to protect against financial loss if a product the business is selling causes harm.

**Becoming and Staying Profitable**

Many new CSFs rely on grants or other funding to start their pilot project if it is more extensive than a single boat operation. Because of the value of the skilled personnel (accountant/bookkeeper, web developer, communicator, director/board, lawyer and others) needed to develop and maintain a CSF, funding needs may extend well beyond start-up. Grants are typically only offered to non-profit organizations, although some are available to businesses. In addition to grants, many organizations such as Slow Money (http://www.slowmoney.org) offer low or no interest funds for innovative businesses such as CSFs, designed to address the multiple needs of communities, economies, the environment, and food systems.

While grants and loans can provide the necessary start-up funds, the CSF must eventually generate enough revenue to cover its operating costs and sustain itself over time. The North Atlantic Marine Alliance has been developing a financial forecasting tool to help CSFs determine, among other things, how many shareholders are needed, what price should be charged for whole fish versus fillets, how many shareholders they need to have, and how often deliveries should be made for the CSF to remain profitable. This tool is available from NAMA upon request and will soon be available online.
Marketing a CSF

Marketing a CSF starts when you first begin thinking about creating one, and is an ongoing part of business operations. With marine conservation issues constantly in the news, it’s important to be aware of what issues consumers are thinking about and begin planning for their concerns, questions, and ideas. Communication is key. Potential customers are likely to have a lot of questions. As a CSF signs up shareholders, it is important to have sufficient information about delivery schedules, pick-up locations, and how to transport, handle, and cook the seafood. Shareholders are also interested in learning about the boat that caught “their” fish and the CSF should include this personal information in their communications.

Here are a few marketing ideas that have helped existing CSFs and fishing communities.

Websites: More people are relying on the Internet for information, making websites essential for most businesses, especially new businesses. Websites can make it easier for a CSF to reach new customers, communicate with shareholders, and take/process orders. Although not everyone has the skills to develop and maintain a website, there are resources out there to help CSFs get started. Here are some ideas for setting up a website that can effectively market your CSF and handle the business end of things at the same time:

CSFs can build their own websites using beginner-friendly software such as WordPress (http://wordpress.org/). Connecting the website to free tools like PayPal or GoogleCheckOut facilitate the processing of orders.

For less tech-savvy fishermen, a handful of online services are available to connect fishermen with communities. Although initially established to help farmers market CSAs, Small Farm Central (http://www.smallfarmcentral.com) and Farmigo (http://www.farmigo.com/) have recently made their services available to fishermen. For a relatively small investment, these companies can help a CSF set up an easy to manage website, connect with a list management service, and provide a shopping cart so shareholders can place their orders and pay online.
Social Media: Social media, such as Facebook and Twitter, can help CSFs communicate quickly and directly with shareholders and fishermen. Through social media, CSFs can easily share recipes and send alerts about deliveries, events, and important news. Social media can also help CSFs reach new customers and raise community awareness of important issues. Facebook and Twitter account are simple to create, but require active management to be effective. Emails on delivery days and regular blogs can also help CSFs stay connected with shareholders.

Community Events: One way to promote the concept of CSFs is to host or participate in community events. Local festivals and community events provide opportunities for CSFs to expose potential customers to local varieties of seafood and conduct demonstrations about how to fillet, steak, or cook whole fish. The publicity leading up to and during the event provides the CSF with an opportunity to talk to potential consumers and build interest. For example, the Northwest Atlantic Marine Alliance (NAMA) developed the “Seafood Throwdown.” Usually held at farmers’ markets or food festivals, two local chefs compete to create the best seafood dish from a “mystery” ingredient – a variety of locally caught seafood - and $25 worth of produce purchased onsite. Community events can also be worthwhile for the fishermen who participate in the CSF, by giving them the chance to meet face-to-face, discuss gear and fishing techniques, and common business and regulatory challenges.
**Additional Resources**

**Fishermen’s Direct Marketing Manual**
This free publication, produced cooperatively by the Alaska, Washington, and Oregon Sea Grant Programs, contains a lot of advice and suggestions on the pros and cons of direct marketing. Chapters address strategies for distributing seafood, finding domestic and international customers for the catch, packaging and shipping seafood products, the basics of business planning, and other important topics. Available online at [http://seagrant.uaf.edu/bookstore/pubs/MAB-53.htm](http://seagrant.uaf.edu/bookstore/pubs/MAB-53.htm).

**Local Food Systems: Concepts, Impacts, and Issues**
This comprehensive overview of local food systems published by the U.S. Department of Agriculture explores alternative definitions of local food, estimates market size and reach, describes the characteristics of local consumers and producers, and examines early indications of the economic and health impacts of local food systems. Available online at [http://www.ers.usda.gov/publications/err97/](http://www.ers.usda.gov/publications/err97/).

**CSF Bait Box: Fishermen's Guide to Community Supported Fisheries**
The Northwest Atlantic Marine Alliance’s CSF Bait Box served as a starting point for this resource guide. Additional information and resources, such as sample CSF contracts, CSF best practices, CSF principles, and Financial Forecasting Tool, to help fishermen get started with CSFs are available at [http://www.namanet.org/](http://www.namanet.org/).

**Community Fisheries Network**
The Community Fisheries Network is a group of community-based fishing organizations from across the United States that have joined together to address common challenges. CFN participants receive advice from local volunteer experts about legal, financial, personnel, board management, and fundraising issues; relevant information on governance structures, and customized technical assistance from Ecotrust, Island Institute staff and others. For more information, visit [http://www.communityfisheriesnetwork.org/](http://www.communityfisheriesnetwork.org/).
LocalCatch.org

LocalCatch.org is an online network that links consumers to Community Supported Fisheries across North America. The network seeks to increase the visibility of CSFs and provide assistance to individuals and organizations that need support envisioning, designing, and implementing locally-relevant businesses that work towards social, economic, and environmental solutions. For more information, visit: http://www.localcatch.org/.

TAA for Farmers

TAA for Farmers provides free training to producers of agricultural commodities and to fishermen who have been adversely affected by import competition. Although only producers of approved commodities are eligible for financial assistance, the training workshops developed by the Northeast Sea Grant Programs are available free of charge online. A number of courses are relevant to CSFs including (1) Financial Planning for Fishing Families; (2) Direct Marketing; (3) Controlling Labor Management Risks; and (4) Developing Your Business Plan. For more information and to access the courses, visit http://taaforfarmers.org/.

Food Industry MarketMaker

MarketMaker is a national partnership of land grant institutions and State Departments of Agriculture dedicated to the development of a comprehensive interactive database of food industry marketing and business data. Although established for agricultural producers, this web-based marketing tool may also be used by fishermen and seafood businesses to establish a web presence, identify new markets, and connect with consumers in order to enhance profitability. Available online at: http://national.markettaker.uiuc.edu/.

Cooperative Development Institute

The Cooperative Development Institute provides education, training and technical assistance to existing and start-up cooperatively-structured enterprises in the Northeast in all business sectors: food, housing, energy, agriculture, arts, health, forestry, fisheries, retail, service and more. CDI has a number of resources available online for starting co-ops and they also offer consultation and technical assistance to eligible groups. For more information, visit http://www.cdi.coop/.
This product was prepared by the National Sea Grant Law Center at the University of Mississippi School of Law under award number NA09OAR4170200 from the U.S. Department of Commerce, National Oceanic and Atmospheric Administration. The statements, findings, conclusions, and recommendations are those of the authors and do not necessarily reflect the views of the U.S. Department of Commerce or NOAA.