



Press Release Contact Information:

Jennifer Loganathan
Stradafee Limited
CEO

E-Mail: [Email us Here](#)

Website: [Visit Our Website](#)

Merchant Accounts for Organic Produce Vendors

Organic farmers can benefit from having a merchant account. Co-ops, roadside stands and farmers markets are largely a cash business; however, the ability to accept credit cards can bolster their business.

/24-7PressRelease/ - May 07, 2008 - Organic produce has worked its way from a nonsensical luxury to a fringe health craze to the mainstay of the fruit and vegetable industry. Once, when farms were being forced to shut down, the farmers chose to grow organic produce to supplement their incomes. In rural areas, farmers offered co-op markets where mostly local residents could pay an annual upfront fee and visit the market once or twice a week to pick up a predetermined amount of organic produce for their families. In many cases this type of business became more than a supplement than a sideline; farmers were now able to forecast crops, have working capital to run their farms and even grow the size of their farms which in most cases makes them more competitive in terms of harvest size which can lower their market price, bring a quality product, organic or non-organic to consumers in the super market and make room for new types of crops.

Today, the produce section at the super market is comprised of twenty to thirty percent organic fruits and vegetables. The pricing is becoming more in line with non-organic produce; as well, the selection and quality is much better than it was even a couple years ago. With the supermarkets purchasing organic produce in mass quantities, some farms are converting all of their crops and facilities to strictly organic. Like most good ideas whose time has come, small farmers markets, roadside stands and co-ops have all but disappeared, and it's easy to see the reason the minute you walk into your local grocery store. Bringing products, especially produce to market is becoming harder than ever; with the cost of fuel ever on the rise, farmers can only afford to produce in mass quantities. To add insult to injury, the pricing is not in line with the buying in mass quantity school of thought that we are used to when making a purchase. Super markets prices are through the roof totally defeating the purpose of farmers increasing production and to bring their products to market cheaper. In reality, the only people winning at this game are trucking companies, if they can win at anything these days? We all know that truckers are bearing the brunt of the oil crisis in America; what we mean is that perishable items need to be replenished which fosters a need to keep the trucks running, that is all.

What is a farmer to do? Do they increase crop sizes, lower costs of harvest and eventually go out of business, while large super market chains and pessimistic futures investors systematically grease the pole that farm owners are sliding down? Some farm owners are getting back to basics or downsizing crops and reopening their roadside markets and co-ops. What they've found is that this doesn't cut into their newly grown business and reinvigorates the local need for quality produce. Co-ops, farmers markets and corner produce stands have always been a cash business. Maybe some people like it that way, but today, Americans are carrying around a lot less cash. Even, for a farmer to have a merchant account so that they could accept credit cards at their stands can help grow their business more. Naturally, credit cards create a buy now pay later mind set; while it's not always an ideal way to live, it tends to bridge the gap between consumers and consumables. For farmers or operators of farm markets, this can be the difference between a ten dollar sale and forty dollar sale. For small businesses like them, merchant service providers can be most helpful. Dealing with small businesses and being in touch with those new to processing is what sets them apart from the rest of the pack. If you don't know to get in touch with a merchant service provider, you can find one on the internet.

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