

# Village Market Handbook A simple guide to becoming a market trader







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### Welcome



Hi! If you are reading this booklet... chances are you are thinking about a career as a market trader. Or it could be that you are already there!

Either way; Irish Village Markets, The Food Safety Authority of Ireland, MAST & The Bank of Ireland are delighted to bring you this 21st century guide to an ancient trade.













## **General Information**





### **General Information**

Markets in Ireland are a fast growing industry as more people are searching for a low-overhead means of making a living. Broadly speaking, markets in Ireland can be subdivided into four main categories.

- Farmers Markets' for artisan food produce, vegetables in season and some crafts.
- Craft & Second-hand Markets for craft, clothing, jewellery, books and bric-a-brac.
- Lunchtime Markets for high quality hot food at very reasonable prices.
- Municipal Markets on public land and managed by Local Authority.

Market traders naturally tend to be chatty folk, so if you are considering setting up as a trader; it would definitely be worth your time to go and talk to some of them. You will get invaluable tips & insights about this business, which can only come from experience.

So... you have got your product, next you are going to need to be able to set out your stall and below are three of the most commonly used units.

### • Stall type:



• Pop Up Gazebo



• Market Umbrella



• Mobile Trailer

Now you've got your product & your stall, next you will need to ensure that you are complying with health, safety & insurance requirements. The following chapters will guide you.



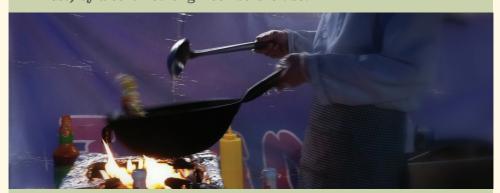
### General Information

### • Insurance:

All Irish market traders will need to have public and/or product liability insurance. These requirements are discussed in detail in Chapter 3.

### Food Preparation Health & Safety:

- To prepare fresh food & preserves you will need to register as a "Food Business" with your local Environmental Health Officer (EHO). The EHO may insist on inspecting your kitchen before allowing you to register as a food business. If necessary, the EHO will advise on any modifications needed or additional equipment required to bring a kitchen into compliance with health regulations. If you intend to be a food vendor, your local EHO has absolute power over your business and their advice must be followed.
- All gas-powered appliances must be tested by an RGI certified engineer prior to use.
- All electrical equipment is subject to PAT (Portable Appliance Test) by a certified engineer before use.





# Market Trading & Liability Insurance Requirements

Anyone considering a career as a market trader will have to factor in the cost of obtaining liability insurance.

Irish Local Authorities currently require casual traders to have €6.5 million **Public Liability Indemnity and** where appropriate, €13 million Employer's Liability Indemnity. These indemnity levels have now been adopted by most of the private major event and market organisers in Ireland. This means, any trader applying for space at a municipal market or privately run event, must have the required level of liability insurance cover. The three types of liability insurance that usually apply to traders at markets & events are Public Liability, Product Liability & Employer's Liability.

Public Liability Insurance is to indemnify your business in the case of claim by a member of the public as a result of their interaction with your business. A few examples: a person trips over something that falls or is knocked from your display. Or you provide seats and one collapses as the person sits down.

Product Liability Insurance is to indemnify your business in the case of a claim by a member of the public as a result of their interaction with a product sold by your business. Product liability automatically applies to food and drink, anything other than that requires acceptance by the underwriters.

Employer's Liability Insurance is to indemnify your business in the case of a claim by an employee, as a result of experiencing harm or injury in the course of their work for you.



### "Watching out for you"

All portable appliances must be tested and maintained on a regular basis

# We can help you make sure you are in compliance.

There are six main reasons for PAT Testing:

- Comply with the law (regulations S.I NO.299 OF 2007)
- Comply with some insurance company requirements
- Protect the integrity and professionalism of your company
  - Protect your company from possible court action
    - Protect your employees
    - Protect visiting clients on your premises.

### Contact us today

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# Trading Opportunities, Casual Trading & Licence Requirements





### Casual Trading On Municipal Land:



As mentioned in chapter three, there are two distinct types of market-trading opportunities available to traders in Ireland.

Traditionally and historically, there are those markets and trading spaces which are managed by Irish town, city & county councils and take place on municipal land.

On a national level, the management and regulation of markets on municipal land is governed by the Casual Trading Act, 1995. However, under the terms of the Act, each local authority has the power to introduce particular bye-laws for the regulation of traders within their respective areas.

Any traders planning to sell on municipal land, should familiarise themselves with their obligations as set out in the Act. In addition, traders should ensure they understand whatever bye-laws pertain to the municipal sites where they intend to trade. It must be pointed out to anybody wanting to trade in more than one municipal area, that each district will have differing Casual Trading bye-laws.

Any trader applying to a local authority for a casual trading pitch will be asked to show a current certificate of Public Liability Insurance, before any permit or licence is granted. Traders are advised to ensure that the personal details on their insurance certificates match those on their applications to the relevant local authorities, as discrepancies can cause delays.



## Trading Opportunities, Casual Trading & Licence Requirements

### • Trading At Privately-Run Markets, Events & Fairs:

In contrast to casual trading at municipal pitches/markets, traders at privately run events are not required to have a Casual Trading Licence. There are exceptions and in certain circumstances the requirement to have a Casual Trading Licence at privately run events may be enforced by the relevant authority. If that is the situation, the event organiser will have the relevant information.

However, all traders will be required to show proof of current Liability Insurance. Traders applying for sites at many of the larger festivals and events taking place during the summer months should be aware that you may also be required to have employer's Liability Insurance in place for all your employees.





#### www.omearacamping.com

### Industrial Pop Up Shelter Features - Fire Certified BS7837:1996.

- · Polyester UV stabilised waterproof 450gram PVC coated fabric.
- · Fire Retardant, triple stitched with fully taped seams.
- Corner screw thread retainers on the roof canopy to ensure that the cover stays on in inclement weather.
- Zipped side walls with mud flap. Two of the sides have windows one plain side and one with a zip up/down door.
- Frame is constructed from extremely strong and thick aluminium (50mm x 2.5mm) with steel Alloy joints.
- · Finger pull pin system with telescopic settings from 6ft 7ft.
- Sizes Available: 2mx2m, 2.5mx2.5m, 3mx3m, 3mx4.5m, 6mx3m

### Hexagonal Pop Up Shelter Features - Fire Certified BS7837:1996.

- · Polyester UV stabilised 380gram waterproof PVC coated fabric.
- · Fire Retardant, with fully taped seams.
- Corner screw thread retainers on the roof canopy to ensure that the cover stays on in inclement weather.
- Zipped side walls with mud flap. Two of the sides have windows one plain side and one with a zip up/down door.
- Frame is constructed from extremely strong and thick aluminium (40mm x 2mm) with steel Nylon joints.
- · Finger pull pin system with telescopic settings from 5ft 6.5ft.
- · Sizes Available: 3m x 3m

### Leisure Pop Up Shelter Features - Fire Certified BS7837:1996.

- Polyester 180gram UV stabilised waterproof fabric w/ silver coating.
- · Fire Retardant, with fully taped seams.
- Zipped side walls with mud flap. Two of the sides have windows one plain side and one with a zip up/down door.
- · Frame is constructed from strong powder coated steel 29mm
- · Finger pull pin system with telescopic settings from 4.5ft 6ft.
- · Sizes Available: 15m x 15m 22m x 22m 2m x 3m 3m x 3m

#### O'Meara's Farmers Market Accessories.

- · 5 Day Commercial Quality Cooler Boxes (Storage of food, stock, drinks etc.).
- · Metal 13Kgs Gazebo Feet.
- · Concrete Mould 13Kgs Gazebo Feet.
- Plastic Water Filled Gazebo Feet.
- · Trestle Cantering Tables both Fold in Half & Solid. Sizes: 4ft, 5ft, 6ft & 8ft
- Gas Operated 20Ltr Burco Boilers.
- · PVC Groundsheets / Flooring covers.
- · 16 Amp Plugs Plug for generator.
- V Pump Manually Operated Water Pump.
- Range of Water Containers.













# Chapter 5 Food Safety



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The Food Safety Authority of Ireland (FSAI) is responsible for ensuring that food sold in Ireland is safe. All food businesses, big or small, must be aware of the legislation regarding food hygiene and food safety. Ultimately you are responsible for ensuring the food you produce is safe. Whether operating from home or selling at a farmers' market here's what you need to know from the FSAI:

### Register Your Business

You have to register your food business before you start operating. This will more than likely be with the local environmental health office but may be the Department of Agriculture, Food and the Marine, the Local Authority or the Sea-Fisheries Protection Authority depending on the type of business.

You should make contact with the registering body as soon as possible as they will advise whether your premises and operations comply with the food hygiene legislation.

Contact details for these agencies are available on the FSAI website www.fsai.ie or from the FSAI advice-line on 1890 336677.

### Know the Legislation

Food hygiene legislation (Regulation 852/2004/EC) sets out the rules that all food businesses have to comply with. It covers things like temperature control, HACCP (i.e. a food business's food safety management system), equipment, transport, waste, personal hygiene and training. Legislation on the general principles of food law



### **Food Safety**



(Regulation 178/2002/EC)
makes it illegal to place unsafe
food on the market. You should
familiarise yourself with this
legislation which can be
downloaded from the FSAI
website www.fsai.ie/food\_
businesses/starting\_a\_food\_
business.html

### • Training

The law requires that you must be trained and/or supervised according to the level of activity you are carrying out. So, for example, a manager of a food business will require a higher level of training than someone serving food only. Doing a training course is not always necessary, depending on your level of experience and knowledge of food safety. It may be sufficient to use the FSAI training guides, for example, which are available on the FSAI website. The inspecting officer will be more interested in how safely and hygienically you work with food rather than seeing a certificate.

There is no national accreditation body for trainers in Ireland so anyone can set up as a trainer. You should make sure that if you do decide you need to do a training course that you know exactly what

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you require from the course and ask the right questions of the trainer. The FSAI leaflet 'Food Safety Training -a Legal Requirement for Everyone in the Food Industry' is a valuable resource to help you decide how to fulfil your training requirements. You can download it from the FSAI website.

• HACCP - Your Food Safety Management System

The word HACCP (Hazard **Analysis and Critical Control** Point) confuses many people but, simply put, it refers to a

system that you must put in place to ensure the food you produce is safe. This should allow you to identify where things could go wrong and have procedures to deal with these issues when they arise. The system can be very simple or quite complex depending on the size and scale of the business.

The FSAI has produced a pack - 'Safe Catering - Your Guide to Making Food Safely' – which can assist in putting a food safety management system in place. It costs €60 (plus €10 postage) and is available by calling the FSAI advice-line on 1890 336677.



### General Food Safety Considerations

### **Farmers' Markets**

- You must keep foods properly chilled (below 5°C).
- You must have adequate hand washing facilities.
- Food must be stored, handled and displayed hygienically and adequately protected from contamination.

### **Operating from Home**

- There must be proper segregation of business and domestic food preparation and activities.
- You must ensure you are operating hygienically proper and frequent hand washing, particularly after using the toilet, handling refuse etc.; using clean cloths and tea towels; proper cleaning practices; ensuring equipment/utensils/surfaces etc. are thoroughly cleaned.
- You must not work with food when ill, particularly when suffering from vomiting/ diarrhoea, infected skin wounds,

- flu, coughing and infections of the mouth, throat, eyes or ears.
- You should not resume work until 48 hours after symptoms of vomiting and diarrhoea have stopped.
- Do not change or feed babies in food preparation areas.
- Other people or pets should not enter food preparation areas.
- You must make sure that your facilities are not too small for the type and amount of food you are producing.
- You must have sufficient/suitable refrigerator space to keep food chilled (below 5°C).
- You must have suitable equipment to cool food fast enough after cooking.
- Make sure that type of food being produced or the process involved does not present too high a risk to take place safely in a domestic kitchen (check with your competent authority e.g. environmental health officer).
- You must be especially careful if the food may be supplied to a vulnerable group, e.g. babies and young children, pregnant women and the elderly. Again, your kitchen may not be suitable for this.

For more information you can contact the FSAI's adviceline on 1890 336677 or email info@fsai.ie. In addition, the FSAI's website www.fsai.ie has a wealth of resources on food legislation and starting a food business. You can also find the FSAI on facebook – www.facebook.com/FSAI



### Financial Considerations, Banking & Legal

### Bank of Ireland

### Welcome to Bank of Ireland

If your business is in the early stages or you are considering starting a business in the food sector, you should talk to us.

We understand the complexities of starting a new business and will be with you every step of the way, not only providing competitive products designed with your business' needs in mind, but also giving you the support and advice that's vital to help your business grow and thrive.

We believe in building a lasting relationship with you, which helps us truly understand your business needs and makes it easier for us to recommend products or services that aim to benefit your business.

As a business start-up customer, you will enjoy the following benefits:

- A range of current account banking services free of charge for the first two years\*
- Special offers on a range of our products including our online banking service, Business On Line and Visa Business Cards\*
- Third party offers such as a one hour free consultation with a participating Accountant, Solicitor and Business Mentor.

For details of the range of offers available to you as a Business Start-Up, talk to us at Bank of Ireland. Sutton or Marino

Yours faithfully,

Your Business Relationship Managers:

Mark Beirne Gary Holligan
Bank of Ireland Bank of Ireland
Sutton Marino

Ph: 076 623 2539 Ph: 076 623 2447

Email: Mark.Beirne@boi.com Email: Gary.Holligan@boi.com

### **Bank of Ireland**



\*Terms and Conditions apply. Further information on the full range of benefits you can avail of as a Business Start-Up customer with Bank of Ireland is available in our enclosed brochure "Business Start-Ups". Details of standard fees and charges are set out in the enclosed 'Schedule of Fees & Charges for Business Customers'.

Bank of Ireland is regulated by the Central Bank of Ireland. Information correct as at December 2011.

# Chapter 7

# Application/Selection Process





Farmers Markets can now be found in every county of Ireland and generally take place around the weekends. Most Farmers Markets will give priority to regional growers & producers who sell produce grown on their own land or made in fabulous artisan kitchens.

**Lunchtime Markets mostly** happen in & around Dublin and are geared to cater for the sophisticated & varied tastes of today's multi-cultural work-force. The sheer range, quality & value for money of the food available must be experienced. Words cannot do justice!

Craft Markets have also seen a huge growth in the last few years as more & more people rediscover forgotten skills to help earn some much needed

cash. Originality & quality are once more the keywords to establishing a career in this area and organisers are always very keen to have quality crafts on offer.

If you think a career as a market trader is for you, we wish you every success and leave you with these few tips to help your new career:

- Photograph your stall & your products and attach them to any application for a market place; a picture really is worth a thousand words! Be specific about your product range...vegan, coeliac, diabetes-friendly etc.
- Highlight the selling points of your products.
- · Be original.
- Always strive to be the best.



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- ROI Mobile: 087 951 5019
- E: gmcanopies@btinternet.com

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### **BPSUPPLIES**



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