

a market trader handbook





welcome

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 are delighted to bring you this 21st century guide to an ancient trade.

Here you will find many answers to the questions you may have and some helpful links to our partners that will help you fulfil your ambition to operating your own market business.



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 and Second-hand Markets for craft, clothing, jewellery, books and bric-a-brac.
- Lunchtime Markets for high quality hot food usually located at high footfall office based areas.
- 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 and insights about this business, which can only come from experience.

The three most commonly used units at markets are outlined below. Once you have decided on your product and stall type, you will need to ensure compliance with all health, safety and insurance requirements.



POP-UP GAZEBO



MARKET UMBRELLA



MOBILE TRAILER

The following pages will guide you through the requirements to get you on your way.



insurance requirements

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

Irish authorities currently require casual traders to have a minimum €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 and events are Public Liability, Product Liability and 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.

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.



licence requirements

CASUAL TRADING ON MUNICIPAL LAND

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 and 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, Tax Free Certificate and other documentation 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 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. However, all traders will be required to show proof of current Liability Insurance and Food Registration Certificates. Traders applying for sites at many of the larger lunchtime markets, festivals and events taking place should be aware that you will also be required to have Employer's Liability Insurance in place for all your employees.



food safety

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 that the food you produce is safe. Whether operating from home or selling at a market, here's what you need to do:

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) set out the rules that all food businesses must comply with. It covers topics such as 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 from the FSAI: (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/foodbusinesses/startingafoodbusiness.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 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. www.fsai.ie

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

LUNCHTIME AND FARMERS' MARKETS

- Foods must be properly chilled (below 5°C).
- Allergen information must be displayed in a prominent position at all times.
- Adequate handwashing facilities must be utilised at all times.
- 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.
- Ensure you are operating hygienically – proper and frequent hand washing, particularly after using the toilet, handling refuse, using clean cloths, proper cleaning practices, ensuring equipment, utensils and surfaces are thoroughly cleaned.
- Do 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.
- Make sure that your facilities are not too small for the type and amount of food you are producing.
- Do have sufficient refrigerator space to keep food chilled (below 5°C).
- Do have suitable equipment to cool food fast enough after cooking.
- Make sure that the type of food being produced, or the process involved, does not present too high a risk to take place safely in a domestic kitchen.
- Be especially careful if the food may be supplied to a vulnerable group, e.g. babies, young children, pregnant women and the elderly.

For more information you can contact the FSAI's advice line on **1890 336677** or, email info@fsai.ie or go to www.fsai.ie. You can also find the FSAI on Facebook www.facebook.com/FSAI



application & selection process

Markets can now be found in every County of Ireland. Most markets will give priority to regional growers and producers who sell produce grown on their own land or made in fabulous artisan kitchens. Lunchtime Markets mostly happen in and around urban areas, and are geared to cater for the sophisticated and varied tastes of today's multi-cultural work-force. The sheer range, quality and 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 and more people rediscover forgotten skills to help earn some much needed cash.

Originality and quality are once more the keywords to establishing a career in this area and market 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 and 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
- Provide menus and price lists with your application
- Always strive to be the best



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