



**WELCOME TO YOUR
NEWSLETTER APRIL 2009
EDITION**



WELCOME

Dear all,

Welcome to the April edition of our newsletter, due to popular demand this month's issue has been devoted to product labelling requirements.

We look forward to receiving your feedback and recommendations for future topics of interest.

Enjoy!

Croydon Food Group

The Croydon Food Group membership has reached 36 members, which was the target for the end of the financial year 08/09. For the coming year we are hoping to recruit 50 new members and have already had significant interest.

The good news is, membership will be extended to the whole of Croydon instead of being limited to the LEG1 area and this should facilitate our new targets.

With an increase in membership, we should be able to identify sub-groups and form new clusters that are beneficial to our new and existing members.

Furthermore the Croydon Food group is once again involved in the Croydon Food Festival 2009! Not only is this a great event to showcase local produce but it is also an ideal opportunity for businesses to network and create better relations between themselves. The festival is scheduled to take place for the

whole month of September and is promising to be a larger affair than last year. All suggestions by members are welcome and can be sent to info@croydonfoodgroup.com or 020 7624 0533.

Members News

Alex Santos owner of Dos Santos Foods LTD recently featured in the Croydon Guardian newspaper for his upcoming manufacturing unit. Despite the difficult market conditions, Alex has managed to expand his business and has kindly thanked The Croydon Food Group for all the advice, support and guidance it has provided.

The full interview can be found following this link and referring to the article dated 8th April 2009, page 24.

www.croydanguardian.co.uk



WHAT IS NEW IN CROYDON

New market opens

A new food and craft market opened in Crystal Palace in Victoria place over the Easter weekend. This market has been launched by Croydon Business and is expected to rival both Borough and Greenwich market. This market is providing local businesses with a regular venue to test their products and attract regular clientele. A welcome opportunity for not only local business but for budding entrepreneurs as well!

Croydon Sandwich Challenge

Three town centre cafe owners have come up with a sandwich challenge for food lovers. Members of the public will have one month to submit their ideas for a unique sandwich they would like to eat. The top three ideas will be sold in Croydon to raise funds for the Croydon Commitment Group. This group consists of local business which aim to help needy community groups by 2011.

The three cafes involved in this fundraiser are Cafe Giardino, Munch and Fat Boys.

So lets see what the next new craze will be? Banana and ham sandwich or jam and cheese?

More information is available at www.givingtastesgreat.com

EVENTS FOR YOUR DIARY



COMING IN SEPTEMBER THE CROYDON FOOD FESTIVAL 2009

For more information contact the Croydon Food Group at info@croydonfoodgroup.com or Tel: 020 7624 0533

Q&A BOARD

What is a Test Trading Grant (TTG)?

TTG is available for people wishing to test the commercial viability of a new product or new service within the market place, prior to making a full commitment to pursuing that line of business. There are a few key changes to the process in order to ensure that TTG reaches the most viable businesses and ideas. This grant now works on a '**reimbursement**' basis.

Applicants may apply for funding for the following or similar purposes.

- Funds to test trade a product or service
- Setting up a market stall for the first time
- Expanding in to new market / diversifying in to a new product range
- Promote a new product or service
- Purchase of equipment or tools to launch a new business
- Produce a prototype

What is the Process?

- Existing businesses -

The applicant must have a Company Registration Number (or equivalent) or be VAT registered. The applicant will put their business idea to the approved suppliers of Croydon Business and/or delivery partners of Croydon Enterprise (CE). The delivery partner reviews the business idea and forwards the application with recommendation to Croydon Business. TTG manager makes a decision **within 10**

working days of receiving the application and informs the delivery partner/supplier of the outcome.

If a positive result is received, the applicant can proceed with the project. To receive the grant, the applicant needs to provide with the original invoices or such other evidence as required. Within **10** days of receiving the invoices and evidence, the TTG cheque will be issued to the applicant.

The client must spend the TTG within the period of 1 month or apply to extend the time. After this time has elapsed, the grant will be revoked.

- Prestart Applicants -

If the applicant is a prestart, TTG may be issued against a '**quotation**' issued by the supplier of goods/services. Advisors are urged to make sure that the 'quotation' is genuine before submitting the application to the TTG manager. If the grant is against 'quotation' the payment will be made to the named supplier of goods/services.

When a prestart becomes a start-up by using the TTG, they will be allowed to apply for a second grant, 12 months after receiving the first grant.

However, to apply for the second grant, the following additional documents are required;

1. Evidence of TRN / VAT registration
2. Company registration number (if a registered company)
3. Evidence that 1st grant was successfully used.
4. Achievement made by the business in the last 12 month

What is considered as ineligible activity?

Though TTG is quite flexible, there are some definite things the TTG can't be used for:

- Production of business cards / letter heads/ office stationary / computers
- A regular marketing expense
- Developing a website (unless clients have completed CE e-commerce project)
- Promotion of religious or political principles
- Market an existing or on-going product or service

The business advisors/suppliers/delivery partners are requested to make sure that they recommend for TTG only when some 'test trading' is involved.

What is the Application Procedure?

Following documents have to be submitted;

1. Completed TTG application form
2. Recommendation form from the supplier/delivery partner
3. Proof of address (home or business) - acceptable documents are, recent (within 3 months) Bank Statement, Utility bill, Council tax receipt.
4. Invoice/quotation

How is the application Followed-up?

Once the TTG is awarded and the cheque is issued to the applicant, the business advisors/suppliers/delivery partners

are requested follow-up with the client to make sure they get all possible help to grow their business.

Who is eligible?

The applicant must be part of LEGI programme either by attending a CE sponsored workshop or have had a business advice session with an approved business advisor/supplier/delivery partner of CE and be based in Croydon (home or business).

To know more e-mail fali@croydonbusiness.com or contact Fazil Ali, TTG Manager at 020 8680 6121



INTRODUCTION TO PRODUCT LABELLING

Food labels have always been a useful source of information that have been used primarily to inform and protect consumers. However, due to the increasing demand by consumers to “know what they are eating”, the onus is now greater than ever on businesses to comply with complex legislation governing product labelling .

In the UK, there are a variety of rules and regulations regarding the labelling of pre-packaged food products. 95% of laws come from Europe in an attempt for legislatures to satisfy consumer and producer demand to create a standard common approach. Currently the laws on food labelling are detailed in over 40 separate EC regulations as well as UK legislation.

The current laws are very complex and have been under review by both the EC and The Food Standards Agency. Due to this complexity, it is impossible to give precise guidance as to the interpretation of all these requirements and it is ultimately the courts decision if a label contravenes these provisions.

In accordance with the Food Safety Act 1990, it is an offence to sell food to a consumer which is injurious to health or likely to mislead. It is of utmost importance that the product is not 'falsely labeled' in regards to the 'nature or substance or quality of the food'. The basic information required by law to appear on pre-packaged food products is detailed in the table opposite.

BASIC INFORMATION ON PRE-PACKAGED FOOD PRODUCTS

Name of the product
List of ingredients
Allergen advice
QUID (quantity of certain ingredients)
Net quantity - weights and measures
Date Marking
Name and address of manufacturer
Claims - nutritional information
Claims -medical / health
Genetically Modified Foods and ingredients
Raw milk labelling
Alcoholic strength by volume (drinks over 1.2%)
Quinine labelling
GZA (Glycyrrhizin Acid) Indication
Polyol warning
High caffeine content warning (drinks containing over 15 mg/l caffeine)
Sweetener labelling
PKU warning (source of phenylalanine)
Irradiated food labelling
Storage conditions
Place of origin (only if not to do so might mislead)
Instructions for use
Compliance with the Food Safety Act
Omission of certain particulars

The FSA Clear Food Labelling guidance is a great tool for manufacturers, retailers and producers. Not only does it provide best practice advice but provides clarity in relation to Regulations and range of ambiguous topics. It simplifies the specific regulations enforced under the Food Safety Act 1990 including;

- The Food Labelling Regulations, 1996 (as amended)
- The Food Labelling (Amendment) Regulations 1998 and 1999

Below, in greater detail are some of the FSA requirements which manufacturers must comply with when labelling food products (A –F):



(A) Name of the product

The name of the food product should be sufficiently precise and clear to inform the purchaser of the true nature of the food.

Generic names such as "crisps, cookies and crackers" can be used to describe foods but in some instances it might be necessary to add a quantifying statement.

Some foods have a name prescribed by law such as "chicken, lamb, prawns" in these instances they must be labelled as appropriate. Where possible, a product's legal name should appear on the most prominent face of the packaging and alongside the product name.

It is important to remember that the FSA require certain foods to have a particular composition and accordingly a product can not be labelled as being a specialist food unless they comply with those requirements. Some of the products which come under this category include chocolate, jams and coffee.

(B) List of ingredients

The product label must list all ingredients in descending order of weight and must be headed by either the word "Ingredients" or a phrase including that word.

In addition to these requirements, manufacturers need to ensure their compliance with other labelling legislation which are essential for certain products as they relate to specific ingredients. Certain categories of ingredients such as additives must be identified by category name, e.g. "Preservative", and then identified by a specific (chemical) name or declarations about the presence of sweeteners, genetically modified ingredients (GM), caffeine and glycyrrhizic acid etc.

(C) Food allergies

A list of possible allergens must be provided on all food labels. Although it is not compulsory to list additional information in a "May Contain" box the practice is recommended in order to alert the consumer. Different rules apply to alcoholic beverages.

The Food Labelling Regulation 1996 provides a list of 14 allergens and products derived from these products. This extensive list of ingredients can be found in Schedule AA1 which came into force in the UK on 31 May 2008:

- **Cereals containing gluten** (i.e. wheat, rye, barley, oats, spelt, kamut or their hybridised strains), except:
 - a) wheat-based glucose syrups including dextrose
 - b) wheat-based maltodextrins
 - c) glucose syrups based on barley
 - d) cereals used for making distillates or ethyl alcohol of agricultural origin for spirit drinks and other alcoholic beverages
- **Crustaceans**
- **Eggs**
- **Fish** except:
 - a) fish gelatine used as a carrier for vitamin or carotenoid preparations
 - b) fish gelatine or isinglass used as a fining agent in beer and wine.
- **Peanuts**
- **Soybeans** except:
 - a) fully refined soybean oil and fat
 - b) natural mixed tocopherols (E306), natural D-alpha tocopherol, natural D-alpha tocopherol acetate, natural D-alpha tocopherol succinate from soybean sources
 - c) vegetable oils derived from phytosterols and phytosterol esters from soybean sources
 - d) plant stanol esters produced from vegetable oil stanols from soybean sources
- **Milk** (including lactose), except:
 - a) whey used for making distillates or ethyl alcohol of agricultural origin for spirit drinks and other alcoholic beverages
 - b) lactitol.
- **Nuts** i.e. almonds (*Amygdalus communis* L.), hazelnuts (*Corylus avellana*), walnuts (*Juglans regia*), cashews (*Anacardium occidentale*), pecan nuts (*Carya illinoensis* (WangenH.) K.Koch), Brazil nuts (*Bertholletia excelsa*), pistachio nuts (*Pistacia vera*), macadamia nuts and Queensland nuts (*Macadamia ternifolia*), except:
 - a) nuts used for making distillates or ethyl alcohol of agricultural origin for spirit drinks and other alcoholic beverages.
- **Celery**
- **Mustard**
- **Sesame seeds**
- **Sulphur dioxide and sulphites** at concentrations of more than 10 mg/kg or 10 mg/litre expressed as SO₂
- **Lupin**
- **Molluscs**

(D) QUID

QUID is properly known as Food Quantity Declaration of Ingredients. Pre-packed foods are required by law to be labelled with the quantity of certain ingredients. This is particularly the case in the following circumstances:

- a) that ingredient or category of ingredients appears in the name of the food or is usually associated with that name by the consumer;
- b) that ingredient or category of ingredients is emphasised on the labelling in words, pictures or graphics; or
- c) that ingredient or category of ingredients is essential to characterise a food to distinguish it from products with which it might be confused because of its name or appearance.

(E) Nutritional Claims

It is recommended that manufacturers use the standard “Group 2” format for nutrition labelling on all pre-packed foods. This is even though manufacturers are only legally obliged to provide nutrition information when either a nutrition or health claim is made or when vitamins or minerals are voluntarily added to food.

The “Group 2” format is prescribed by legislation and Figure 1 is an example of the same. As illustrated, “Group 2” nutrition labelling gives energy value, amounts of protein, carbohydrate, sugars, fats, saturates, fiber and sodium.

In particular, in an effort to encourage healthier eating and reduce the level of salt consumption, it is recommended that the amount of salt equivalent is also detailed *underneath* the main nutrition panel. The “Salt” content in a food product is calculated by multiplying the total sodium content of a food by 2.5.

Figure 1: Nutrition panel with “Group 2” labelling

Nutrition information	
Typical values per 100g	
Energy	245 kJ/58kcal
Protein	4.6g
Carbohydrate	7.2g
of which sugars	6.5g
Fat	1.2g
of which saturates	0.2g
Fibre	0.2g
Sodium	0.1g
Salt	0.25g

(F) Health / Medical Claims

Manufacturers are prohibited from making certain claims, especially those that create beneficial links with food and health. For instance, it can not be claimed that certain foods can "cure" or "prevent" disease or "adverse conditions".

In relation to weight loss products, specific criteria must be satisfied before a product can claim to be low in energy, low in fat, fat free and so on. These stringent criterions are not only beneficial to consumers but also encourage competition within the health food industry, enabling products to succeed on their merits and not purely packaging or marketing.



ON A FINAL NOTE...

The current laws relating to food labelling are inadequate and need to be adapted to deal with the modern consumer demands.

Consumer demands and marketing practices have changed significantly since then. EU labelling legislation needs to be updated to reflect the new ways in which food is packaged and sold. Given the amount of information presented to consumers today and the ever more innovative and complex styles of labels, there is a need for a system that allows consumers easy access to the most important and relevant information on food labels, while still encouraging innovation on the part of industry. EU rules also need to take into account the different purchasing habits of the modern consumer.

A proposal for new food information Regulation was made by the European Commission on 30 January 2008 but until this comes into force after agreement under the process of co-decision, the existing laws stand. The proposal will bring EU rules on general and nutrition labelling together into a single regulation which will simplify and consolidate existing labelling legislation. Eventually the regulation will be directly applicable in all Member States, and replace current UK law. The Food Standards Agency (FSA) has been representing the UK at Experts' Group meetings during the development of this proposal. An expected 3 year transition period for all laws to be implemented is estimated. Until then, manufacturers will have to ensure that their labelling of products is as clear and informative as possible, to not only comply with current legislation but to also cater to the rising demands of the modern day consumer.

CROYDON FOOD GROUP MEMBERS LIST

COMPANY NAME			
1	Albert's Table	21	Health is your wealth
2	Armadillo Training	22	Inspired Creations
3	Ash Bala	23	Kato Enterprises Ltd
4	Atlantico Ltd	24	La Baguette
5	Bake me a cake	25	La Fille Bantu
6	Blue Jay Café	26	Mary Jane's Popcorn
7	Buffalo Catering	27	New Wok's Cooking
8	Carr Foods Ltd	28	Norma's Cakes
9	Casablanca Café	29	Paul Wayne Gregory Ltd
10	CoCo Mama Food Supplies Ltd	30	Peppertons
11	Community Music Skills	31	Perry's Bakery
12	Crown Bakery	32	Radiant Nutrition Ltd
13	Dos Santos Foods Ltd	33	Rameses
14	Europa Fried Chicken	34	Roti Masters
15	Express Pizza	35	Santok Maa's Bhel Phoori House
16	FB Bakery	36	Sucre Sale
17	Flavaz First	37	Tarts and Tease
18	Food 4 Chefs	38	The Glamorgan Gastro Pub
19	Good Food Matters	39	The Orchard Pub
20	Halal School Foods	40	Unc Snacks

* Members contact details available on request

MEMBER PROFILE OF THE MONTH



Hicham Abbad is an active member of the Steering Group and the Croydon Food Group.

After 15 years in the Hotel industry, Hicham opened Casablanca cafe. This unique cafe not only supplies Mediterranean and halal foods but has the feel of a continental cafe with large opening front doors and a garden.

Hicham employs 3 members of staff who are very friendly and welcoming and as a result 90% of his client base are dedicated regulars. This client base also includes corporate firms ranging from Croydon Business to smaller local businesses.

Hicham is currently in the process of expanding his business with exciting projects on the horizon. In the future he hopes to create a Franchise chain of his cafe with the help and guidance of the Croydon Food Group. So far he has found the Croydon Food Group to be a great local support network and is looking forward to the upcoming Croydon Food Festival where he is planning to showcase his products.

David Hill, Hicham's employee describes him as "a very enthusiastic person who is now not only my boss but a true friend". The Croydon Food Group believes that Hicham is a great asset to their team and has proven himself to be a "real champion" of the Steering Group.

We wish him the best of luck.

Published by Shivani Bhandari
The Croydon Food Group
25 Selhurst Road
Croydon SE25 5PP

020 7624 0533
www.croydonfoodgroup.com
info@croydonfoodgroup.com

Contacts:
Vinod Bhandari,
Pamela Frazer, Tony Offredi
and Mike Turnham

The Croydon Food Group is funded by Croydon Enterprise,
supported by Croydon Business and delivered by
The Raft Consultancy (UK) LLP
6 Hampstead West
224 Iverson Road
London NW6 2HL

© The Croydon Food Group. 2009

