

Cooking ON A BUDGET



Practical tips for smart shopping
and cooking on a budget

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Beat the budget blues

You may be reading this guide because you or someone you care for is adjusting to living on a pension. Or perhaps you're already a dedicated money-saving scrimper. We appreciate that people reading this will be in different circumstances, and that some sections may not apply to you. Please dip in and out of each section as you see fit.

Whatever your reason for reading the guide, you can still have fun while saving money.

Being on a budget often leads to a healthier diet – you cook more from scratch and steer away from convenience foods. And it needn't involve huge changes to your shopping and cooking habits.

The key to saving money on your food bills is good planning. This can be broken down into:

- Making a food budget (see page 4)
- Making a shopping list and sticking to it – or planning your meals around food gluts and special offers (see page 14)
- Checking the cupboards before hitting the shops, so you don't buy food you already have (see page 8)
- Growing what you can at home (see page 10)
- Saving money when shopping (see page 14)
- Storing food in the best way once you get home (see page 18)
- Saving fuel costs when cooking (see page 26).

Meat and fish are usually the most expensive ingredients in a recipe. By eating vegetarian meals you will naturally cut down on your food bills.

Every year, the average person throws away over £190 worth of good food that was bought but not eaten. Another £150 upwards is lost on the inefficient use of gas, electricity and water – much of this in the kitchen. Add in the costs of takeaways and ready-meals and you'll see the potential to save yourself several hundreds of pounds every single year.

Make a budget

The first step to eating well on a tight income is to work out your food budget.

Start by calculating how much money you have coming in from all sources. You can then start to plan your monthly food budget.

Everyone has bills that must be paid. Your budget should include any housing costs, bills and taxes. Gather all your bills and come up with a total for your fixed monthly bills.

A good way to see where you can make cutbacks is by keeping a spending diary. Jotting down your daily, weekly and monthly expenditure doesn't take much time or effort, but can really help you see where your money goes.

By reviewing what you spend money on, you'll see things that you could happily live without, and whether your money could have been better spent. It's never too late to start.

How to keep a spending diary



Firstly, find a small notebook that will fit in your pocket or bag, and a pen. Divide the diary into columns: date, amount, what you bought and how you paid, and use it to jot down everything you spend throughout the day. It may help to keep your receipts. The more honest and thorough you are about it, the better. It's easy to miss small spends such as a packet of crisps, but these smaller items can make a large dent on income over time.

Always record the pennies that you spend as well as the pounds. For example, if you spend £2.49 every day on a hot chocolate you may be tempted to record it as just £2. Over a month this would come to £56, but at its true price of £2.49 it would total £69.72 – a difference of £13.72.

At the end of each day, total up everything you spent and what you spent it on, and write it at the bottom of the page. After the first week, write a total for the week. When the first month ends, write a total for that month. Once you've done this for a few days it's likely to become such a habit that you won't think twice about doing it.

If you are technologically-inclined then a spreadsheet can help you to total up expenditures over days, weeks, and months. Otherwise, it's fine to do the calculations by hand.

Review what you have splurged on and why. In a few days you will see areas where you could cut back on expenses.

Some entries will practically jump out of the diary at you. For example, could you really be spending that much on hot drinks? Should groceries cost that much? You may be surprised at the results, but you'll have an honest picture of where your money goes. You can then look for areas that you're happy to cut back on.

Hearty lentil soup

Serves 2

½ onion, chopped
1 tbsp sunflower oil
1 carrot, chopped
1 medium potato, chopped
1 stick celery, diced
50g broccoli, broken into small florets
50g red lentils
1 tsp miso
½ pint/300ml vegetable stock
200g tin chopped tomatoes
½ tsp thyme
Salt and pepper

1. Fry the onion in the oil until just soft. Next add the vegetables and mix well. Cook over a low heat for 10 minutes.
2. Add the lentils and cook for 2–3 minutes.
3. Dissolve the miso in the vegetable stock. Pour this over the vegetables and add the tomatoes and thyme. Bring to the boil, then simmer, covered, for 1–1½ hours. Season to taste and serve piping hot.

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Roast courgette and basil soup

Serves 2–3

250g courgettes
1½ tbsp olive oil
½ medium leek, finely chopped
4 cloves garlic, crushed
40g parsnip, thinly sliced
1 stalk lemon grass
450ml light vegetable stock
1 bay leaf
1½ tbsp fresh basil leaves, roughly torn
3 tbsp coconut cream

1. Preheat oven to gas mark 6/200°C/400°F. Cut 25g of the courgettes into ribbons using a potato peeler, set aside for garnish.
2. Cut the remaining 225g of courgettes into diagonal slices approx 1 cm thick and place on a baking tray. Brush with 1 tbsp oil and roast for 15–20 minutes, turning once, until golden. Drain on kitchen towel.
3. Sauté the leek, garlic and parsnip in the remaining oil for 10 minutes until soft. Slice the lemon grass in half, crush with the back of a knife and add to the vegetables.
4. Pour over the stock, add the bay leaves and simmer for 15 minutes.
5. Add the courgettes and basil and cook for a further 5 minutes.
6. Blanche the courgette ribbons in boiling water for 1–2 minutes.
7. Remove the bay leaf and lemon grass and blend the soup to a thick consistency.
8. Serve the soup with a garnish of courgette ribbons and drizzle each bowl with a tablespoon of coconut cream.

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Save yourself money by planning

Some older adults have to adapt their diets to control illnesses such as diabetes and heart disease. But if you are in good health, you can follow the same general dietary guidelines set for the population as a whole. Please read our free guide, Nutrition for Older Vegetarians and Vegans, for more detailed nutritional advice.

The components of a healthy, low-cost meal include a good source of protein, a serving or two of non-starchy vegetables, a wholegrain or starchy vegetable, and some healthy fat. These are pictured in the Plate of Good Health, below, which shows each food group as a proportion of a balanced diet. Within this, feel free to experiment.



THE PLATE OF GOOD HEALTH © THE VEGETARIAN SOCIETY

Plan your meals

Once you know your food budget, a simple way of reducing your food bills is by planning meals in advance, including the cost of any meals out.

Doing this cuts down on food waste, frees up your time during the week, eliminates wondering about what to get for dinner, and cuts your food bills. And it's easy once you're in the habit of doing it.

Plan which days you'll have enough time to cook from scratch, then think about meals, lunches and snacks for the week ahead.

It's a good idea to map out your menus for the week in ways that you can use leftovers. For example, if you plan a nut roast with roasted vegetables for Sunday dinner, plan to make enough for lunches a day or two later. You could also plan to make roasted vegetable and hummus/chutney wraps; nut roast, salad and pickle sandwiches; or vegetable soup with the leftovers later on in the week.

“ I always make sure I have lots of cheap tinned tomatoes and grow fresh herbs. With those, a stocked herb and spice rack, some onions, pasta, and a little imagination, you are sorted! Frozen veg is great, too. I buy veg in bulk and use it to make soup mix, washing, peeling and chopping it to make small bags of chopped onion, carrot and celery that I store in the freezer. And finally, I like to have a good supply of tinned chickpeas, which I use to make falafel, hummus, tagines or curry. ”

Natalie Love, via Facebook

For those less physically able to cook

This guide is aimed at people who cook for themselves. But if you get to a stage when that becomes difficult, remember frozen meal home-delivery services.

VfL UK-List members Wiltshire Farm Foods (www.wiltshirefarmfoods.com) and Oakhouse Foods (www.oakhousefoods.co.uk) offer home delivery for a range of frozen meals and desserts, which include vegetarian choices. WRVS (www.wrvs.org.uk) – the original 'Meals on Wheels' company – provides home-delivered meals for older adults across the UK. Contact your local WRVS for details.

Also, some older people lose appetite/interest in food, so nutritional balance becomes really important. For further information on these areas, please use our website, request our other free publications such as our Nutrition for Older Vegetarians and Vegans guide, or contact us directly for specific advice.

Get listing

The next step is to make a shopping list of anything that you'll need to make each meal for the week ahead. Include ingredients that are already in your fridge, freezer and cupboards in your planning – especially foods that need to be used up quickly before they perish. It's easy to forget what you already have at home, and annoying to find you've just bought something you already had. If you only buy what you've written down in advance then you can save a small fortune.

You might like to get into the habit of clearing out your vegetable rack at the end of each week. You can use the contents to make soups, stock or stews for 'free' meals for the week ahead. Experiment with different types of veg, add cooked beans or lentils, and use plenty of stock and herbs/spices.

How are you doing for stocks of freezer bags, food storage containers or Tupperware? As well as re-using plastic containers from takeaways, and plastic bags such as the one your bread comes in, you might like to add a supply of freezer bags or containers to your shopping list to help you with the tips in the rest of this guide.

Pack your meals for day trips

Eating out can be expensive, but there may be hundreds of interests that keep you away from your kitchen during the week. Packing meals and snacks for a planned day trip can really help cut down on costs.

Factor in how long you expect to be out that day, and what facilities you will have (if any) for heating. Homemade 'ready-mades' for your lunchbox could even be leftovers from your main meals in the week.

Sundried tomato and asparagus pasta and garlic bread (see recipe, page 9) can be eaten cold, but reheats in the microwave in just a few minutes, as does veggie chilli (page 11). For home comforts to see you through the cold winter months, try our Shepherdess pie (page 11) or take your pick from our soups (see page 5). You could even round it off with a nice 'leftover' pud, such as the ideas on page 24.

If sandwiches are more your thing, why not experiment with homemade pâtés, that double-up as a tasty topping for a baked spud? You'll find these and other supplementary recipes on our website at www.vegetarianforlife.org.uk Go on, spoil yourself!

If you travel a lot, invest in a decent travel mug or flask and take your tea or coffee with you. Cafés usually refill travel cups and even offer you a discount for doing so.

Fast & funky noodles

Serves 2–3

250g/9oz wholemeal noodles
225g/8oz carrots, grated
Small bunch chopped parsley
0.5–1 cm/¼ to ½ inch cube fresh ginger, grated
½ tsp oil or 1 squirt of oil spray
1½ cloves garlic, peeled and chopped
Shoyu, tamari or aminos to taste (soya sauce)
Mixed seeds: ¼ cup, any combination: sunflower/pumpkin/sesame
Fresh or dried chilli – if using fresh, de-seed and chop finely
Options – add as many of these as you like!
A squeeze of lime or lemon
Chopped coriander instead of parsley
Cashew nuts instead of seeds
Tofu pieces – marinated, smoked or any firm tofu of your choice
Tempeh pieces, lightly steamed
Fresh soya (edamame) beans, lightly steamed

1. Prepare all the ingredients. Boil a kettle.
2. Put the noodles and boiled water in a pan and cook according to the packet instructions. Turn off the heat a few minutes before the end and keep warm.
3. Steam or microwave the fresh soya beans or tempeh if using.
4. Fry the garlic and ginger very gently in a frying pan or wok – use a squirt of oil spray or a little oil. You are just warming them through rather than cooking fully.
5. Add the soya sauce/aminos and mixed seeds.
6. Drain the noodles and place in a large bowl. Mix in all the ingredients – including any options – and toss thoroughly. Season with salt and black pepper to taste. Serve immediately.

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www.vegetarianrecipeclub.org.uk

Sundried tomato and asparagus pasta with pesto

Serves 2

125g/4oz fusilli or penne pasta
¼ pack sundried tomatoes, soaked in hot water then chopped with scissors into bite-sized pieces
Quarter of a bunch of fresh, lightly steamed asparagus chopped into 2 cm/1" pieces
2 large garlic cloves, finely chopped but not crushed
1½ tbsp extra virgin olive oil
Quarter of a jar of vegetarian/vegan pesto
1 tsp dried herbs such as basil or oregano OR small handful fresh coriander, chopped
Freshly ground black pepper/salt

1. Boil a kettle of water. Pour the water over the pasta, cover the pan securely with a lid, bring to the boil, then turn off the heat under the pan. Leave to cook for 10 minutes or according to taste. There is no need to leave the gas/electricity on while it's cooking.
2. Add some olive oil to stop pasta sticking.
3. Add the asparagus to cooked pasta.
4. Add coriander or dried herbs, followed by sundried tomatoes.
6. In a saucepan, heat olive oil, add chopped garlic and fry gently until lightly browned.
7. Add oil and garlic mix to pasta and stir in carefully but thoroughly.
8. Add salt and freshly ground black pepper to taste and serve.

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Eating with others

Eating with others can stimulate your mind, may help you enjoy meals more, and could save you money. If you live alone, why not make dates to share meals with friends or relatives? Classes, volunteering, and church coffee mornings can also be a cheap way of making new friends and dining buddies, and there are often cakes on tap.

Day centres and lunch clubs are a good way of getting cheap home-cooked food. An added bonus is they usually have the sort of puddings that can be a lot of effort to cook for one person.

Grow what you can at home

Growing some of the things that you cook with most often is an easy and enjoyable way of reducing your food bills.

“We’re fortunate enough to have the space to garden, and we freeze and can vegetables. That way in the winter months we still have a variety of healthy things to cook with that we don’t have to pay for, such as tomato sauce made from our own tomatoes, basil, and green peppers.”

Shawna Mayer

All that a plant really needs to grow is sunlight, water and something to grow in – such as a little peat-free compost. All of these can be achieved with a pot on the windowsill, which opens up gardening to us all. If you can grow a spider plant then you can certainly grow herbs or even a chilli plant. And again, it’s never too late to learn.

If you’re unsure about what to grow, take inspiration from what you most like to eat. Tomatoes, chilli peppers, all sorts of herbs and salad leaves, including spinach, rocket and mini red peppers can be grown indoors on a windowsill at a fraction of the price of shop-bought veg.

Growing your own salad

Lettuce and spinach can go limp quite quickly in the fridge, but if you grow your own and snip it as it grows, it will never go off. It’s easy to grow and much cheaper than buying salad bags. Just plant the seeds in whatever space you have (from a windowsill through to a back garden) in April for a crop all the way through to autumn.

Even in winter, land cress can be sown, along with Chinese leaves and lamb’s lettuce. They take a few weeks to come up but you can eat the smaller thinnings of the crop as a snack or to bulk out other salads.

You can even grow shallots in pots on a small windowsill over winter. A Tetra pack (UHT juice/milk) carton with one of the long sides cut off should be

Spaghetti Bolognese

Serves 2

The base ingredients of a Bolognese sauce can be used to make curries, chillies, shepherd’s pie, lasagne and so on, depending on the herbs and spices you add. The recipe below is for Spaghetti Bolognese, but variations follow.

1 tbsp olive oil (for the pasta dishes, or sunflower oil for the rice ones)
½ large onion, chopped
1½ cloves of garlic, crushed
¼ red pepper, chopped
½ medium courgette, chopped in half lengthways then sliced
50g (2oz) mushrooms, chopped
110g (4oz) veggie mince
400g tin of chopped tomatoes
½ tbsp tomato purée
1 bay leaf
1½ tsp basil
1 tsp oregano

1. Fry the onion and red pepper in the oil until soft.
2. Add the garlic, courgette and mushrooms and cook until the mushrooms are golden brown.
3. Add the mince and herbs and fry for 4–5 minutes, stirring constantly. (If the mixture sticks and needs a bit of moisture use some of the juice from the tinned tomatoes.)
4. Add the purée and tinned tomatoes, stir well and simmer for 10 minutes over a low heat.
5. Serve on a bed of cooked spaghetti (allow 75g (3oz) dry weight per person) and garnish with grated dairy-/dairy-free cheese or Parmezano and chopped olives.

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Shepherdess pie

Replace the last three Spaghetti Bolognese ingredients with 1½ tsp bouquet garni and place in a deep ovenproof dish. Top with mashed potato (see box) and cook at 375°F/190°C/gas mark 5 for 30 minutes.

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Mashed potatoes

Mashed potatoes are so easy to make. Peel the potatoes, chop into quarters, or smaller if the spuds are really big! Boil for about 20 minutes, when ready the potatoes should slip off the blade of a knife easily when speared and should look slightly floury. Add a knob of margarine, a splash of dairy/soya milk, salt and black pepper and mash thoroughly with a potato masher until smooth and creamy – add more margarine or milk if necessary. For a tasty variation you could try adding a dairy-/dairy-free cheese (e.g. grated Cheezly, Sheese) or a generous sprinkle of Parmezano.

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Chilli non carne

Replace the last three Spaghetti Bolognese ingredients with ½ tsp each of chilli powder, paprika and cumin, ½ tbsp peanut butter, 50g (2oz) sweetcorn and 50g (2oz) kidney beans, cooked, rinsed and drained. Serve on a bed of cooked long grain rice (allow 75g (3oz) per person).

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enough room for two small shallot bulbs, yielding around eight shallots. And come the spring a lot more can be planted this way.

A packet of seeds, a little peat-free compost, a large yoghurt pot with a hole cut in the bottom and a saucer to stand the pot on are all that you need to ensure a fresh supply of herbs right through the summer.

“*Sprouting your own small beans and seeds, such as lentils and alfalfa, is a cheap and easy way to add nutrients to your diet. All you really need is a clean glass jar covered with a cheesecloth and an elastic band. Soak your dried beans of choice overnight, drain and rinse. Keep the jar upside down during the day to let the water drain out. Rinse and drain daily until the sprouts start to appear, and then enjoy them in salads, sandwiches or even soups.*”

Helen Lakey

Landshare – fruit and veg without the hard work

If you'd like to grow more produce but find that you can't manage an allotment or garden, you might be interested in a free scheme called landshare (see <http://www.landshare.net/about/>). You can offer your own garden, if you have one, to local people who want to grow their own fruit and veg but don't have anywhere to do it.

There are sample contracts on the website to help you come to an arrangement with your growers about when they can access your land, and what they can and can't do on it. And naturally you can make sure you get a share of whatever they grow on your land. You might like to include a time clause after which you can review how well the arrangement is working out for you.



Everyday Mexican re-fried beans Serves 2

½ can pinto beans
½ can black turtle beans
½ large red onion
1½ cloves garlic, crushed
½ teaspoon dried chipotle chilli or
1 chopped green chilli
½ tsp ground cumin
½ tablespoon vegetable/groundnut oil
Juice of 1 lime
Seasoning
Fresh coriander, chopped

1. Drain and rinse the beans.
2. Heat the oil in a pan and add the onion, garlic, chilli and cumin.
3. Cook until the onion is soft (about 10 mins).
4. Roughly mash the beans in a large bowl and add the cooked onion mixture.
5. Squeeze in the lime juice, season and combine with a small amount of fresh coriander.

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Salsa

Serves 2 as a side dish

Small tin plum tomatoes (chopped into chunks)
1–2 cloves of garlic (crushed)
½ onion
¼ to ½ teaspoon cumin to taste
¼ to ½ teaspoon chilli powder to taste
½ tablespoon vegetable or sunflower oil
Salt to taste
Small bunch fresh coriander (optional)

1. Cut the onion into 2 cm chunks.
2. Heat the oil in a frying pan or saucepan.
3. Add the onion and fry gently over a low heat for 2 minutes.
4. Add the garlic and stir for a few seconds.
5. Tip in the tin of tomatoes, the cumin and the chilli powder, together with a little salt for seasoning.
6. Turn up the heat and stir while cooking for about 10 minutes or until the onion has softened and the mixture has thickened.
7. Taste for seasoning and stir in chopped fresh coriander (optional).
8. Can be eaten warm or cold as a dip with strips of pitta bread or breadsticks, or as an accompaniment to veggie burgers and homemade oven-baked wedges.

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Save money when shopping

BUY IN BULK: If you can afford and manage it, buy in bulk for economy of scale and split with others – especially if there are a few of you to share a pack. Cost savings can be often be made buying jumbo packs of flour, rice, cereal, sugar, fruit, nuts, herbs and spices and splitting between friends and neighbours. Arrange a get together, decide on what to buy and split the cost and produce equally. Invest in a set of airtight containers (or re-used takeaway tubs) to maximise freshness.

SHOP AROUND: If you have time on your side, try doing your food shopping in several different places, rather than buying it all from the same place. You can often find bargains for fruit and veg. Visit a local market or greengrocer (or the cheaper supermarket chains) and you can often find exactly the same produce you get from the supermarket for half the price.

Ethnic shops and health stores are often cheaper for dried goods such as rice, beans and lentils, herbs and spices. Pound shops and home bargain stores

may offer competitively-priced sundried tomatoes and tinned veg. Supermarket value lines also offer great bargains, such as cut-price veg on certain days of the week. 'Sell-by' bargains from all supermarkets are worth keeping an eye out for, too.

The website MoneySavingExpert.com suggests that dropping a brand level on everything that you buy could cut your bill by 30%. For a couple spending £50 per week that's £875 a year. And even if you only drop half the brands because you can tell the difference on others, you could still save £438 a year!

You needn't leave the house to get the benefits of shopping around.

You can compare supermarket prices online using sites such as mySupermarket – <https://www.mysupermarket.co.uk> This free website allows you to compare prices as you shop to get a good deal for your groceries. Please see page 17 for more tips on saving money using the internet.



Punjabi lentil dhal

Serves 2–4

1 cup of lentils, washed and drained
1 tsp salt
1 tsp turmeric
1 tsp paprika
¼ tsp garam masala
¼ tsp flaked red chillies
2.5 cms fresh ginger – sliced or grated
1 green chilli (deseeded and chopped or put in whole)
2 tomatoes chopped (or tinned will do)
Boiled water
1 tablespoon dried fenugreek leaves (soaked in a glass of water and then scooped out) and or handful of chopped coriander
TARKA
½ onion, sliced
1 tsp cumin seeds
1 tablespoon cooking oil (and optional small knob of butter/margarine)
¼ tsp Asafoetida powder (optional)

For the dhal:

1. Add the lentils to a saucepan and add the hot water to about 3.5 cms above the contents of the pan.
2. Add the spices, ginger, chilli (if used) and tomatoes, fenugreek leaves or coriander.
3. Cover partially with a lid. Bring to the boil and simmer gently. The lentils should cook and thicken in around 20–30 minutes. Lentils are cooked as soon as they are tender and no longer crunchy. Remove from heat.

For the Tarka:

4. Heat a frying pan, add the cumin seeds and toast for 5 seconds.
5. Add the oil (and butter, if using), heat, then gently fry the onions till golden.
6. Add to dhal and mix together – serve with accompaniments.

© Harjinder's Kitchen www.harjinderskitchen.com

Quick Thai yellow curry with carrot Serves 2

1 tbsp vegetable or sunflower oil
1 large shallot, finely chopped
2 cloves garlic, crushed
300g/10.5oz carrots, thinly sliced
200g/7oz mushrooms, sliced
½ red pepper, chopped into medium-sized pieces
75ml/2.5 fl oz vegetable stock
½ tbsp peanut butter
2 tbsp shop-bought yellow curry paste
4 kaffir lime leaves
¼ tin coconut milk
Lime to finish

1. Heat the oil in a large saucepan and add the shallots and garlic. Fry until the shallots have softened.
 2. Add in the carrots, mushrooms and pepper and mix in well. Allow the veg to fry for a couple of minutes.
 3. Now add the stock, peanut butter and curry paste. Stir well, bring to boil, and then turn down to simmer for around 30 mins.
 4. Add in the coconut milk and lime leaves and warm through.
 5. Serve with lime juice squeezed over the top, with some of the rind grated over for decoration if you wish.
- NB. This is the sort of curry that will 'age' well and taste even better a few hours later or the day after! Serve with Thai rice.

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At the supermarket

Go down a brand – try a taste challenge

Armed with your shopping list from page 8, you might like to experiment with cheaper but still great-tasting supermarket ‘value’ brands, for example tinned tomatoes and different types of beans or lentils.

We tend to wrongly assume that the most expensive brands are the best. The packaging may look more attractive but if you throw away the label and try the product it’s likely that no one will notice the difference. An expensive brand and a supermarket’s own brand are often made in the same factory by the same people.

Experiment by dropping one brand level on everything and see if you can tell the difference. If you can’t, stick with the cheaper one. If you can’t tell the difference, why pay more for it?

Reduced items

You might like to visit the reduced-price shelf to see if anything on your list has been reduced. Often hidden at the back of the shop, it contains items such as tea bags or cereal that have been reduced in price just because the box has crushed.

You could even time your shop to take advantage of reductions. Each supermarket chain has its own system, but as a general rule, bakery and other items with one day’s shelf-life left are usually reduced in price from lunchtime onwards. Any left in store by the early evening are reduced very low to clear. 6–8pm seems to be the golden hour for bagging a bargain, with items as cheap as 10p.

Better still, go to the reduced shelf with an open mind about meals for the week ahead. You could buy reduced things (with at least a day to go for the use-by date) and freeze them, or pick things that can be made into a meal together and then freeze them.

Take advantage of discount prices and look out for buy-one-get-one-free offers where you can freeze or store the extra until needed. Stock up the freezer, if you have one, with useful standbys you know you will eat.



Look high and low

Supermarkets place their most profitable stock at eye level. But these tend not to be the best deals. Trying looking on the high and low shelves and you might be surprised what you can snap up.

Remember, though, that just because a product is advertised as a bargain doesn’t mean it is – 2-for-1 deals are not always cheaper and tempt you to buy more than you need.

Use the internet

If you have access to the internet, there are many sources of free advice on saving money.

www.frugal.org.uk is useful and contains cheap and low-fat, animal-free recipes as well as links to other sites.

You can also use the internet to find vouchers and codes that save you money on your shopping. MoneySavingExpert.com is a good website to get you started:

<http://www.moneysavingexpert.com/deals/discount-voucher-codes>

Though it’s not exclusive to food deals, you can search by supermarket and by offer.

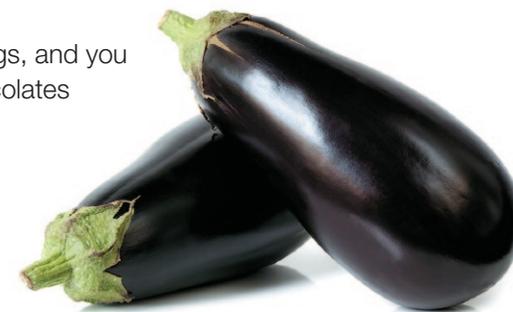
Go online for groceries

You can often save money – and time – by doing your food shopping online. You can choose between having it delivered or using a ‘click and collect’ service that is even cheaper.

Buying your groceries online:

- allows you to keep track of how much you spend as you shop
- allows you to adjust those little extras at the end if you’ve gone over budget
- stops you seeing all the bargains or special offers (although there are online offers as well) and just throwing them in the trolley as you go along, thus saving you money
- saves you fuel costs.

Plus there’s no lugging heavy bags, and you can’t be tempted by sweets or chocolates at the checkouts!



Another meal is possible

Finally, when you have seemingly bare cupboards or have bought a glut of food on special offer, the Supercook recipe search engine (www.supercook.com) might save the day.

Simply type in the ingredients that you have in your cupboards, fridge and freezer, and it will come up with a raft of recipes you can make without leaving the house to buy more.

Sensible storage

Store food properly and it will last longer than you'd expect. This cuts down on waste and saves you money. The following storage tips will help you get the most taste, quality and cost from your food.

Don't forget to factor in health and safety when cost-cutting. The following points will not only help you avoid food poisoning, but will also maximise shelf-life:

- Set the temperature of your fridge at below 5°C.
- Check food 'use by' and 'best before' dates. Throw away any food that is past its 'use by' date – don't rely on smelling food to see if it is OK. You can't smell bacteria that could cause food poisoning.
- Take chilled and frozen food home quickly so that it can be refrigerated or frozen as soon as possible.
- Cover any food that is kept in a fridge.
- When you open a food packet and transfer it to a new container, write the date on it so that you know when it should be thrown away.



Mushroom and cheese macaroni Serves 2

200g wholewheat macaroni
30g butter or margarine
1 tbsp chopped parsley
225g mushrooms
30g grated cheese/dairy-free cheese

1. Cook macaroni according to manufacturer's instructions.
2. Slice mushrooms and fry in the fat for 8 minutes then add the parsley.
3. Drain macaroni and mushrooms and toss together lightly.
4. Serve sprinkled with grated cheese.

© The Vegetarian Society www.vegsoc.org

Spicy bean burgers Makes 3–4 small burgers

½ medium onion, finely chopped
1 garlic clove, crushed
5ml/1 tsp olive oil
½ medium carrot, grated medium
¼ tsp mild chilli powder (or even less if you dislike hot spices)
½ tsp ground cumin
½ tin rinsed and drained pinto or kidney beans
½ tbsp Dijon mustard
½ tbsp soya sauce
½ tbsp tomato purée
40g/1.5oz rolled oats – use either jumbo or porridge
Oil spray

1. Fry onion and garlic in oil until softened. Add a little water if mixture starts to stick – a tablespoon or two.
2. Add grated carrot and spices for another minute or two, stirring to make sure nothing sticks.
3. In a bowl, mash beans thoroughly with a potato masher. Add mustard, soya sauce, tomato purée and oats and mix all ingredients in thoroughly.
4. If you have time, chill the mixture in the fridge before making into burgers – makes it easier to handle.
5. With wet hands, form mix into burgers. Flatten each one with back of wooden spatula or spoon. (Use a cup as a cookie cutter if you want them evenly round.)
6. Using 1–2 squirts of oil spray, fry gently for a few minutes on either side until they are brown on the outside and squidgy in the middle. Don't worry if they fall apart, just squish them back together!
7. Serve with salad and baked potatoes, or on a wholemeal roll with a little mayo/vegan mayo, relish and salad.

© Vegetarian Recipe Club www.vegetarianrecipeclub.org.uk

Fruit and vegetables

The following advice should help your fruit and vegetables last longer and retain flavour.

FOOD	STORAGE	HINTS
Bananas	Store at room temperature	Keep separate from other fruit. Ripe bananas produce a gas that causes other fruits to ripen quickly
Citrus fruit	Can be stored at room temperature but will last longer in the fridge	
Soft fruit – for example strawberries	Store in the packaging you bought them in and refrigerate for freshness	Remove them from the fridge and bring to room temperature before eating
Tomatoes	Shop-bought tomatoes will most likely have been kept in the fridge before getting to you. Keep them at their best by keeping them in the fridge, in their original packaging	Remove them from the fridge and bring to room temperature before eating
Mushrooms	Place in a paper bag, then inside a plastic bag that should be placed in the fridge	
Salad vegetables	Best stored in the fridge	Cover leftover salad with clean damp kitchen paper before covering with cling film or putting in a sealed container to prolong its life. This also works well with salad bags
Green vegetables – for example courgettes, broccoli	Best stored in a cool place. Store in the fridge to maintain crispness	
Root vegetables – for example onions, turnips	Best stored in paper bags or in a vegetable rack in a cool, dark, dry part of the kitchen, for example in the shed or in the cupboard under the sink	Some people swear by putting potatoes in a breathable sack or bag and putting in an apple to help prevent them from sprouting early

Put a piece of scrap paper in with the vegetables in your fridge drawer. The paper stops any moisture from condensation from softening the veg and it stops mould. The moisture will go into the paper instead.

Dried goods

Store flour, sugar and dried pulses (peas, all types of beans, and lentils) in airtight plastic containers. The boxes are often stackable, saving you space and keeping the cupboards clean. Alternatively use clothes pegs or bag seals on packets.

Canned foods

Transfer any unused food from the tin to an airtight container and refrigerate. Use as soon as possible – preferably within a couple of days.

Freshly cooked food

Once cooled, store cooked food in airtight containers and refrigerate. For a longer shelf-life allow food to cool and freeze as soon as possible after the food has been cooked.

Remember to follow guidelines on packaging. To extend the life of food beyond its stated date, freeze it before the use-by or best before. When you want to use it defrost in the fridge overnight and use within 24 hours.

Save money in the kitchen

Improve your cookery skills

If you're inspired by the benefits of cooking more from scratch – but can't tell your peeler from your pie tin – then look no further. The website Looking to Cook (<http://lookingtocoak.co.uk/>) reviews cookery schools and courses in the UK and Ireland: helping you improve your cookery skills, no matter what your age, budget or level of experience.

You can scan your local region for affordable cookery classes using the search term 'vegetarian'.

Cook in bulk

Homemade ready-meals cost a fraction of the price of shop-bought ones, save you money on fuel, cut down on food waste, and are useful for when you're busy.

An added bonus is that you can control the amount of fat, salt and sugar that goes into them – so they're often healthier. You can even incorporate wilting vegetables in your fridge. Even if you live on your own, it's worth cooking your usual recipes in double or quadruple the quantity so that you can freeze the remaining portions.

Bulk cooking works well for a wide range of foods, including, but not limited to, raw and cooked pizza dough, soups, sauces, stews, nut roasts,

pasta bakes, veggie burgers, curries and veg chilli – and even pulses and wholegrains.

Once you've made your extra portions, let them cool and then freeze them in portion-sized containers (for example, microwave-safe plastic tubs). Then when you want a quick meal, simply reheat one in the microwave and you'll have a meal ready in the time it would take for a takeaway to be delivered.

To make the most energy savings, leave your ready-meals to defrost overnight in the fridge and use them within 24 hours. Make sure you cook them thoroughly, ensuring the meal is piping hot all the way through. Even if you just have a small freezer, cooking a double amount of pasta sauce won't take up much room but will save you time and cash.

Make the most of your freezer

A freezer has the edge over a fridge, because you don't have to eat the same home-cooked meal several days in a row. Here are some handy tips to save you time and money by making the most of a freezer.

Free-up space by using freezer bags instead of plastic tubs for foods such as pasta sauces, chilli, bolognese and soup. They'll defrost perfectly well and you can wash and re-use the bags just as you would with tubs. Don't forget to label and date them. Most ready-meals will keep in the freezer for up to 6 months.

When freezing liquids remember that liquids expand when frozen. Don't overfill containers and leave a 2.5 cm space in a 500ml container or a 1.5 cm gap in a 300ml container so that runny foods don't push off their lids once frozen.

When freezing solids, pack them tightly to remove as much air as possible. This helps to avoid 'freezer burn' that can affect the texture and taste of your food. Wrap foods in freezer wrap, which doesn't create air pockets. If a container isn't full, fill the gap with crumpled foil or greaseproof paper.

If you buy a lot of peppers or onions, chop them all up when you get home, bag and then freeze. When you next go to cook a stir-fry, pasta sauce or chilli you can just take a handful, saving you the preparation.

Even tiny amounts of left-over sauce, spaghetti bolognese or casserole are worth freezing. They can be made into pasta sauce or used to boost the flavour of soup.

Finally, regularly check your freezer contents. While a freezer can be a Godsend, it can also turn into a black hole if you're not careful. List the contents on paper or a spreadsheet and refer to it when meal planning (see page 7).

Lovely leftovers

Whether you've grown a glut of produce, snapped up a bulk-buy bargain, or have a mound of over-ripe fruit and veg going to waste, here are some easy money-saving ways of using it.

Food	Method	How to...	Merits
Beetroot, chilli, garlic, onions	Make home-made chutneys	<p>Sterilise jars by wash them in hot soapy water then rinsing and drying them in an oven set at a low heat.</p> <p>Once filled, date and write storage instructions.</p> <p>They'll keep in a cool, dark place for up to a year. Once opened, store in the fridge and use within 1 month</p>	Doubles-up as an inexpensive gift
Potatoes	Make wedges	<p>Slice into wedges and coat in olive oil and herbs/spices to taste. Bake for 35–40 minutes at 200°C/400°F/gas mark 6. Leave to cool then transfer to a freezer bag. When needed, cook for 15–20 minutes</p>	
	Boil to make mashed potato and freeze in portions		Good to have on standby to make a pie topping and much cheaper than bought ready-meals

Food	Method	How to...	Merits
Fruit, such as apples, apricot, bananas, mango, pears, pineapple, and plums	Make your own home-made dried fruit	Peel fruit if necessary, core or stone it, then cut into rings or slices. Spread onto a baking tray and place in a low oven (110°C/225°F or the lowest gas mark) for 45 minutes. Allow to cool before storing in airtight containers	Dried fruit keeps for ages in an airtight container and is great for lunchboxes or afternoon snacks. Good on cereal, porridge and in yoghurts
	Transform it into warm fruit salad	Peel, core and cut into small chunks. Place in an ovenproof dish with a little sugar or syrup, fruit juice, raisins, prunes, knob of butter/margarine, a dash of alcohol such as brandy, and/or a dusting of spices such as nutmeg, allspice or cinnamon. Cover and cook at 200°C/400°F/gas mark 6 for about 25 minutes	
	Make fruit fritters	Make up a pancake batter, heat a good centimetre of vegetable oil in a wide pan, dip chunks of fruit into the batter and slip them carefully into the hot fat. Fry until puffed and golden, drain on kitchen roll and sprinkle with caster sugar. Serve with ice cream	Suitable for freezing
	Make fruit flavoured yoghurts	Mix with natural yoghurt	

Food	Method	How to...	Merits
Bananas	Make smoothies or 'ice cream' Add to curry	Peel, slice and freeze. For 'ice cream': place in a food processor when needed, using the pulse setting to avoid burning out the motor. For smoothies: as above, blended with other fruits, dairy or soya milk to taste	Similar consistency to ice cream but much healthier Great made with cocoa powder, peanut butter and milk Adds fruitiness to the curry without being overpowering
Eggs	Whole: make omelette along with any other leftover veg Custard, mayonnaise or scrambled egg Whites: make omelettes, soufflés, mousses and meringues		
Cheese/dairy-free cheese	Grate or cube, bag it up or place in a plastic tub, and freeze	Use straight from the freezer when making cheese sauce, cheese on toast or omelette, or leave it to defrost to use in sandwiches	Not only will it keep longer, but it will mean that you only have to wash-up the grater once
Rice	Make rice salad	Add spring or red onion, finely diced leftover vegetables and some mayonnaise for a cold salad	
Bread	Whole crusts/stale bread: make: eggy bread or French toast; toast, with butter and cheese		
	Garlic bread fingers	Toast on one side, then spread the other with garlic butter and toast under the grill	

Food	Method	How to...	Merits
	Cut crusts/stale bread into cubes to make: Croutons	Mix with olive oil and season with garlic or garlic salt, herbs and/ or chilli powder, to taste. You can either freeze at this stage, or proceed straight to cooking. If freezing, freeze on a tray and transfer into bags/ boxes when frozen. When ready to eat, bake in the oven or grill for about 15 minutes on a medium heat and add to soups or salads	
Stale tortilla wraps	Use instead of lasagne sheets		
Wine	Freeze leftover wine in yoghurt pots or small water bottles		Adds flavour to stews, risottos, pasta sauces and even gravy without you having to open a new bottle each time
Coffee	Place in ice cube boxes in the freezer and use whenever you need coffee in a recipe		

Save money when cooking

Our hobs, ovens, kettles and microwaves use as much electricity in a year as British street lighting does in 6 years. But, by making a few considered choices, you could shave over £150 off your utility bills every year. Here's how to make a few simple savings.

1. Pressure cookers

Pressure cookers can save you huge amounts of cooking time, drastically cut energy consumption, and, if you're a keen cook, pay for themselves in no time. Prices start from just £20 for a 4 litre capacity cooker.

A pressure cooker is a large pan with a closely fitting lid. A certain amount of liquid is boiled in the sealed pan with the food, and the build-up of steam under pressure inside the pan means that some foods cook in less than half the time usually taken. You can cook more than one food at a time in a pressure cooker. Use them to cook any food or dish that you'd normally boil, steam or stew, such as:

SOUPS AND STOCKS. Pulses, such as dried beans and chick peas, which take just 15–20 minutes in a pressure cooker, compared with the usual hour or two. They don't even need to be soaked overnight this way.

STEAMED PUDDINGS, such as Christmas puddings. A 1lb (450g) Christmas pud takes just 1½ hours in a pressure cooker, instead of the usual 6 hours.

2. Cooking pasta

Once you've tried this simple energy and money-saving trick you'll never go back. Boil the water for pasta in a kettle. Place the water and pasta in a pan, cover securely with a well-fitting lid, and bring back to the boil.

Then turn the electricity/gas off. When the cooking time specified on the packet is up, you'll find that it's cooked as normal.

3. Extra, extra

If a stovetop recipe, such as veggie chilli and most soups, stores well in the fridge or freezer, make larger batches of it (see page 21). That way you won't have to use the stove again to make additional batches. You can reheat it in a few minutes using the microwave instead – and it's much healthier than bought ready-meals.

4. Micro-matters

A microwave oven uses about half the energy of a conventional electric oven. This is mainly due to faster cooking times – and the energy heats only the food, not the entire oven. Though it uses more power per minute, it cooks faster.

Blitzing frozen veg in the microwave instead of waiting for them to boil saves time – and cuts energy use by 65%. And microwaving a frozen ready-meal rather than cooking it in the oven can halve energy use.

Remember that your microwave isn't just for reheating. To save the most energy (and therefore money) use it widely – from cooking vegetables through to making sponge puddings.

5. Cooking on gas

Switching from an electric oven to a gas oven could save you £50 a year – a similar impact to turning all your appliances off

standby. Because electric cooking is three times more expensive than gas cooking, a simple new model will have paid for itself in about 4 years.

Green kitchen facts

- Electricity is three times more expensive than gas.
- The average Brit spends about £75 a year on cooking bills.

By making a few considered choices, you could shave over £150 off your utility bills every year. (If you spend a lot of time in the kitchen, the savings will really add up.)

Recipes

We've included some quick and easy recipe ideas throughout this guide to get you started. Most lend themselves to bulk cooking and freezing. For simplicity, most of the recipes listed will serve two people. Therefore you might like to freeze half if alone, or double the quantities to freeze if there are two of you.

For more recipe ideas, please visit our website www.vegetarianforlife.org.uk More recipe sources are listed on page 30.  denotes freezer-friendly.

 Hearty lentil soup	5
 Roast courgette and basil soup	5
Fast & funky noodles	9
 Sundried tomato and asparagus pasta with pesto	9
 Spaghetti Bolognese	11
 Shepherdess pie	11
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Everyday Mexican re-fried beans, and Salsa	13
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Useful contacts

Money management

Living on a low income often isn't easy. Debt and financial worry can cause emotional stress and create difficulties in relationships.

Simply knowing how to begin to deal with money can be a real problem. Made of Money is a financial education project run by charity Quaker Social Action. It works with people to prevent financial problems becoming unmanageable, helping individuals and families take control of their money.

As well as practical advice around budgeting, saving, credit, and debt, its workshops recognise the other factors that influence us.

It works across east London, but also trains people in community groups, housing associations, schools, and local authorities across the UK so they can use the Made of Money course in their own communities.

Visit <http://www.quakersocialaction.com/madeofmoney> or call 020 8983 5030 for more information.

Credit Unions

Credit unions often organise activities to educate their members about taking control over their finances.

You can look up your local credit union on the UK Credit Unions' website at <http://www.ukcu.co.uk> or by calling them on 01706 214 322.

Meat-free meal planners and food waste tips

Love Food Hate Waste's website (<http://england.lovefoodhatewaste.com>) is packed with practical everyday things we can do at home so that we waste less food – which will ultimately benefit our wallets and the environment too.

Its two-week meat-free meal plan contains a shopping list for each week. This helps manage the fridge and freezer so you're not having to shop too often or waste any food.

Recipes

The Vegetarian Society of the
United Kingdom
Parkdale
Dunham Road
Altrincham
Cheshire
WA14 4QG
0161 925 2000
www.vegsoc.org

Vegetarian Recipe Club
Viva! Health
8 York Court
Wilder Street
Bristol
BS2 8QH
0117 970 5190
www.vegetarianrecipeclub.org.uk

Grants for older vegetarians and vegans

There may come a time when an older person finds it increasingly difficult to stay in their own home. This may be because of health problems such as arthritis, or general mobility problems. Financial assistance can be difficult to access due to a great deal of demand. Vegetarian for Life (VfL) may be able to help.

VfL administers charitable funds to assist older vegetarians and vegans with independent living or respite care. These funds are provided by the Vegetarian Housing Association. Examples of grants that have been awarded include providing a stairlift, bath hoist, cooker and washing machine, and help with installing a downstairs shower room.

Please contact us for full details and an application pack.

About Vegetarian for Life

VfL is an advocacy charity aiming to improve the quality of life of the UK's older vegetarians and vegans.

Our services include:

- A UK-List of vegetarian-/vegan-friendly care homes
- Catering and healthy-living guides
- Nutritional advice
- Charitable grants to aid independent living and respite care
- Subsidised caterer training for UK-List members.

Please visit our website or contact us for further details, or for any queries not addressed in this guide.



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Vegetarian for Life

Vegetarian for Life

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