



**FAQs**  
 Frequently Asked Questions

**General** .....3

*What is HACCP certification?*..... 3

*What is ISO 9001:2000 certification?* ..... 3

*What is Ecocert certification?*..... 3

*What is Kosher certification?*..... 3

*What is Halal certification?*..... 3

*What sort of payment methods do you accept?*..... 3

*We often get asked if a seller needs a resale tax ID, and why?*..... 3

*Why Do I need a resale tax number and what if I am not in the US?*..... 4

*What is the difference between natural, healthy and organic?* ..... 4

*What does organic mean?*..... 4

*Is coconut a fruit or a nut?*..... 5

**Virgin Coconut Oil**.....5

*Is Coconut oil a "seed" oil?*..... 5

*Is coconut a palm or a tree?* ..... 5

*What is Extra Virgin Coconut Oil?*..... 5

*What is the shelf life of coconut oil?*..... 6

*What are the different types of Coconut Oil?*..... 6

    Virgin Coconut Oil: ..... 6

    Organic Virgin Coconut Oil:..... 6

    RBD Coconut Oil:..... 6

    Fractionated Coconut Oil: ..... 6

    Hydrogenated Coconut Oil: ..... 6

    Bio-diesel CME: ..... 6

*How is your virgin coconut oil made?*..... 7

*How is your Virgin Coconut oil different from other coconut oils?*..... 7

*Non Culinary Benefits of Coconut and its Oil* ..... 7

**Milk**.....8

*How Coconut Milk is Fundamentally Classified?*..... 8

*Why the range is so wide as + 1 %?*..... 8

*What can be legally added to coconut milk?*..... 8

<i>How can you distinguish the good from the bad?</i> .....	8
<i>Why canned food products get brown?</i> .....	9
<i>How to prevent canned products from browning?</i> .....	9
<i>What if no SO2 added?</i> .....	9
<i>Dark chips in low SO2 coconut milk</i> .....	9
<i>How to put SO2 on the label?</i> .....	9
<b>Flour</b> .....	<b>10</b>
<i>How is your coconut flour made?</i> .....	10
<i>Is our coconut flour good for baking?</i> .....	10
<i>Can I use your Coconut Flour in my recipes?</i> .....	10
<i>I have allergies to gluten and am also sensitive to wheat, can I use your coconut flour?</i> .....	10
<i>How does your coconut flour compare to wheat and other in fiber content?</i> .....	10

# General

## **What is HACCP certification?**

This certification covers the Food Safety Management System for the manufacturing of products.

[Back to Table of Contents](#)

## **What is ISO 9001:2000 certification?**

This certification is an international standard drafted by the International Organization of Normalization in 1994 and revised in 2000. A globally recognized quality management standard developed by the International Organization for Standardization (ISO), ISO 9001:2000 applies to organizations that design, develop, manufacture, install and service products. To achieve certification, companies must have a comprehensive quality management system that addresses all areas of its operation.

[Back to Table of Contents](#)

## **What is Ecocert certification?**

Ecocert certification is an international organic certification body represented in France, Belgium, Italy, Portugal, Germany, and Spain. Ecocert SA is an affiliate inspection and certification body accredited to verify the conformity of organic products against the organic regulations of Europe, Japan, and the United States. Ecocert SA performs inspection and certification services on all continents in some 70 countries outside the EU.

[Back to Table of Contents](#)

## **What is Kosher certification?**

The barometer of kosher and non-kosher depends on two variables: the source of the ingredients and the status of the production equipment. Kosher certification, which is the guarantee that the food meets kosher requirements, revolves around these two criteria.

[Back to Table of Contents](#)

## **What is Halal certification?**

Halal requires that food products are lawful, clean, safe, good and wholesome. A variety of substances are considered forbidden (haram) as per various Quranic verses such as pork products or pork derivatives (e.g. gelatine) and alcohol. Systems and procedures must not only be in place to exclude these products from food production but measures taken to prevent cross-contamination with these materials.

[Back to Table of Contents](#)

## **What sort of payment methods do you accept?**

We accept all major credit cards, VISA®, MasterCard® and Discover®, as well as Certified Bank Checks and Money Orders as payment. If you would like to pay for your order with a credit card by phone, please call us at 201.513.2691 and we will help you complete your transaction. Orders paid for via a check or money order will be shipped after receipt of funds.

[Back to Table of Contents](#)

## **We often get asked if a seller needs a resale tax ID, and why?**

The simple answer is YES, and most states require it. The tax ID number will allow you to purchase from suppliers like us that deal with wholesale sales. In fact, if a company states that you do not need a

tax Id or resale certificate, DO NOT do business with them unless you like competing with every other seller who is looking for the easy route.

Obtaining your tax ID number can sound like tough work, but most states only require that you fill out an application and send it in to the tax accessors office, and many states don't even charge for this. Every state has it's own set of regulations and that is why I love the FirstGov website

<http://www.firstgov.gov>

[Back to Table of Contents](#)

### **Why Do I need a resale tax number and what if I am not in the US?**

We are a wholesale company that sells business to business. Connecticut customers need to fax a hard copy of thier resale tax number. For International customers or customers from states without sales tax, we accept your sellers permit,business license,importers license etc.

[Back to Table of Contents](#)

### **What is the difference between natural, healthy and organic?**

The terms "natural," "healthy," and "organic" often cause confusion. "Consumers seem to think that 'natural' and 'organic' imply 'healthy,'" "But these terms have different meanings from a regulatory point of view."

According to FDA policy, "natural" means the product does not contain synthetic or artificial ingredients. "Healthy," which is defined by regulation, means the product must meet certain criteria that limit the amounts of fat, saturated fat, cholesterol, and sodium, and require specific minimum amounts of vitamins, minerals, or other beneficial nutrients.

Food labeled "organic" must meet the standards set by the Department of Agriculture (USDA). Organic food differs from conventionally produced food in the way it is grown or produced. But USDA makes no claims that organically produced food is safer or more nutritious than conventionally produced food.

[Back to Table of Contents](#)

### **What does organic mean?**

[According to the USDA National Organic Program \(NOP\)](#)

The Organic Foods Production Act (OFPA) and the National Organic Program (NOP) assure consumers that the organic agricultural products they purchase are produced, processed, and certified to consistent national organic standards. The labeling requirements of the NOP apply to raw, fresh products and processed products that contain organic agricultural ingredients. Agricultural products that are sold, labeled, or represented as organic must be produced and processed in accordance with the NOP standards. For more click the following links:

<http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELDEV3004446&acct=nopgeninfo>

<http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELDEV3004323&acct=nopgeninfo>

[Back to Table of Contents](#)

### **Is coconut a fruit or a nut?**

Many botanists would say that it's both a nut and a fruit. Nuts are a type of fruit. So are berries, and even grains. A fruit is the part of the plant that carries the seeds, so a fruit can range in shape from a watermelon to a tomato to an acorn.

Fruits are divided into about 14 different categories, and nuts are one of those categories. What makes a nut a nut is basically its dry, hard shell – and the fact that it usually contains only one seed.

[Back to Table of Contents](#)

## **Virgin Coconut Oil**

### **Is Coconut oil a "seed" oil?**

No. In oil trading, seed oils are considered to be those from annual crops. Common and predominant ones used in North America are Soybean, Corn, Canola, Safflower, Sesame seed, and Sunflower seed oil.

[Back to Table of Contents](#)

### **Is coconut a palm or a tree?**

Although, this aspect is still considered debatable however there are many books and references acknowledge coconut belongs to the family of Palmae having an unbranched trunk crowned by large pinnate or palmate leaves. It is extensively cultivated in tropical regions for food, beverages, oil, thatching, fiber, utensils, or ornament and nowadays as a source of fuel in engines. nate or palmate leaves. It is extensively cultivated in tropical regions for food, beverages, oil, thatching, fiber, utensils, or ornament and nowadays as a source of fuel in engines.

[Back to Table of Contents](#)

### **What is Extra Virgin Coconut Oil?**

We often get to hear about extra virgin coconut oil. What is this extra virgin coconut oil? How is the extra virgin coconut oil different from virgin coconut oil?

As a result manufacturers make their own definitions and sell their products. Virgin coconut oil is normally referred to coconut oil that is prepared using mechanical means without the addition of any chemicals.

According to the Asian and Pacific Coconut Community, which has provided APCC Standards for Virgin Coconut Oil, "virgin coconut oil is obtained from the fresh and mature kernel of coconut by mechanical or natural means with or without the application of heat, which does not lead to alteration of the oil". When one refers to coconut oil as extra virgin coconut oil, the word 'extra' is indeed extra. The APCC does not mention anything about extra virgin coconut oil. Hence for practical purposes, extra virgin coconut oil should be considered as virgin coconut oil.

[Back to Table of Contents](#)

## **What is the shelf life of coconut oil?**

Our Virgin Coconut Oil has 2 year shelf-life and longer. A good unrefined coconut oil will keep much longer than refined oil and this applies to other vegetable oils as well. Unrefined oils contain natural anti-oxidant agents, which protect the oil against atmospheric oxidation and rancidity. However, if the crude (unrefined) oil is of poor quality and has sufficient impurities and moisture, it will undergo hydrolysis which in turn increases the free fatty acid content. The result of this is deterioration of taste and flavour. High quality crude oil can be achieved with proper selection of materials, process, and the nature of the plant species. Refined (RBD) coconut oil should last 1½ years without showing signs of rancidity.

[Back to Table of Contents](#)

## **What are the different types of Coconut Oil?**

### **Virgin Coconut Oil:**

A high quality unrefined oil. This type of oil is in its pure form. Virgin Coconut Oil can only be achieved by using fresh coconut meat or what is called non-copra (see below for a definition of copra). Chemicals and high heating are not used in further refining. Because its melting point is 76°F is often confuse with Coconut oil 76°F (RBD). See definition of RBD coconut oil below.

### **Organic Virgin Coconut Oil:**

Organic coconut oil is certified to be produced in accordance with guidelines established by Worldwide certifying organizations like USDA, EcoCert. It may be made from copra provided the fertilizer and pesticides used are of organic origin and approved by the certifying organization.

### **RBD Coconut Oil:**

RBD is refined, bleached and deodorized coconut oil. Crude oil is treated with alkali to remove free fatty acids, subjecting it to steam under vacuum to remove odours and flavours and filtering with carbon to decolorize yellow or dark colours. RBD is an edible oil used in food and cosmetic applications. It is also known as Coconut oil 76 for its melting point of 76°F.

### **Fractionated Coconut Oil:**

These oils are specific fractions or parts of refined coconut oils. Crude or RBD oil is hydrolyzed to separate glycerin and coconut fatty acids. The coconut fatty acids are fractionated to separate higher melting point from lower melting point triglycerides. In theory, separating and concentrating specific fatty acids allow users to create anoil with specific attributes.

### **Hydrogenated Coconut Oil:**

This is a hardened refined coconut oil which yields a more solid texture for use in confectioneries and capsulated products. Hydrogenation is generally carried out with high pressure, high temperature, addition of nickel catalyst, and further refining. It is more stable to oxidation and has a higher melting point (96°F) compared to RBD oil. Other names: "Coconut 96".

### **Bio-diesel CME:**

Coconut Methyl Ester (CME) is made through the process of Transesterification, it converts coconut oil into a fuel through the reaction on its various fatty acid content with the alcohol to form a mixture of lighter esters and glycerol. And the name of the specific fuel is called after the plant (or animal) source plus the alcohol just like the Coconut + Methyl Ester = CME.

[Back to Table of Contents](#)

### **How is your virgin coconut oil made?**

Fresh coconuts are harvested and opened to remove water to inhibit bacterial and mold activity. The fresh coconut meat is then mechanically crushed and pressed without the use of excessive heat or solvents. This natural process retains the fresh aroma and taste of real coconut.

Our technology extracts oil by mechanical means only; without high temperature, chemical, or enzymatic treatment. It is a natural process, as the physical or chemical characteristics of the coconut oil is not altered in any way. The result is a high quality, unrefined virgin oil which conserves all of the functional qualities of coconut oil.

The farms, the coconuts and the entire oil expression process have been certified as Organic by a 3rd party, USDA-approved certifying agency and EcoCoert SA. This ensures the production of the highest quality Organic Virgin Coconut Oil and Virgin Coconut Oil.

Our customer's test lab results confirmed that our virgin coconut oil contains less than 0.1% moisture, ensuring that the product remains fresh and colourless for the recommended shelf life of two years. There is no peroxide in our products, and microbial analysis repeatedly shows no Salmonella or e-coli present in the samples. All aerobic/total plate counts, coliform count and mould/yeast counts are within standards.

[Back to Table of Contents](#)

### **How is your Virgin Coconut oil different from other coconut oils?**

Most commercial grade coconut oils are made from copra. Copra is basically the dried kernel (meat) of the coconut. It can be made by smoke drying, sun drying, or kiln drying, or derivatives or a combination of these three. If standard copra is used as a starting material, the unrefined coconut oil extracted from copra is not suitable for consumption and must be purified - that is refined. This is because the way most copra is dried is very unsanitary. Most of the copra is dried under the sun in the open air, where it is exposed to insects and molds. The standard end product made from copra is RBD coconut oil. RBD stands for refined, bleached, and deodorized. Both high heat and chemicals (e.g. solvent extractions) are used in this method.

One of the main differences between Virgin Coconut oil and refined coconut oils is the scent and taste. All Virgin Coconut Oils retain the fresh scent and taste of coconuts, whereas the copra-based refined coconut oils have no taste at all due to the refining process.

[Back to Table of Contents](#)

### **Non Culinary Benefits of Coconut and its Oil**

Almost every part of the coconut tree (A.K.A. Tree of Life) is used for a variety of purposes the prominent being Baking, confectionary and cooking. The non culinary uses of coconut include the following:

- Furniture: The timber obtained from coconut is also used in making a variety of furniture.
- Construction: The timber of coconut is primarily used in tropical countries for construction. It can be used for making trusses, beams, walls, doors, and wind frames. Coconut fronds can be used in making thatched roofs, sunshades, matting for floor as well as walls. Shelters made from coconut fronds are not only cheaper, but also cooler than conventional brick and mortar structures.
- Clothing: Coconut bra and bikini tops are popular. Often buttons made from coconut are also used in regular garment.
- Fuel: Coconut oil can be used for lamps and bio diesel. Coconut timber and the dried fronds can also be used in making charcoal. Any dried part of the tree can also be used as a fire wood.
- Cosmetics: Coconut oil is widely used on hair care and skin care lotions, shampoos, creams, and gels.
- Chemicals: Coconut oil can be used for making oleo-chemicals such as fatty acids, glycerol, methyl esters, fatty alcohols, etc.

- Household items: Coconut can be used for making mats, brooms, brushes, tooth brushes, and walking sticks. Coconut is also good for smaller handicraft items such as wall painting frames, and kitchen items such as bowls, spoons.
- Packaging: Ropes made from coconut are commonly used for packaging in many tropical countries.

[Back to Table of Contents](#)

## Milk

### How Coconut Milk is Fundamentally Classified?

Fundamentally, coconut milk is classified by its fat content. At Connecticut Coconut Company, we classify as;

Super premium grade Fat content = 21 + 1 %  
 Premium grade Fat content = 18 + 1 % (our coconut milk is 17 + 2 %)  
 Super grade Fat content = 15 + 1 %  
 Regular grade Fat content = 12 + 1 %  
 Economic grade Fat content = 9 + 1 %  
 LITE grade Fat content = 6 + 1%

[Back to Table of Contents](#)

### Why the range is so wide as + 1 %?

Coconut milk is extracted from shredded fresh mature coconut kernel, which is a natural raw material. The properties of this kernel vary among varieties, crops, places of growth, and seasons. Despite of our strict process, there will be some variation between batches as the result of varying raw material properties.

[Back to Table of Contents](#)

### What can be legally added to coconut milk?

Preservatives are strictly prohibited to add into canned coconut milk. Some additives such as emulsifiers, stabilizers, and anti-browning agents are allowed to add into coconut milk at certain levels.

Coconut milk from Connecticut Coconut Company is totally conformed to all additive regulations required by the USFDA.

[Back to Table of Contents](#)

### How can you distinguish the good from the bad?

You should choose the coconut milk with a 'Look', not a 'Read'. Most buyers always buy the cheapest supply by 'reading' the cheapest quotation, without 'looking' at the product quality.

- Opening the can and pouring the coconut milk into a bowl, without shaking the can, you will see that normal coconut milk must separate into two layers of white creamy fat layer on top and water at bottom.

- Stirring the coconut milk with a spoon, its texture should be smoother and more homogenized. When in cold whether, you may have to stir harder. After you stir hard and long enough, the final coconut milk must be a white creamy homogenized liquid.

[Back to Table of Contents](#)

### **Why canned food products get brown?**

All canned food products must be treated by extreme heat to sterilize any possible remaining bacterial contamination to ensure the shelf life of the product. However, the heat will, at the same time, destroy the physical appearance of the product as well. It will cause such reaction that will develop brown color to the product. In other word, it will burn out the product.

[Back to Table of Contents](#)

### **How to prevent canned products from browning?**

Sulfur Dioxide is added into the product during processing to prevent such browning reaction. The most common form of Sulfur Dioxide used in food industry is Sodium Metabisulfite (E223) ( $\text{Na}_2\text{S}_2\text{O}_5$ ) and Potassium Metabisulfite (E224) ( $\text{K}_2\text{S}_2\text{O}_5$ ). These additives are added not to preserve the food, but to help preventing brown color. Most people misunderstand them as a food preservative. USFDA approves the addition of Sodium Metabisulfite in canned food products with of Sulfur Dioxide residue not exceed 30 ppm.

For coconut milk, Sodium Metabisulfite is added at the beginning of the process at approximate 0.02% or 200 ppm. However, most portions will deteriorate during the heating process. The final residue of Sulfur Dioxide in final product will be around 10 – 30 ppm. You may notice that the amount of what we add at the beginning is not as serious as the amount left at the end.

[Back to Table of Contents](#)

### **What if no SO<sub>2</sub> added?**

The appearance of the product will not be so attractive. Its color will be more brown than usual. Some brown color will develop further and sooner, and will result in shorter shelf life of such product. In some countries, like Australia and New Zealand, Sulfur Dioxide is totally banned. Therefore, the color of the coconut milk in those markets will look darker than the rest of the world.

[Back to Table of Contents](#)

### **Dark chips in low SO<sub>2</sub> coconut milk**

In the normal coconut milk, some protein skins or chips may develop in the same way as the soybean tofu. If the Sulfur Dioxide is added at a very low percentage, these protein skins may turn into some dark chips at the surface during heat treatment. This is a normal Phenomenon to the rich coconut milk. During cooking the dishes with such coconut milk, these chips will break after stirred or boiled.

[Back to Table of Contents](#)

### **How to put SO<sub>2</sub> on the label?**

Sodium Metabisulfite is strictly controlled by the legislation. For many countries, they allow your product to have the Sulfur Dioxide residue up to 30-40 ppm, but you have to put its name on the label. If your product has Sulfur Dioxide residue below 10 ppm, it can be classified as "low Sulfur Dioxide product" and you do NOT need to put its name on the label.

[Back to Table of Contents](#)

# Flour

## **How is your coconut flour made?**

Coconut flour refers to the screened food-grade product obtained after drying, expelling and/or extracting most of the oil or milk from sound coconut meat. The meat is either pared or unpared. It is sub-classified according to its fat content (low, medium and high), protein content (high protein) and fiber content (high fiber).

[Back to Table of Contents](#)

## **Is our coconut flour good for baking?**

Coconut Flour is ideal for baking. It has fewer digestible (net) carbs than other flours, and it even has fewer digestible carbs than some vegetables!. You can safely replace up to 20 percent of the flour with coconut flour.

[Back to Table of Contents](#)

## **Can I use your Coconut Flour in my recipes?**

Since coconut flour lacks gluten and is highly absorbent it cannot be substituted entirely for wheat flour in standard recipes. If you tried to make a chocolate cake by replacing all the wheat flour with coconut flour using a standard cake recipe you would fail completely. Your cake would be hard and crumbly.

In most cases, coconut flour cannot be substituted completely for wheat or other flours in typical bread recipes. You need to combine it with wheat, rye, or oat flour. When making breads, cakes and pastries you can safely replace up to 20 percent of the flour with coconut flour. This still increases the fibre content considerably.

If you are allergic to wheat or sensitive to gluten you won't want to use standard flour recipes.

[Back to Table of Contents](#)

## **I have allergies to gluten and am also sensitive to wheat, can I use your coconut flour?**

Coconut Flour is gluten-free and hypoallergenic. With as much protein as wheat flour, coconut flour has none of the specific protein in wheat called "gluten". This is an advantage for a growing percentage of the population who have allergies to gluten or a wheat sensitivity.

[Back to Table of Contents](#)

## **How does your coconut flour compare to wheat and other in fiber content?**

Coconut Flour consists of the highest percentage of dietary fiber( 58%) found in any flour. Wheat bran has only is 27% fiber.

[Back to Table of Contents](#)