

SPRING 2019 Volume 1
Issue 4

THE **b**ISME

THE BUSINESS OF IRISH SMEs

Hire better, hire faster

General Manager of Jobs.ie, Christopher Paye on the value of hiring the right staff.

AND ALL THAT VAT

ISME looks at the latest proposed changes in VAT and the effect this will have on business.

MISCELLANEOUS PROVISIONS ACT 2019:

Should your business be concerned?

ISME HR ANNUAL SURVEY

A sneak peak at demographic results for Irish SMEs.

THE COST OF LATE OR NO PAYMENTS

Steps to managing business debt.

ISME
Irish SME Association



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17 Kildare Street,
Dublin 2, Ireland.
Phone : (01) 662 2755
E-mail: info@isme.ie
Web: isme.ie

Published by ISME

Editorial: maeve@isme.ie
Design: ciara@isme.ie
Advertising: marketing@isme.ie

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The countdown to Brexit

Now that we are in March, the political indications for an orderly Brexit are faltering. Like it or not, your business MUST prepare for a disorderly, WTO-rules based departure of the UK.

The implications of this are extremely varied, and are completely dependent on what type of business you're involved in. Import VAT was the biggest imminent threat post-Brexit. We've lobbied hard, and the Government has indicated that there will be a continued VAT deferral scheme for UK imports, but we await the detailed Ts & Cs.

IMPORTS AND EXPORTS

The scope of possible effects is so broad that there is no room to cover them in a short article, but Brexit could impact your goods or services (inbound and outbound); your people, your data, your travel, your food, and so on. If you deal in controlled or regulated products from the UK, or products covered by UK standards, the regulatory regime for these will be affected. Check out the HSA's Brexit information page [here](#).

SUPPLY CHAIN

Key to solid contingency planning is to interrogate your supply chain, two suppliers up, and two customers down. Ask them to tell you their plans for a disorderly Brexit, and how they intend maintaining their commercial relationship with you.

INTERTRADEIRELAND

You will likely need professional help to do this. If you haven't availed of the InterTradeIreland Brexit [Start-To-Plan](#) voucher scheme, you need to do so now. That will give you €2,250 towards professional Brexit planning assistance. You can find out if your goods are covered by WTO tariffs by consulting the InterTradeIreland [Tariff Checker](#).

INSURANCE REFORM

One policy win we've had in the insurance war is amendment to [Section 8](#) of the Civil Liability and Courts Act 2004. From 28th January, a plaintiff MUST notify you within one month of their intention to take action against you. If they don't, the court MUST draw an inference from that failure. If you receive notice of a personal injury after the 28th of January, make sure it is being presented on time. We have a lot more work to do on insurance, and we'll be calling for your help with lobbying in 2019.

HIKE IN VAT ON FOOD SUPPLEMENTS

ISME lobbied to maintain the 0% VAT rating on food supplements. They have been zero-rated since 1972, and imposition of the full VAT rate would have a devastating effect on sales and jobs, and would



Neil McDonnell, Chief Executive, ISME.

drive purchases online and out of the country. We welcomed the announcement on 26th February to delay this decision.

ISME ROADSHOWS

Our [ISME Roadshows](#) kicked off on 31st January visiting Dublin and Cork. We're going around the country to meet members and non-members alike, briefing you on the current issues, and not forgetting the all-important business-to-business networking. Next up is Galway on Friday 29th March in the Maldron Hotel in Oranmore. See you there.

MINIMUM WAGE

On the HR front, the National Minimum Wage has gone up to €9.80 since the first of January, and the Employment (Miscellaneous Provisions) Act, covering banded hours, is now law.

NOMINATIONS FOR THE SENATE

Lastly, in what will (probably) be a general election year, ISME is now a nominating body for the Industrial and Commercial panel for the Senate. Our nomination rules can be found [here](#), if you know anyone interested in standing, let them know.

Neil McDonnell
Chief Executive, ISME

ISME IS ON THE ROAD



We are delighted to be taking our Brexit panel on the road in 2019. Already, in partnership with Jobs.ie we have visited The Clayton Hotel Liffey Valley and The Clayton Silver Springs Hotel, Cork. Both events were well attended and business owners had the opportunity to network, learn and ask questions to our panel. The next roadshow will take place on March 29th in Galway, following this we will visit Limerick on April 25th. Stay up to date with locations and dates [here](#).



ISME PULSE SURVEY RESULTS



BREXIT POLL

ISME recently surveyed 320 SMEs across the country about their planning and top concerns ahead of Brexit.

When asked 'What area will you be most affected by?' **VAT, Customs and Transport** were the three top results.

Only 32% of those surveyed had completed a Brexit readiness plan and only 3% had taken advantage of the Intertradelreland 'Start To Plan Voucher.'



INSURANCE POLL

ISME recently held a pulse poll to see what percentage of SMEs have seen an increase in their insurance premiums. The survey found that 75% of SMEs had experienced an increase across the following categories: Motor, Employer's Liability, Public Liability, Property/Buildings, Management (Directors and Officers), Professional Indemnity, Goods in Transit and Product Liability. 21% of the 75% who experienced an increase claimed the premium increase was over 30%.

ISME MEMBERS – WHAT'S ON YOUR MIND?

23% VAT INCREASE

"Applying the 23% VAT rate will have a huge impact on the affordability of products that have significant health benefits. Furthermore, there could be job losses and closures for some stores in turn leading to a loss of revenue for the Government. It will also drive people online to purchase products from outside the State, again leading to a loss of revenue to the exchequer.

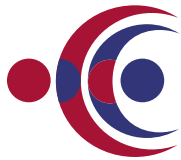
Between our stores, we employ 30 people and contribute €60,000 per year to local councils in rates. Health Matters is one of the last independently Irish owned stores on Grafton Street so it would be a disgrace for measures put in by our own Government to force a store to close"

GARRETT MCCABE, CEO, HEALTH MATTERS

LOVING LOCAL

"Customers shouldn't be afraid of popping into beauty salons in the lead up to special occasions; whether you want to make an appointment for a facial, or you want to purchase a voucher for your Valentine. We feel shopping shouldn't be a faceless pastime. Consumers should enjoy the interaction with products and shop assistants. Irish consumers should remember that by supporting Irish SMEs they are supporting people, not shareholders"

JENNY BOYCE, MANAGER, WICKLOW STREET CLINIC



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 - a suite of 7 detailed Information Books
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www.odce.ie



MISCELLANEOUS PROVISIONS ACT

As you may be aware as of the first week of March 2019 there was a change to employment legislation called the Miscellaneous Provisions Act. This act will amend a number of key employment legislation.

- The Minimum Terms of Employment Act
- The Organisation of Working Time Act
- The National Minimum Wage Act
- The Unfair Dismissals Act

The main areas that will change are:

1. The requirement for a document to be issued to verify specific employment terms in the first five days of employment
2. By employee request, casual employees should be allocated to a specific band of hours per week
3. Zero-hour contracts are now restricted
4. There are significant penalties for employers if employees are penalised for requesting support

ISME have gathered a range of resources to help SMEs navigate this change. Find out more [here](#).

EMPLOYER DISABILITY INFORMATION UPDATE

Having housed the Employer Disability Information service in the ISME offices for the past three years and seeing the tremendous impact the service has provided, we were sorry to see it shut its doors this January.

Although the closure may only be temporary, while the Department of Justice and Equality and The NDA decide what the projects future will look like, we were sorry to lose Seonaid from the team and want to wish her the best of luck in her new role.

The EDI resources are still available to employers [here](#).



ISME GUIDE TO BREXIT

As well as taking the Brexit panel around the country ISME has also created a resource for businesses on preparing for Brexit covering a range of areas including grants and loans available for SMEs. There are also links to InterTrade Ireland's Tariff Checker and their guide to Cross Border Business. [Read more here.](#)



15 YEARS HELPING SMEs



ISME would like to say thank you to Ronan Rigney for his 15 years working with various teams in ISME to help SMEs reach their full potential.

Speaking on this anniversary, Ronan said 'I have thoroughly enjoyed working with ISME as a Membership Account Manager for the past 15 years. It has been a source of tremendous pride to see how the Association has grown and developed over the years. Since I first joined ISME membership has grown year on year and now boasts in excess of 10,500 members.

Whilst the business environment is challenging for SME's with Brexit on the horizon, I believe ISME is well positioned to represent, lobby, support and advise SME's throughout Ireland.

I enjoy working with an enthusiastic and committed team and look forward to growing membership further in the years ahead. As Walt Disney once said 'If you can dream it you can do it'.



USEFUL EVENTS FOR SMES

Future of Loyalty Workshop

28th March 2019,
9.00am - 5.00pm
InterContinental Hotel,
Ballsbridge, Dublin

Save €25 on tickets with code
ENTRANTLOYALTY.

Go-2-Tender Workshop

28th March 2019,
9.00am - 5.00pm
Great National Hotel Ballina

Go get Digital - next steps for small business

10th April 2019,
16.00pm - 8.00pm
Ballymun, Civic Centre,
Dublin

Equity Advisory Clinic

11th April 2019,
9.30am - 4.30pm
Portershed, Eyre Square,
Galway

Customer Journey Mapping – Essentials Workshop

16th April 2019
9.00am - 5.00pm
Dogpatch Labs, The CHQ
Building, Dublin

All Ireland Business Summit

2nd May 2019,
7.30am - 5.00pm
Croke Park, Dublin

LOVE LOCAL BUSINESS



As another Valentine's Day passed, ISME used the opportunity to appeal to Irish consumers to 'shop local' and 'buy Irish'. Neil McDonnell the ISME CEO reminded consumers that every €10 spent locally on Irish products generates more than €40 of benefit to the local community in terms of employment.

The retail sector employs more people than any other sector in the Irish economy. Retailers are already under significant pressure; Health Stores are facing a possible 23% VAT increase, and with a crash-out Brexit looming. Given all this, it has never been more important to look to Irish suppliers and stores when it comes to shopping and doing business in 2019.

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Hire better, hire faster

Christopher Paye started his career in online recruitment as an Account Manager in IrishJobs.ie, progressing to Sales Director in 2012. In 2017, he moved to Jobs.ie as General Manager. In 2019, Christopher plans to work more closely with SME's to help them grow their businesses by providing them with a steady stream of talented and motivated candidates.



Christopher Paye, General Manager, Jobs.ie.

Talk us through your career and what has led you to this point?

I have worked with Saongroup.com, Jobs.ie's parent company, since I left college. I did arts in UCD and had a summer job in sales which I really enjoyed and that prompted me to apply for the job with Saongroup.com. Starting in a junior sales position and working my way up through the business has given me a real understanding of the needs of our customers and I use that knowledge to inform the decisions I make now as General Manager of Jobs.ie.

What do you find interesting about the online recruitment industry?

The service we provide is actually very simple. We help businesses find the very best people for their jobs. What's interesting and challenging about online recruitment is how we make that happen. Digital is a very fast-moving business, so we have to pay close attention to jobseekers and how they use Jobs.ie. We have team of developers, designers and data analysts who track and evaluate onsite performance and trends. Then we use the information to refine and adapt the website to make sure we stay one step ahead of our users. It's an ongoing process of continual improvement.

Describe the focus for you and the team at jobs.ie?

I see my job as ensuring Jobs.ie offers the best service to both recruiters and jobseekers in a fast-paced job market where technology and expectations are constantly changing. Everyone at Jobs.ie, our account managers, customer service team and IT professionals, is focused on delivery. Our goal is to make finding the right person easier for businesses and the right job easier for jobseekers.

The recruitment and advertising sectors are highly competitive, what do you think makes a brand stand out?

For me it's all about delivery. I am happy to say that on Jobs.ie we provide our clients with 30% more applications than Indeed and our clients are 2.5 times more likely to make a hire with us than with Indeed. If you want to stand out, then you have to deliver for your clients. It's as simple as that.

Do you have insights you would like to share about recruitment in Ireland?

One thing I've experienced first-hand is the cyclical nature of the job market. Right now, it's a jobseeker's market. A record number of people are now in work (2.27million according to the latest CSO figures) and jobs are plentiful. It's shifted the balance towards jobseekers, so recruiters have to work harder to attract the best candidates for their business. You need to convince a job seeker that you are a good employer. That is not just about perks or salary, it's about work culture, training and showing your staff that you value them.



If you want to stand out, then you have to deliver for your clients.

Why do you think SMEs are attractive places to work particularly for employees who are starting out?

If you are passionate about helping to build a successful business, then an SME is where you

want to be. They give you the chance to learn more, develop more and contribute more. Smaller, leaner companies can offer you the opportunity to influence the direction of the business and provide you with access to decision makers that you may not necessarily have in large companies.

From your experience in business, and in particular the recruitment sector, what are the major business challenges you have overcome?

The biggest business challenge I've experienced was the economic crash in 2008. It was an extremely tough time for many businesses, but online recruitment was hit especially hard. I learnt a couple of things from the experience. Firstly, businesses will always use a service provider that they know will deliver for them. Secondly, recruitment is an ongoing requirement. A business may hire less often but there will always be a need to hire staff.

Do you have a business person you admire?

I admire Bobby Kerr. His success in business is well documented but I like the fact that he is plain speaking, accessible and fair. It's what I aspire to be in business.

What three important pieces of advice would you impart to an SME business in today's competitive climate?

My advice to SMEs is to attract, train and retain. Attract people to your company by building a reputation as a good employer. Train your staff, show them you value them by developing their full potential. Retain them, once you have found good people then you want them to stay with you so constantly evaluate your work culture

“ My advice to SMEs is to attract, train and retain

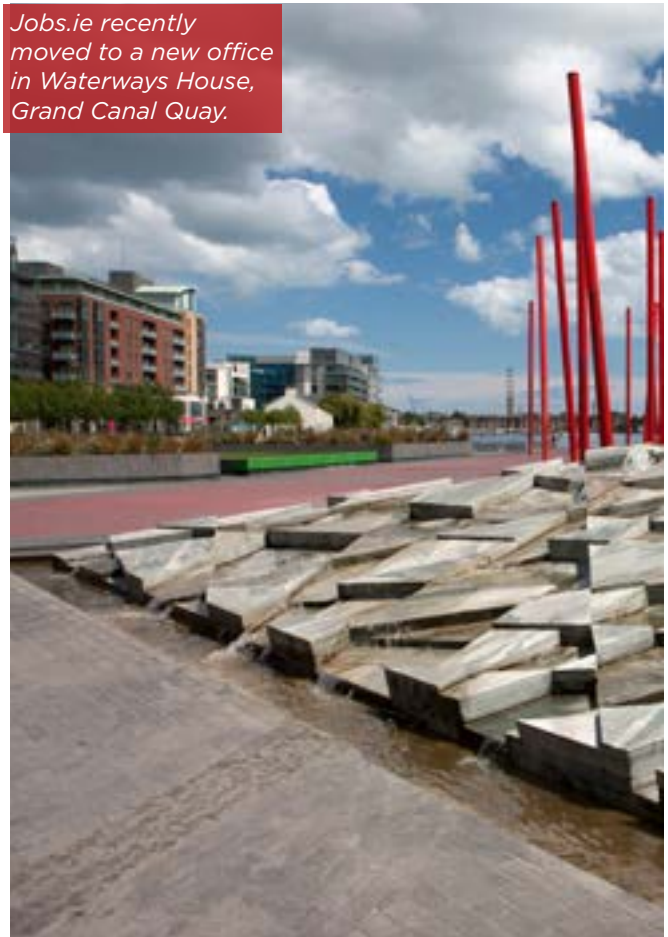
Passion, planning and people are the three 'Ps' that many business owners attribute their success to. Would you agree with this mantra?

Yes, but not in that order. I would say people, passion, planning and I would add one more p - potential. So, start by hiring people with the right attitude and with potential. Share your passion for your business with them. Then once you have established this foundation, you can plan for success. Passion and planning are vital, but you need good people to make it happen.

Talk to us about the partnership between Jobs.ie and ISME and why did you decide to do this?

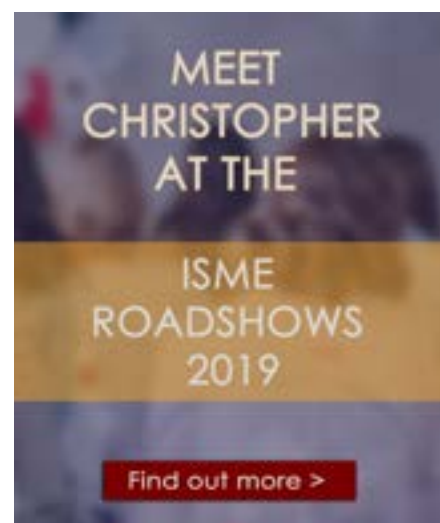
SMEs are the cornerstone of Jobs.ie, so to be honest this partnership is long overdue! We pride ourselves on being the experts in digital recruitment. Our

Jobs.ie recently moved to a new office in Waterways House, Grand Canal Quay.



account managers work closely with their SME clients to ensure they hire successfully and getting the maximum return on their investment with us. Every day we help SMEs from all industries across Ireland find the right people for their jobs. Our mantra is hire better, faster!

Jobs.ie has entered a 12-month partnership with ISME that will result in both organisations working together with a focus on recruitment for SMES. Jobs.ie are sponsors of ISME's Roadshows throughout the country in 2019 and the ISME Annual Conference in October 2019.



And all that VAT...

'Your greatest success will be proven when you can - and you will - cope with the VAT increase.' Minister Shane Ross, Irish Tourism Awards, 3rd February 2019



VAT has become a pressing issue for the SME sector in Ireland as the VAT hike for the service sector from 9% to 13.5% took effect on the 1st January 2019. Most recently, ISME has lobbied for both a deferral of VAT on UK imports post-Brexit, and is opposed to the proposed 23% VAT rate on health food supplements.

WILL THE RESTORATION OF THE 13.5% VAT RATE IMPACT IRISH TOURISM AND SERVICES IN 2019?

When the Government restored the 13.5pc VAT rate for the hospitality sector in Budget 2019, ISME had concerns, particularly for the sterling implications of a hard Brexit. Other businesses in the service sector and small restaurants will also be affected. Some hairdressers may be forced to close as a result of the 4.5% increase. The Government didn't think this one through though, as it could lead to an increase in work in the hidden economy (black-market), meaning a loss of revenue for the exchequer!

LONGER VAT DEFERRAL ON UK IMPORTS POST-BREXIT NEEDED

If the UK leaves the EU in March and becomes a 'third country' under the current VAT regime businesses in Ireland will face the immediate prospect of paying VAT on UK imports at the point of entry, while waiting three months or more to reclaim the money. This is a significant issue which will put severe pressure on SMEs cash flows at a time when it can least be afforded. Over half of Irish importers source 75% or more of their imports from the UK. In the most recent ISME Trends Survey, 'Brexit Worry' has reached its highest point for members. A recent report showed how 35% of SMEs in Ireland say they have cancelled or postponed plans to invest in their businesses due to Brexit. Following lobbying by ISME, the Minister for Finance has indicated that he will relax the import rule post-Brexit, which we view as a positive step.

HOW WILL PROPOSED CHANGES IN VAT IMPACT HEALTH FOOD SUPPLEMENTS?

On another VAT related issue, ISME has called on Minister Pascal Donohoe to maintain the 0% VAT rating on food supplements. This follows the announcement by the Revenue Commissioners that the standard 23% VAT rate will be applied to all food supplements (including vitamins, minerals, fish oils, and probiotics) from the 1st March 2019. Many of these products are consumed under medical advice or supervision. The Association notes that imposing such a rate on health food stores contradicts the Healthy Ireland Initiative, and will drive these products online. We welcomed the announcement on 26th February to delay this decision.

HOW EXACTLY WILL HEALTH STORES BE AFFECTED?

Applying the 23% VAT rate will have a huge impact on the affordability of products that have significant health benefits. Many health stores will close once purchases move online and there is a risk of lower quality, inferior products entering the Irish marketplace. Furthermore, there will be job losses and closures for some stores, leading to another loss of revenue for the Government.

If the quote from Minister Shane Ross is a reflection on how the Government feel about VAT hikes, there is definitely a lack of understanding of how VAT impacts the SME sector. ISME will continue to lobby on this issue throughout 2019.

ISME Annual HR Survey

SME Demographics

In late 2018, ISME's HR department conducted its inaugural Annual Human Resources Survey with members. The goal of this research was to identify the unique aspects of Irish SMEs, focusing on Demographics, Remuneration, Compensation & Benefits, Learning & Development and Recruitment. These insights will be hugely helpful to the association in developing and tailoring its supports for the largest workforce sector in the country. for Irish Business.

The response was excellent and we would like to thank all of the respondents who took the time to provide feedback. This information will be invaluable not only to ISME but to the wider business community. The final report is still in development and an official release will be issued in the coming weeks, but for bISME readers, we would like to share some of the initial details. We will look at the demographical insights we obtained, in particular around gender and age diversity in the workforce.

You can read more findings from this research in future ISME publications including the April Members Monthly Newsletter. The final report will be on our website at the end of March.



GENDER

The national gender split from respondents resulted in a gender divide of Male 61.9% men: Female 38.1%. Looking at it from a regional level there are further interesting results:

- Men are dominant in all but five of the counties, with women only ranking higher in Limerick, Longford, Louth, Roscommon and Westmeath.
- Male dominated workplaces are noted as being disproportionately higher in Carlow, Cavan and Clare.
- One of the more interesting findings is the similarity in three of the counties that host some of Ireland's largest cities – **Cork**: Male: 57.1%: Female 42.9%, **Dublin**: Male: 59.4%: Female: 41.6% and **Galway**: Male: 61.8%: Female 38.2%.
- Of the top five counties by population, only Limerick reversed the nationwide trend by having more women to men in the figures returned Male 45.6%: Female 54.4%.

LIMERICK BUCK NATIONAL TREND WITH MORE FEMALES TO MALES AT 54.4%

GENDER PARITY BY SECTOR

Based on this survey we can see that there have been advancements for gender parity in sectors that have been traditionally dominated by men.

- In the Engineering and Construction sectors the gender split is 67% Men to 33% Women
- The Business Consulting, Financial Services, Horticulture and Manufacturing sectors fared a little better with ranges in the region of 54% Men to 46% Women.
- Women lead the way in the Electronics and Charity sectors with 63.7% and 58.3% respectively.

AGE

The national average for age diversity breakdown from our survey is:

18 - 29	30 - 44	45 - 59	60 +
18%	42%	28%	12%

SMEs favour employees in the 30-45 age group at 42%

AGE DIVERSITY BY SECTOR

- **Employees in the 18 - 29 age group** - the lead sector is Retail at 41.7%, Agriculture at 22.6%, Engineering at 23.3% and IT at 26.9%
- **Employees in the 30 - 45 age group** - this is the most dominant age group in 26 of the 37 business sectors surveyed. Hospital/Healthcare/Nursing Homes tops this group with 78.8% with Horticulture at 71.1%, and Plumbing/Electrician /Carpentry at 70.%
- **Employees in the 46 - 60 age group** - these are reasonably consistent but strongest in Electronics at 70.5%, Plant Hire / Industrial Machinery at 57.6% and Business Consultant at 42.9%

- **Employees in 61+ the age group** - these are the least represented group, the sectors where they were most represented include Cleaning at 47%, Entertainment and Leisure at 38.9%, with Architecture and Interior Design both at 30%

SMES FAVOUR EMPLOYEES IN 30-45 AGE GROUP AT 42%

As you can see in the table below, there are interesting comparisons when looking at the same age brackets by location and contrasting this with the national average results in the survey:

- The 18 – 29 age group are highest in Wexford, Roscommon and Westmeath at 176%, 116% and 88% higher respectively.
- The 30 – 44 group are highest in Longford (138%) and Tipperary (51%).
- The 45 – 49 group are highest in Kilkenny at 66%, Monaghan 44% and Limerick at 35%
- The 60+ group are dominant in Carlow, Sligo, Offaly, Donegal.

While these figures are interesting it is important to recognise that they are only reflective of the returns that were received. There is no doubt that

some of the anomalies that have been identified are just that, anomalies, however they do give food for thought with regards to the recruitment processes in more rural locations as well as the need for opportunities to entice younger workers to remain in their local areas.

ISME encourages all members to engage in next year's survey so we can build on the data that was gathered this year and achieve further insight into the workings of Ireland SMEs

County	Average of 18-29	Average of 29-45	Average of 45-60	Average of 60+
Carlow	0%	0%	33%	67%
Cavan	17%	38%	23%	24%
Clare	19%	41%	38%	2%
Cork	18%	38%	35%	9%
Donegal	14%	38%	15%	30%
Dublin	20%	40%	25%	13%
Galway	16%	38%	22%	19%
Kerry	15%	42%	30%	8%
Kildare	8%	54%	26%	12%
Kilkenny	12%	55%	43%	8%
Laois	28%	33%	22%	17%
Limerick	19%	41%	38%	2%
Longford	0%	100%	0%	0%
Louth	17%	38%	36%	9%
Mayo	14%	42%	19%	25%
Meath	17%	40%	33%	10%
Monaghan	19%	35%	43%	6%
Nationwide	26%	52%	15%	7%
Offaly	16%	36%	17%	31%
Roscommon	59%	54%	7%	0%
Sligo	0%	52%	7%	41%
Tipperary	15%	63%	23%	0%
Waterford	15%	53%	23%	9%
Westmeath	32%	45%	18%	5%
Wexford	49%	22%	25%	0%
Wicklow	11%	52%	25%	8%

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ADVERSE WEATHER PREPARATION GUIDE

As you will undoubtedly recall in March 2018, Ireland was subject to the heaviest snowfall in recent times dubbed the 'Beast from the East'. This weather event resulted in many businesses having to shut their doors until the snow subsided causing considerable disruption to businesses across the country.

As such, ISME are recommending that all businesses and employers take a proactive approach to minimize the disruption should we see another extreme weather event in spring 2019. Considering this we have prepared a Adverse Weather Preparation Guide which is available to the SME community [here](#).



ISME EVENTS IN 2019

The ISME Annual Lunch will take place on Friday 24th May in a new venue, Leopardstown Racecourse. Details will be announced about the event later this month. If you wish to book a table or tickets for the event please contact marketing@isme.ie. You can also watch the 2018 Lunch video [here](#).

ISME's Annual Conference will take place on Wednesday 23rd October in the Citywest Hotel. If you are interested in exhibiting, or attending the event please complete the form [here](#). You can also watch the 2018 conference video at the same link.

ISME at work for you

DATES FOR YOUR DIARY

LinkedIn for Business - Intermediate

Monday, 22nd March
Carlow - Mount Wolseley

Managing Workplace Conflict (Certified) -Module 1

Wednesday, 27th March
Dublin

Protecting Your Business from Cyber Threats

Thursday, 28th March
Dublin

ISME Roadshow

Friday, 29th March
The Maldron Hotel, Oranmore
Galway

Effective Sales Planning & Lead Generation

Monday, 4th April
Dublin

Successful Business Writing & Email Etiquette

Wednesday, 10th April
Dublin

ISME Roadshow

Thursday, 25th April
The Limerick Strand Hotel,
Limerick

ISME Annual Lunch

Friday, 24th May
Dublin

LAUNCH OF ISME SKILLNET & DBS DIPLOMA



ISME Skillnet launched their DBS Diploma in Business Management on Thursday 7th February. Welcoming the students on the day was Ray Whelan, Programme Director (*pictured above*).

ISME'S NEW WEBINAR SERIES

ISME's HR Advisor, Mark O'Connor has launched a series of HR webinars on topics that are of interest to Irish SMEs.



Both the first webinar, which was launched at the end of January on Absence Management, and the second webinar on the Miscellaneous Provisions Act, are now available [here](#).

Miscellaneous Provisions Act 2019: Why should businesses be concerned?

Mark O'Connor, ISME HR Advisor

As you may (or may not) be aware, there is an impending change to employment legislation that is due to impact every employer in the country. The changes will be introduced on the 4th March 2019 and relate to all employers. Some of the changes are reasonably straightforward; however, others will require a greater level of consideration, particularly for companies that rely on casual or part time employees.

Some of the most immediate impacts are already making the headlines such as:

- the need for all employers to provide confirmation of terms of employment within five days of the start date
- the restrictions on zero hours contracts (and subsequent payment penalties)
- the banding of working hours

However, the most significant change for employers does not relate to an operational change but a behavioural one.

In order to ensure that employees can request their entitlements without fear of rebuke, new powers have been granted to the Adjudicating Officers in the Workplace Relations Commission (WRC) that will address instances where employees have been found to have been punished for trying to avail of their entitlements under the updated legislation.

THE ACT OUTLINES PENALISATION FOR EMPLOYEES AS BEING:

- Suspension, lay-off or dismissal (including constructive dismissal), or the threat of suspension, lay-off or dismissal
- Demotion or loss of opportunity for promotion
- Transfer of duties, change of location of place of work, reduction in wages or change in working hours
- Imposition or the administering of any discipline, reprimand or other penalty (including a financial penalty)
- Coercion or intimidation

Any employer that is found to have penalised an employee will be liable for a **Class A fine** which is a monetary fine of **up to €5,000 and/or 12 months**



in prison. This means that employers need to be objective in their responses when employees make requests for documentation that they are entitled to or to have their hours banded. How this level of sanction will be applied is yet to be seen, but it is reasonable to assume that where fairness and objectivity have been applied by employers, there will be a common-sense response. However, employers need to be aware that in apparent cases of abuse they will be subject to the more punitive terms of the Act.

BE PREPARED

Here at ISME we want to ensure businesses are appropriately informed about this change in employment legislation and have created the following supports which can be assessed [here](#):

- Miscellaneous Provisions Fact-sheet
- Confirmation of Employment Template
- Banded Hours Calculator

This documentation is also available when members log into the ISME website and can be accessed in the Members Area. A webinar is also available to members and can be assessed in the Resources Section of the Members Area [here](#).

If you are unsure of the impact of this change, please contact ISME's Human Resources Department by emailing hr@isme.ie

Not getting paid on time? Not getting paid at all?

Gerard Barrett, Sales Director, The Ward Group



If you are in business, then you almost certainly going to experience late payment or non-payment. It is perhaps the most frustrating thing that can happen to you. You have done a good job, delivered a good service and kept your part of the bargain but now you can't get paid.

Not many people understand just how expensive this can be. There is much more at stake here than just the value of the debt. But let's just look at the debt for a minute with this example. You are owed €1,000 and your margin might be around 10%. You no doubt have competition so you arrive at a price that you can sell at, that delivers this margin of 10% but still remains competitive. Your price assumes you will be paid in 30 days. If your customer does not pay until 90 or 120 days, you are no longer making a 10% margin. You are in fact lending free money to your customer!

So, let's look at that €1,000 debt again.

- There's the cost of the sale (marketing, sales, etc)
- Overheads
- Cost of goods
- Cost of money

If you throw up your arms in frustration, give up and just 'write off' the debt, how much does that really cost? The cost is frightening! It will take **up to €10,000 of new revenue** to compensate for the €1,000 write off!

WHAT CAN YOU DO?

Prevention is better than cure and with that in mind businesses should ask themselves the following:

1. Does your company have a written credit management policy?
2. If you do, is it managed properly? Is there interference from the owner/manager in the process?

3. Are your contracts bullet proof? How do you know?
4. Do you credit check new customers?
5. At onboarding stage with a new customer do you explain in a very clear manner, the relationship between price and on-time payment? Do you explain clearly what your terms and conditions are?
6. Do you have a 'pre-due' call routine? (This is not for all clients but for new customers with no credit history, a large invoice that might leave you exposed if not paid on time, a customer with a late payment history etc).
7. Are you aware of the late payment penalties you can apply?
8. Brexit - If you take on new international markets have you considered what to do if you can't get paid? Do you have language support?
9. Have you considered pre-legal debt collection from a reputable agency?
10. If the relationship with your customer has broken down, have you considered legal action? Do you understand the legal collections process? It is very important to dispense with the myths and get the facts about legal collections

As you can see, there is a lot you can do to prevent the dreaded 'write off' and there is still a lot you can do even if you are struggling to get paid!

The Ward Group are part of the ISME ADVANTAGE Affinity Programme and offer Members a 20% discount on Domestic and International Debt Collection, Outsourced Ledger Management and Legal Services. Find out more [here](#).

Where do go to win public contracts

Ross McCarthy, Managing Director,
Keystone Procurement

Public contracts are a great way of achieving growth for a business. If you want to win more public work, then writing great tenders is key but you need to know where to find requests for tenders!

Public sector buyers (government, state agencies, local councils etc.) all have to follow public procurement rules about how they buy goods and services. These rules include how and where they advertise large contracts. We have listed here all the main tender portals used in Ireland and the UK.

TENDER PORTALS IN IRELAND

Republic of Ireland has a one-stop tender site for finding all public sector tenders which is [eTenders](#). Local authorities can also use [SupplyGov](#) to run some construction and plant hire contracts, but most of these are advertised on eTenders.

Northern Ireland has two main tender portals:

- [eTendersNI](#) is the main tender portal for Northern Ireland.
- [eSourcingNI](#) is another public sector tender portal and is popular with many local authorities

TENDER PORTALS IN THE UK

Scotland and Wales

- All central and local government tenders in Scotland are on [Public Contracts Scotland](#).
- All central and local government tenders in Wales are on [Sell 2 Wales](#).

England

The main tender portal in England is [Contracts Finder](#). You can also find tenders linked to capital and infrastructure projects on [CompeteFor](#).

English Local Authorities come together to buy goods and services, the bigger portals include:

- [Supplying the South West](#)
- [South East Business Portal](#)
- [Chest \(North West\)](#)
- [North East Procurement Organisation portal \(NEPO\)](#)
- [YOR tender portal \(Yorkshire and Humber\)](#)
- [East Mids Tenders](#)
- [London Tenders Portal](#)

English Universities & Colleges also come together for procurement:

- [London Universities Purchasing Consortium](#)
- [North Western Universities Purchasing Consortium](#)
- [North Eastern Universities Purchasing Consortium](#)
- [Southern Universities Purchasing Consortium](#)

UK-wide (sector specific)

There're many specialised tender portals.

- Central government tenders can also be found on [Crown Commercial Service](#).

- Funding for innovation and buyers seeking solutions to specific issues are on [Small Business Research Initiative \(SBRI\)](#).
- Digital services are advertised on the [Digital Marketplace](#).
- [YPO](#) buyers include schools, local authorities, charities, emergency services, public sector and other bodies such as nurseries and care homes.
- UK-wide tenders for the education sector are on [Crescent Purchasing Consortium](#).
- Police, fire and rescue services in England and Wales use [Bluelight](#)

Government Departments

- The UK Department for Environment, Food & Rural Affairs has its own portal: [DEFRA eSourcing portal](#).
- So too has the UK Foreign Office: [Foreign & Commonwealth Office](#).
- The UK Home Office also has its own portal: [Home Office](#).
- Tenders for defence spending are found on [Ministry of Defence - Defence Contracts Online](#).

Health Sector

The UK National Health Service (NHS) has its own tender portal called the [NHS Supply Chain Procurement Portal](#).

Other NHS portals include:

- [NHS LPP \(London Procurement Partnership\)](#)
- [Supply2NHS \(regional NHS Trusts\)](#)
- [East of England Collaborative NHS Procurement Hub](#)
- [South of England Procurement Services](#)
- [NHS Shared Business Services](#)
- [NHS National Procurement for Scotland](#)

Housing

- [Housing Procurement Portal](#)
- [Sanctuary Group](#)
- [Eastern Procurement](#)

Contracts not on the tender portals

Many public bodies have their own lists of suppliers for small contracts. We recommend that SMEs contact each directly about how to become an approved supplier.

MORE TOP TIPS ON TENDERING

Keystone Procurement have lots of great advice on how to win more tenders. You can search for 'Bid Management' articles in their blog [here](#).

Keystone Procurement are part of the ISME ADVANTAGE Affinity Programme, find out more [here](#)

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Tropical World in Donegal



How did you get involved with wildlife and nature preservation?

I have always had an interest in wildlife, I started with showing pedigree rabbits over thirty-five years ago, I even helped organise the first Rabbit Show in the Republic of Ireland.

What inspired you to set up Tropical World?

My aim was always to develop an indoor tourist attraction for Donegal. It is one of the most beautiful and unspoilt counties in Ireland and I wanted to give the public an alternative tourist attraction, which could be visited in all types of weather. After viewing a butterfly house in the UK, I was inspired to develop something unique within Donegal.

What was the first thing you installed?

It was a purpose designed glasshouse with temperature controls for the public to view the various species of butterfly in their natural environment. It also includes an enclosure equipped for parrots, lizards and monkeys with full disabled access throughout for wheelchairs and children.

What have been the challenges you've faced setting up Tropical World?

Firstly, it was to source funding during the economic downturn, after that agree a VAT rate with Revenue and then get suitably qualified staff. There will always be challenges and we strive to raise the bar each year to meet the public demand and to provide that special experience that people will always remember.

Do you get many visitors?

We get 40,000 visitors over a six-month period, a high proportion are school tours from Northern Ireland. This has increased year on year over the last

eight years. The response has been amazing and the repeat business has created a sustainable business model. Our focus is to create an enjoyable day out in a relaxed environment showing the importance of nature.

Do you have any stories about Tropical World?

One of the most enjoyable experiences was when a family from Northern Ireland came to visit Tropical World. Their child was blind from birth, I was in awe listening to the mother explaining to the child the intricate details of the plants, butterflies and all the sounds and colours, bringing to life the whole experience of the butterfly room. The look of amazement and joy on that child's face was priceless.

Do you have a favorite animal in Tropical World?

Yes, it is the lemurs and I have four different species. They are an animal with great character, very active and love interaction. I also love chameleons as it is amazing to watch them change colours right in front of your eyes.

Is it a business or a labour of love?

It is a labour of love but has to be financially viable as we have five staff twelve months of the year to employ and only have six months income to facilitate this. I really enjoy it as it is an escape from the day to day running of the overall business.

Has Tropical World had a positive impact on your core business Alcorn Flowers & Garden Centre?

Yes, it has increased footfall for Alcorns Flower and Garden Centre bringing an added dimension and an extra dynamic of customer which we would not otherwise have experienced.

What are your plans for Tropical World?

We are currently developing an education department to enhance and encourage conservation. Our aim is to educate future generations to stop global warming and the destruction of our environment. We would hope to reach European standards within the zoo as we are already part of BIAZA which governs and promotes zoos within Ireland and the UK.

Tropical World will reopen in April, find out more [here](#). Visit Alcorns Flower and Garden Centre [here](#).

A series that highlights the lives and interests of ISME members and staff. In this edition, The bISME talks to Clive Alcorn, owner of Alcorn's Flower & Garden Centre about his Tropical World in Donegal.