

THE **b**ISME

THE BUSINESS OF IRISH SMEs

The business of News

CEO of the Business Post,
Colm O'Reilly talks disruption,
opportunities & Irish media.

IS YOUR BUSINESS SAFE?

HSA urges businesses to make the
SMART decision on safety

THE COST OF MARKETING?

Safann McCarthy asks us if our Marketing
spend is for the right reasons.

HR UPDATE:

National Minimum Wage 2020

GROW YOUR BUSINESS:

Tips to help small businesses successfully export

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Credit Review



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Niall Austin, MD, PURE Marketing

Insurance Reform has stalled

Well readers, Saturday 1st February came and went, and the UK are no longer members of the EU. Nothing changes immediately of course; we are still officially in 'transition.' While the mood music does not suggest that anyone in the UK really wants tariffs on their trade with the UK, the stated determination to 'diverge' threatens the 'level playing field sought by the EU. The internal EU dynamics requires that the 26 remaining member states need to see what a future deal looks like by mid-summer. But please don't leave preparations for your business until the last moment, and check out our [Brexite Page](#) for advice.

The insurance issue made it onto the hustings, so politicians are aware this is an issue that hurts you. We launched our [Fair Book of Quantum](#) on 23rd January, but reduced awards are not the only thing required to fix the problem. We need other measures such as a Perjury Act, an amended Defamation Act and an amended Occupiers Liability Act asap. It was maddening to see yet another [spurious claimant](#) walk free from our High Court. Our incoming Justice Minister must have a blunt exchange of views with the judiciary and the legal lobby when he or she is appointed. We cannot continue to accept what passes for 'justice' in our civil litigation system.

The Great Recession is only a decade behind us. A great many of us (including yours truly) lost their jobs in that savage downturn, which was caused, in part, by profligate, unsustainable political promises. It was saddening, therefore, to see all parties make promises on pensions, taxation, social protection, and public spending. ISME is reminding people how much lavish spending [costs each of us](#). It is important we don't go down that road again.

The [Coronavirus outbreak](#) has now been declared a global emergency by the WHO. We have been here before, with foot-and-mouth disease and with swine flu. ISME will have information on processes, procedures and preparation for your business. Keep an eye on our 'Advice' page on the website. Many more businesses today can continue to function with staff remotely working, but person-to-person services in healthcare, retail, hospitality and transport will require contingency plans.



Neil McDonnell, Chief Executive, ISME.

The [ISME Roadshows](#) are back, coming soon to a town near you. They're free and open to members and non-members alike. We trialled a one-minute 'Pitch my business' for attendees at our first Roadshow 2020 event in Liffey Valley. It went down really well, with attendees staying in the hotel to network after our staff left. We plan to continue this section throughout the year so don't forget to bring your business cards! The next Roadshow is in the CityNorth Hotel on 27th February, you can book your place [here](#).

With 2020 shaping up to be an 'interesting' year, now is the time to really consider investing in staff upskilling. You can save serious money on training (certainly more than the cost of ISME membership) by availing of our [ISME Skillnet](#) training offering. Contact Adam or Sheema in the office to find out more on 01 6622755 or email skillnet@ismie.ie.

Lastly, and on an uplifting note, we ran our Valentine's Day campaign again this year. When thinking of your loved ones, anytime of the year remember to shop local for gift ideas.

Neil McDonnell
Chief Executive, ISME

ISME ROADSHOWS CONTINUE INTO 2020



The HSA will be talking about BeSMART.ie, their online safety tool for SMEs at 5 Roadshows in 2020 including the next Roadshow on 27th February. The ISME Roadshows provide business owners with an opportunity to network and enjoy talks and discussions from a selection of speakers. Joining the line up on the day is Peter Boland of the Alliance for Insurance Reform. In addition to our talks attendees will have the opportunity to 'Pitch my Business' so don't forget your business cards!

The second Roadshow of 2020 will take place on Thursday 27th February in CityNorth Hotel & Conference Centre, Gormanston, Co. Meath. Join us from 8am for breakfast & networking. As with 2019, admission to all of our Roadshows will be complimentary. Register for the next Roadshow [here](#). After the roadshow, at 10am, there will be a free WRC workshop. Full details on page 16 .

ISME's HR ADVISOR IS SAYING GOODBYE



'As you may be aware I am moving on from ISME on 21st February. I would like to thank all of the ISME members for getting in touch and I hope that over the past 18 months or so I have been able to help out. We have a great replacement lined up and I know that she will build on the service that has developed over the past seven years through both myself and my predecessors. Thank you also to Neil and the ISME team who work tirelessly for member needs; and, don't forget to get in touch if you have any queries HR related or otherwise. All the best, Mark '

BUSINESS AFTER BREXIT - DOING BUSINESS ABROAD

We have developed a Business Abroad resource page under the Advice section of the ISME website. The page brings together links and external websites to give advice on doing business with other countries, both inside and outside the EU. This online resource can be used by SMEs to develop new market opportunities post Brexit, reducing businesses reliance on the UK market.



ISME MEMBERS – WHAT'S ON YOUR MIND?

SHOPPING LOCAL

"Our therapists feel that shopping shouldn't be a faceless pastime. Consumers should enjoy the interaction of touching products and speaking to shop assistants. Irish consumers should remember that by supporting Irish SMEs, they are supporting people, not shareholders"

JENNY BOYCE, DUBLIN'S WICKLOW STREET CLINIC, MANAGER,

"We are a small family business employing locally and also using many local suppliers, so when our customers 'shop local' their money is filtering into the local economy in a big way; through our staff, our bakers, our artists, our crafters, our local post office, and other small business suppliers. We, and all our staff have a shop local policy too. We try to keep our own spends within the locality or certainly within the County where possible. Businesses need to support each other."

AILISH CONNOLLY AND LIZ GREEHY OF KILBAHA GALLERY IN LOOP HEAD, CO. CLARE:

"Local businesses are part of the fabric of the local community, providing a focal point in every village, town and city in Ireland. If you value where you live, and want it to thrive, buy local."

COLM HEALY, THE OWNER OF SKELLIGS CHOCOLATE IN BALLINSKELLIGS, CO. KERRY::

USEFULEVENTS FOR SMES

BIZ EXPO

Thu, 20 February
10:00 - 16:00
Citywest Convention Centre, Dublin

Womans Rural Entrepreneurial Network Showcase & Launch

Mon, 24 February
10:00 - 13:00
Pairc Ui Chaoimh, The Marina, Cork

Diversity & Inclusion

Wed, 26 February
18:00 - 20:30
WeWork Labs, 5 Harcourt Rd, Dublin 2

Legacy - secrets to a successful business

Thu, 27 February
18:00 - 22:00
The Ellison, Castlebar Mayo

Talent Summit 2020

Wed, 4 March
08:00 - 17:00
The Convention Centre Dublin 2

Taking Care of Business

Wed, 25 March
08:15 - 14:00
Dublin Castle

HOW MUCH WILL A BILLION EURO COST ME

The general election campaign has come and gone, for now at least, one thing every politician had in common was a manifesto promising us, the people of Ireland, billions of euro of spending. When numbers get larger than one million, their magnitude is hard to discern. When they get larger than one billion, we can't grasp the fact it is a thousand times bigger again. With promises of billions of euro being made on the income and the expenditure side, it is important to understand the individual impact of one billion euro at the level of the citizen. Taking the current population of approximately 4.8m, €1bn equates to €208 for every man, woman and child in Ireland. However, less than half that number are income earners. The Revenue statistics (2017) show 2.5m income earners. Divided among them, €1bn equates to €400 per head. However, of the 2.5m income earners in 2017, just under 900,000 paid no tax. Netting these people out, (as they will not fall into the tax net to cover fresh spending), we are left with 1.6m taxpayers. The net liability to them of €1bn is €625, each. Remember when a minority of citizens thought €260 was too much to pay for a household water charge? Watch ISME CEO Neil McDonnell break it all down [here](#).



CSO PUBLISH 'FACTS & FIGURES 2019'

This January The Central Statistics Office (CSO) published Ireland's Facts and Figures 2019. This publication presents an accessible statistical picture of Ireland and is compiled from data previously published by the CSO in the last year. Some interesting facts included:

- The number of SMEs accounted for 99.8% of all enterprises and 68.4% of persons engaged
- Women occupied 28% of Senior Executive roles compared with 72% for men.
- The Services sector dominated employment with 774,572 persons employe, followed by Distribution with 367,405 persons employed.



THE CREDIT REVIEW OFFICE HAS REBRANDED TO 'CREDIT REVIEW'

First established in 2010 by the Minister for Finance, Credit Review's role is to ensure the flow of credit to viable Small & Medium Sized (SMEs) and farming businesses. Credit Review provides a simple, independent, effective and affordable appeals process for SME and farm businesses who have either been refused credit, or have had existing facilities up to a value of €3million reduced or withdrawn. The service has a 90% success rate, securing up to €3m in Bank Credit for Individual SMEs & Farming Business.

Big Red Cloud Teams Up with Guinness PRO14 in Advertising Giveaway

Small businesses throughout the country are being given a chance to promote themselves to audiences worldwide through a competition that has been launched by Irish company Big Red Cloud, in conjunction with the Guinness PRO14. The online accounting specialists are giving up their spot on the referee jerseys for Round 17 of the tournament, so that one business can display their own logo on the jerseys for 7 matches. Enter your SME in the competition [here](#)

INNOVATION AND TRANSFORMATION IN THE FINAL STAGE OF FULFILMENT

As consumers increasingly go online for their shopping needs, speedy fulfillment is now the normal expectation of every online shopping experience. For logistics and supply chain companies and their retail partners it is one of the big challenges they face as they come under increasing pressure to reduce the cost of last mile delivery and the associated carbon footprint the current system generates. The Chartered Institute of Logistics and Transport Eastern Section, in conjunction with Linkline Journal are hosting a free event on Friday, 21st February from 09:00 – 14:00 in Crowne Plaza Hotel, Dublin Airport, to help you with your business model Find out more [here](#).

Workplace Relations Commission opens Ennis Regional Services Office

The 11th February saw the then Minister of State for Trade, Employment, Business, EU Digital Single Market and Data Protection, Mr Pat Breen TD, open the Ennis Regional Services Office of the Workplace Relations Commission.

Speaking at the event, the Minister said that “This is a very important day. It represents the next step in the WRC plan to provide, to the greatest extent possible, the same range of services to people across the country as are available in Dublin. “It is very important that a body like the WRC has regional presence. The WRC is looking at ways to further improve accessibility to its services – particularly for people who, for one reason or another, find travel or dealing with certain situations particularly difficult.

WISH YOU HAD MORE RESOURCES IN YOUR BUSINESS?

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Lobbying | Online Members Area
Learning & Development | Business Development
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TO FIND OUT MORE VISIT **ISME.IE**

ISME
Irish SME Association

Ten tips to help small businesses export to success



Alison Currie Operations Manager at InterTradelreland.

As we enter a new decade, small business owners will be looking for new opportunities and ways to increase sales and grow their business.

Exporting is one option to consider as research shows that it can significantly help firms to increase turnover and enhance business performance. For a first-time exporter trading in Ireland, Northern Ireland is the perfect place to begin, writes Alison Currie from InterTradelreland.

InterTradelreland's research shows that 75% of businesses that have gone on to sell off the island took their first steps on the export ladder through entrance into the other market on the island.

Firms that trade across the border benefit greatly from higher productivity levels, increase the likelihood of job creation and potential to significantly increase turnover.

Northern Ireland holds many advantages for Irish firms. It is geographically closer than our other European neighbours, and there are no language barriers. Cross-border trade is currently valued at €7bn so substantial opportunities exist for your business.

So, for those firms considering exporting for the first time, here are some pointers to get you started.

1: Review your performance in your home market

- Carry out a SWOT analysis to identify the challenges and opportunities that exist for your business
- Is there opportunity for growth in your existing market?
- How do you compare against your competitors?

2: Looking at new markets

- Review the business opportunities and challenges of entering a new market
- Do your market research (have facts and figures to hand)
- Identify your readiness, do you have the skills and resources in place to grow?
- Set focused and ambitious but achievable targets.
- Focus on one market at a time. Although tempting to pursue multiple markets, be sure to understand the first fully before heading on to others.

3: Research your new market

- Spend time in your target marketplace.
- Meet and talk to as many relevant people as possible, even if they are unlikely to be immediate customers. They are all sources of invaluable market information.
- Identify potential prospects and customers for your product or service
- Understand the sales or distribution channels for your product.
- Examine competitors closely.
- Understand the marketing and promotional approach of suppliers and retailers.
- Note and understand any differences from your home market.

4: Understand your brand

- What makes your product/service different from others that are already operating in the market?
- Design your product or service for global appeal from day one. Local knowledge of the country you plan to enter will help you tailor your product.

5: Review your pricing

- Ensure that your price point is achievable in your target market. Get as much detail as possible (end retail, wholesale, discount prices)

6: Engage an experienced market research consultant based in the target marketplace

- A professional marketer based in the new market can assemble facts and figures and reach sources quicker than you may do yourself.
- An independent professional can also provide realistic feedback on the opportunities and challenges.
- InterTradelreland's Elevate programme offers a number of tailored supports to help you with this research.



7: Pull together all your information and research

- Collate all the information and material you have assembled.
- Draw up a research analysis report – this will clarify many issues and needs, and present possible opportunities for you.

8: Proceed to draw up a market entry plan

- A formal market entry plan will establish your date of readiness.
- It should clarify the dos and don'ts and identify priorities and must dos.
- It will give you the opportunity to test likely outcomes, before serious money and resources are committed.
- Having a market entry plan increases the likelihood of success.

9: Consider Resources

- Identify the resources required to achieve your objectives (personnel, finances)
- InterTradelreland's [Acumen Programme](#) can help with salary support for an additional sales resource focusing on the target market

10: Listen to advice

- Listen to the people that are around you and be open to their advice. Although you may think you have covered every aspect, someone could bring something to the table that hadn't crossed your mind.

InterTradelreland Sales and Marketing Supports

InterTradelreland is here to help you start and develop your cross-border journey so if you think your business could benefit from sales and marketing supports find out more at [here](#).

[Elevate Programme](#) from InterTradelreland provides consultancy funding support to help you develop a cross-border sales and marketing plan.

You can also go to ISME's [Doing Business Abroad](#) for more advice on potential new markets.



An initiative of

Rialtas na hÉireann
Government of Ireland

ONE-STOP SHOP
FOR YOUR BUSINESS



Own or manage a small business?
Thinking of starting a new business?

This event is for you!



Taking Care of Business Event

Wednesday March 25 2020
Printworks Conference
Centre, Dublin Castle
8:15am to 2:00pm

Free Admission

Register here at www.takingcareofbusiness.ie



- Meet with representatives from a range of State offices and agencies
- Get practical information and advice
- Find out ways to save your business money
- Learn about supports and tools to assist you in your business

Transforming the business of news

Colm O'Reilly, CEO, Business Post

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

I have 25 years business experience across the Drinks, Hospitality, Technology, Investment Management and Media industries in Ireland, UK and USA. I started out as a trainee accountant in the UK with Bass Plc and spent 20 years in the finance function at the likes of Diageo, Horizon Technology Group and Choice Hotels. I was always interested in the commercial side of finance rather than the technical accounting. Having completed a full time MBA, I transitioned from being a CFO into the CEO role. I've been CEO of the Business Post and Deputy CEO of the Business Post Media Group for the last 9 months.

What do you enjoy about your role?

A national broadsheet news title is a unique kind of business. The company is a commercial enterprise and must make a profit to exist. And yet at the same time the very essence of the product is publishing news stories that are in the public interest. Occasionally those two worlds can collide and so, despite all the business experience I've gained, this business has thrown up new challenges for me. But what I really love about my job is that this is a people business because I have found in my career that the roles that have been most satisfying have been in people businesses.

Talk to us about The Sunday Business Post and the changes that have taken place over the years?

The Sunday Business Post was launched in November 1989 as a specialist weekly Business and Politics newspaper that developed a deep and loyal following. Kilcullen Kapital acquired the business in October 2018 and found not a lot had changed. The big opportunity we saw was to modernise a traditional weekly title and reposition it as a multi-media digital platform. Last year we started a transformation program where we:

- Implemented an enterprise level integrated publishing and content management system with a digital first focus
- Rebranded the title as 'Business Post' and we now publish content every day
- Launched a new multi-media enabled website and mobile app
- Acquired a number of Events businesses and launched Business Post branded B2C and B2B conferences and events

We now issue a daily business ezine, publish up to 7 pieces of new content online every day and can now tell our major stories through the medium of podcasts and video as well.



Colm O'Reilly talking at the ISME Annual Conference in 2019

What can we expect from The Sunday Business Post over the next few years?

We recently acquired Irish Tatler, Food & Wine and Auto Ireland magazines and will leverage these assets to launch new fashion, food and auto magazines to be distributed free with the newspaper. We have started building a Business Post Community through our Events companies by giving our readers a live experience of the Business Post journalism brand. And finally, we are actively looking to acquire a data business which will enable us to develop and launch new publishing products and services. From our field research in Europe and the Nordics we discovered that a combined model of Publishing-Events-Data has worked very well for small independent media companies.

“The key to our survival is to know our audience and to ensure that they see the Business Post as ESSENTIAL reading”

The publishing/media sector is highly competitive, in your opinion what makes a brand stand out in this busy space?

The media industry is being disrupted by changes in consumer behaviour, technology and archaic legislation (defamation laws) which is leading to heavy decline in sales. The key to our survival is to know our audience and to ensure that they see the Business Post as ESSENTIAL reading - if they don't read or follow our content, then they are missing out!

Newspapers and journalism have seen so many changes how as an independent Irish SME, will the Business Post take on these changes and compete with the resources behind large global media companies?

It is shocking that the Business Post is the last Irish owned Sunday broadsheet title – that is globalisation right there! We are a niche brand which we believe is a positive in a challenged market. Our product is journalism and we believe that people will read, listen or watch our content if the journalism is high in quality. Against a background of industry consolidation and cost cutting we have grown the headcount in our newsroom and are investing in journalism. We produce 100 pages of Irish business and political news every week, which the global players operating in Ireland can't match.

What are your thoughts on Brexit and the impact it will have on your business?

As we sell printed product in Northern Ireland and England Brexit could be a negative impact on our distribution. We have Brexit plans that have been developed in line with our trading partners. However, there could be an opportunity here too. A potential difficulty for our print product could well be an opportunity for our digital offering with the Irish diaspora in the UK. Disruption could be just around the corner and in business you can never be complacent.

“ It is shocking that the Business Post is the last Irish owned Sunday broadsheet title – that is globalisation right there!

From your experience, what are the major business challenges you have overcome?

My most difficult and severe challenge was being CFO for a hotel chain at the time of the last global financial crisis in 2009. That resulted in the company entering NAMA and a massive restructuring / business turnaround. The outcome was successful but took 4 years of unbelievably difficult work. The most consistent challenge I've faced in nearly every senior role I've had was the need to restructure operating models and develop new business plans to respond to changes in the market. Invariably this is huge work that involves business and people restructuring, multi-stakeholder management and sourcing new funding.

Business Post
Trusted Business Journalism

ANALYSIS & OPINION TECH LIFE & ARTS



Sinn Féin won't be able to enter coalition without compromising

Do you have a business mentor? What business advice was crucial to your success?

Not a formal mentor but I do have a group of peers and connections that I regularly bounce ideas off and seek their advice. The CEO role can be lonely place sometimes and being able to talk things through with others is hugely valuable.

The best personal advice I ever got was to identify and understand my own limitations. The result is that I always seek to work in teams that compensate for the things that I am not good at and allows me to play more to my strengths.

“ Invest in, and train your people; truly empower them; allow them freedom to succeed

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

My advice to SME businesses is:

- Invest in, and train your people; truly empower them; allow them freedom to succeed
- Don't be afraid to fail! Learn, adapt and move on.
- Be agile – agonise over the big decisions but make the small ones rapidly and free from red tape / bureaucracy

The Business Post offer ISME Members a 25% discount for their annual digital subscription. Find out more [here](#).

HSA urges businesses to make the SMART Decision on Safety

Managing health and safety is a core part of good day to day business management. The Health and Safety Authority has a tool to help you do just that. [BeSMART.ie](https://www.be-smart.ie) is empowering thousands of business owners and managers to take control of day-to-day safety management. This FREE, easy to use, online risk assessment and safety statement tool has put the management of health and safety at everyone's fingertips.

As an employer, preventing accidents and ill-health in your workplace will reap rewards for your business. Fewer accidents and less absenteeism can help deliver a more productive workforce, better staff morale and contribute to the bottom line.

BeSMART.ie will also help you to meet your legal obligations in a simple and cost-effective way.

BeSMART.ie was developed by the Health and Safety Authority, and more than 66,000 users have used the online tool to generate risk assessments and safety statement specific to their workplace. Thousands more have visited the site as a source of health and safety information.

To effectively manage health and safety, it is essential that your workplace has a safety statement based on up to date risk assessments. Keeping your safety statement up to date and checking that workplace practices reflect its contents can play a crucial role in helping you to prevent workplace injuries and ill-health.

To date over 320 different business types are supported on **BeSMART.ie**, with over 500 hazards risk assessed, and we are adding to this every week

BeSMART.ie allows you to prepare your risk assessments and safety statement in a way that is easy and straightforward, using a simple four-step process. Register, select your business type and answer the questions presented, with 'Yes' or 'No' while considering if the measures needed to prevent an accident or ill-health are in place at your workplace.

The next step is to walk around your workplace, consult with your employees and make sure all the hazards have been risk assessed. After all, you and your employees know your workplace better than anyone else does. Once complete, you can download your safety statement document. You can edit the document to include additional information specific to your workplace.



BeSMART.ie provides a framework that can be adapted for your own workplace.

It uses plain language and support is available to users via telephone or email. It is

- confidential
- free of charge
- easy to navigate and use
- available 24/7 and at a location convenient to you.

In addition, **BeSMART.ie** has within its 'Learn More' section, a wealth of useful information for everyone, such as guidance materials, checklists, videos, information sheets and template forms. Like everything on **BeSMART.ie**, it's absolutely free.

The HSA also provides a range of free awareness-raising online courses at its eLearning portal [hsalearning.ie](https://www.hsalearning.ie) for employers and employees alike. Browse the portal and take short courses yourself or set up groups of your employees to take a course in their own time and at their own pace.

The HSA will also be among 28 government departments and state agencies coming together to provide free advice and support to businesses in a one day event at the Printworks in Dublin Castle on 25th March, 8.30am-2.00pm. To attend register [here](#) to this free event.

Queries on **BeSMART.ie**, www.hsalearning.ie, or any workplace health and safety related matter, can be directed to the HSA's contact centre at **1890 289 389**.

Kay Baxter from the HSA will be at ISME Roadshows during 2020 talking about **BeSMART.ie**. Meet her at the next Roadshow on 27th February at the, CityNorth Hotel & Conference Centre, Gormanston, Co. Meath [book here](#).



Oifig an Stiúirthóra um
Fhorfheidhmiú Corparáideach
Office of the Director
of Corporate Enforcement



Are you a company director
or company secretary?

If so, you have statutory
obligations under the
Companies Act

To help you meet your statutory obligations, the
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- ▶ assists you make informed decisions by providing a **FAQ section** on our website with over 90 questions and answers;
- ▶ assists companies and their officers understand their duties under company law by providing;
 - a suite of 7 detailed Information Books
 - a suite of 12 'Quick Guides' written in Plain English

Visit our website for our publications, FAQs and activities

www.odce.ie



National Minimum Wage



On 1st February the National minimum Wage in Ireland increased from €9.80 to €10.10 per hour - a 3% increase. This follows a 2.6% increase in 2019, a 3.2% increase in 2017/2018 and a 1.1% increase in 2016/2017. This rate of 3% is consistent with the average increase in the rate of the minimum wage since its introduction in 2000.

While €10.10 is the full rate of the National Minimum Wage, there are sub rates that can apply as follows:

Under 18	€7.07
Aged 18	€8.08
Aged 19	€9.09

Since the 4th March 2019 'Trainee Rates' no longer apply.

The Act applies to all employees, including full-time, part-time, temporary and casual employees except the following categories of employees who are excluded from its provisions:

- Close relatives of the employer such as a spouse, father, mother, son, daughter, brother and sister;
- Apprentices within the meaning of the Industrial Training Act 1967 and Labour Services Act 1987 including an apprentice printer, bricklayer, mechanic, plumber, carpenter/joiner and electrician.

It is important to note that the minimum wage rate in Ireland is legally mandated, so if any employee has been paid at a lower rate, please ensure that they are reimbursed for the difference and that their rate of pay is updated to avoid any further issues.

History of the National Minimum Wage

The National Minimum Wage Act was introduced in July 2000 by Mary Harney, then Minister for Enterprise, Trade and Employment in response to calls from the public to address issues within the labour force with regards to low pay practices. The original rate of pay agreed was €6.00 per hour and this came into effect

on the 1st July 2001. Initially, changes to the rate were sporadic happening in 2002, 2004, 2005 & 2007 but in turn the percentage increases were much higher, and the average rate of increase during this period was 6.5%. Between 2007 and 2011 the rate was frozen and in January 2011 the rate was actually reduced by €1 (11.6%) in response to the financial crash - although this was reinstated in July of that year.

After that, the next increase in the rate of national minimum wage did not happen until January 2016 and since then there has effectively been an annual review of the rate at the beginning of each year.

Exceptions to the Minimum Wage

Aside from the sub rates that are identified in the National Minimum Wage, there are certain industries that have minimum rates of pay that are mandated through legislation. The Construction, Security, Contract Cleaning, Electrical and Mechanical Engineering Building Services all have Sectoral Employment Orders that have individual minimum rates of pay that must be adhered to.

Employer PRSI

In addition to an increase in the minimum wage, Employer PRSI contributions are also due to increase to 11.05% for Class A employees on earnings of over €386 per week. Please ensure that you talk to your payroll team to ensure that the correct rate of PRSI is paid.

If you have any further queries on any of the information in this article, please contact the Human Resources Department on

01 6622 755 (Ext. 2).
HR@ISME.IE



ISME LAUNCH FAIR BOOK OF QUANTUM



In response to the insurance crisis, ISME launched its 'Fair Book of Quantum' on Thursday 23rd January. The 'Fair Book of Quantum' shows people what reasonable and fair general damages would look like in Ireland if the values in the Book of Quantum were recalibrated to more realistic levels. Using the 4.4 times multiple noted by the PIC as a benchmark adjustment factor, ISME has revised the range values in the 2016 Book of Quantum using the following convention for most awards:

Minor injuries	Discounted by 80%
Moderate injuries	Discounted by 75%
Moderately Severe injuries	Discounted by 65%
Severe and Permanent injuries	Not Discounted

You can download a copy of ISME's [Fair Book of Quantum here](#).

SMART INNOVATION & R&D- FREE COURSE CERTIFIED AT QQI LEVEL 8

The Smart Research as a 21st Century Skill for Business programme is delivered using a form of active learning called inquiry-based learning. Inquiry based learning poses a question or a problem to be solved. In this programme learners will identify a problem or a question to be answered in their company and apply research skills to complete a research project within their own workplace.

Course Content

- Using research to identify future opportunities .
- Smart methods to gather and analyse data
- Managing your research project
- Evaluating success and future opportunities

This programme is aimed at those working in SMEs and is suitable for those who wish to develop their skills through workplace learning.

Find out more [here](#)

CONTENTS

ISME at work for you

DATES FOR YOUR DIARY

ISME Roadshow

27th February
CityNorth Hotel & Conference
Centre, Gormanston, Co. Meath

Positioning Your Business - How to Attract Talent

4th March
Dublin

Customer Service & Complaints Handling

5th March
Dublin

Witness a Live Hack Workshop -How safe is your business?

6th March
Dublin

Effective Sales Planning & Lead Generation for SMEs

10th March
Dublin

Going Global - A Practical Overview of How To Become An Exporter

11th March
Dublin

Intermediate Excel Training

12th March
Dublin

ISME Roadshow

25th March
Maldron Hotel Oranmore, Oranmore,
Co. Galway

CORONAVIRUS:

As cases of Coronavirus have been identified in neighbouring countries, it is time for Irish employers to make plans for when cases of infection are confirmed here. ISME has set out a list of measures SMEs should take in order to prepare.

It is important to consult with your staff, customers and suppliers. If you have Asian suppliers, you need to talk to them immediately about their production and export plans.

Read the list in full [here](#).

ISME BUSINESS CLINIC SERIES 2020

Late last year, ISME SKILLNET entertained 30 avid learners with their recent Business Clinic Series which address the recently published OECD report's recommendations for Irish businesses.

We will be continuing the series in 2020 with the following clinics:

- 21/02 - Closing Your Deals - Preparing for a Record 2020
- 28/02 - Managing a Heavy Workload - Goal Setting & Winning Formulas
- 04/03 - Positioning Your Business - How to Attract Talent
- 06/03 - Witness a Live Hack - Cyber Security for Your Business
- 11/03 - Going Global - How to Become an Exporter

If you wish to register or find out more about any of the mentioned clinics please email Skillnet@isme.ie or visit [here](#).

ISME TEAM UP WITH THE WRC FOR WORKSHOPS

ISME in conjunction with the WRC are running workshops in 2020 that will give employers first hand information on how to ensure that they are compliant in the event that they are audited by the WRCs inspectorate.

The next event led by John Kelly from the Information, Inspection & Enforcement Division at the WRC will take place after the ISME Roadshow at 10am in the CityNorth Hotel on February 27th. If you have any question or would like to register your interest, email:

Marketing@ISME.IE



ISME WELLNESS PROGRAMME

Launched in late 2019, ISME now offer Members their ISME Wellness Programme - 24/7 Mental Wellbeing Support Programme (EAP). The service offers unlimited access Member employees and their family members to a freephone EAP service 24/7, 365 days a year. For Members up to 30 employees the cost is €500 + VAT per year; and for subsequent employees, its €9 + VAT per employee per year.

Click [here](#) to find out more.

BUSINESS MANAGEMENT PROGRAMMES LAUNCHING IN FEBRUARY, MARCH & APRIL

- ISME's Essential Management Skills QQI L.6 - End Feb 2020
- Dublin Business School's Diploma Business Management - 16th March 2020
- Griffith College: Marketing & Sales Programme QQI L.7 - April 2020 *(Saturday and Evening class options available)

Find out more about these long programmes [here](#)



ISME's Learning and Development Manager, Adam Weatherley spoke about the importance of SMEs adopting digitalisation to address their productivity issues, as outlined in the OECD Report published in Oct 2019. Adam was speaking at the Technological Universities Symposium hosted at The Richmond Education and Event Centre on the 11th February.

Why are we spending so much on Marketing?

Safann McCarthy, Marketing Expert & Founder of Intonate



The answer is – to deliver revenue. And everyone should know it. The more worrying question is, why don't they and why do they think marketing may not washing be its own face?

As human beings we constantly seek reassurance and validation for our choices. Think about it. You're buying a new car – how many articles do you read and people do you talk to before you make your choice? Attending a work event - how many comments and photos will you post on your social media of choice, to eagerly await thumbs up and comments from your network?

What you are doing, either consciously or sub-consciously is considering and applying metrics to your own life. When you do the same with marketing activities, the question no longer becomes why are we spending so much, but rather, if we spend more can we make more?

Marketing activities come with a price tag. There are very few that land in your lap free of charge. Yes, even social media. If you want to be heard, you have to pay to reach your audience.

For that reason, in the mind of many a business owner, marketing has become a dirty word, spoken with an accompanying shiver down the spine from the financial controller.

But the right investment on the right activities in the right channel will deliver growth for any business. Everything can be measured – not just the online activities. And when you have the correct metrics in place, success will be evident and you will know that your marketing spend has brought in more than it cost.

This takes planning and more than a little bit of skill. Starting with the right marketing strategy helps. Identifying the best moves to make and providing a shield to distractions that can end up being costly. A good strategy acts as a playbook to keep everyone on track. It ensures you put yourself on the right platform, surrounded by the players in your market that will only add to your growth.

A good strategy will also ensure you really know your audience and how to reach them at the right moment. A trap that an established business can easily fall into, is the one where they are “doing alright” for the last ten plus years. In some cases, they haven't checked in properly with the market or their customers to see if they could do “excellently”, or if adaptation is needed just to ensure they maintain their current position.

Marketing without metrics is like buying a train ticket without knowing the destination or the journey time. It's worrying, time consuming and potentially expensive when you have to get a taxi from the station in the wrong county to the party you were actually trying to get to all along.

For more on this, or to talk about your marketing strategy, visit Intonate or contact Safann on 086 8344 474, Safann@Intonate.ie



Smart Learning for SMEs

Adam Weatherley
Learning & Development
Manager, ISME

We introduced the **ISME Skillnet Business Clinic Series** late 2019 in response to the OECD report's recommendations for Irish businesses. These clinics are delivered in the form of a breakfast seminar, commencing early and finishing around 10.30 to allow business owners and their staff to still work a full day. These early morning sessions are given by experts in their field, imparting the key elements, must-knows and quick learnings that can be applied immediately, while opening the opportunity for further learning on topics of interest or need.

The OECD report's key recommendations were:

- Increase SME productivity
- Increased uptake of Management Development Programmes
- Digital Optimisation - embrace new technologies
- Internationalisation - look at new export markets
- Innovation - R&D, new products and services

Funding for 2020 - Reduced costs for your training plans

The ISME Skillnet has secured funding from Skillnet Ireland for 2020. We can continue to significantly subsidise the cost of training to businesses using the awarded funds. The more people attending, the more we can subsidise the cost. The Business Clinics cost €45 - €60 per person after applying a 30% discount. For that price, you will get toolkits and expert advice that you can implement immediately to your business.

If you are a member of the ISME, you can avail of larger subsidies for some of our training events, notably our certified business programmes and specialist one day courses.

In November and December last year we ran 5 clinics with learners taking away best practice advice and useful toolkits they could implement to their businesses immediately. The feedback from the attendees was very positive but they felt "short-changed". This was not bad feedback but, due to the short nature of the workshops, they were left wanting more. To address this we are offering another Business Clinic option - 4 hour sessions.

The clinic topics included:

- **Closing Your Deals** - *A Best Practice Clinic* - Simon Haigh and Jason Cooper
- **Witness a Live Hack** - *How Safe is your Business?* - David Waldron, Radius Technologies
- **Increase Productivity** - *Managing a Heavy Workload* - Ian Hannon, Activate Training
- **Practical Remote Working Models for your staff** - Shauna Moran, OperateRemote



- **Digital Optimisation** - *Online success for your Business* - Michael Foley, Aspire Digital

Katherine Finnegan from Smart PA Support attended a number of these clinics and said;

'From each of these clinics, I can say that I took away many useful, innovate and key insights and skills. I also got to work with the other attendees during these learning sessions, on creative possibilities and solutions in each of our businesses. Overall, they were well worth the time commitment, whilst also inspiring the development of one of my better 'Learning Plans' for this new year'

Benefits for Time Poor Business Owners

The short morning courses suit time poor business owners, because the presenters will focus their content on what is relevant to you as one of the attendees. The key must-know and latest information on their topic is imparted within the session timeframe and you get direct access to experts, who can answer questions specific to you and your business. You can also benefit from the networking opportunity! Alternatively, I recommend you send one or two of your team to attend a course, who can then share the learnings.

Upcoming Courses at ISME Skillnet

ISME Skillnet actively supports and works with businesses to address their current and future skills needs, by developing and providing part-funded, highly relevant courses and programmes. They will even help you to design a suitable training course specific to your own business needs and learning requirements.

View the 2020 Business Clinics [here](#).

The Importance of Resilience for Effective Business



Simon Haigh & Justin Caffrey:
mindsetandmindfulness.com

We hear so much about resilience. What is it?

In essence, resilience is the capacity to cope with life and to thrive. How you manage your emotional and behavioral responses to life determines your levels of resilience.

Broadly speaking there are three types of resilience:

- **Self:** which required to successfully manage your own life;
- **Societal:** which is required to interact in society; and
- **Life:** which required to deal with life itself

In terms of self-resilience one of the key categories of resilience is awareness. More specifically there are two types of awareness:

- **Self-awareness:** which is essentially having a clear view of what makes you - comprised of your thoughts, emotions, feelings and behaviours; and
- **Situational awareness:** which is effectively comprehending what is going on around you.

Awareness is particularly important as it helps you live more fully in the present, and allows you to seize the opportunities that life throws at you, plus keep you safe. I like to think of awareness as a house. What is within the house equates to what your current level of awareness allows you to consciously appreciate. For you to discover new aspects of yourself you need to expand your self-awareness and occasionally step out of your house, explore and then take back what you have absorbed - what you now consciously perceive.

How we perceive the world and our lives very much then determines how we live life. So how aware we are of our thoughts, emotions and feelings largely determines how we live and our resultant levels of resilience. As Gandhi said: *“A man is but the product of his thoughts; what he thinks, he becomes.”* If you predominantly think

negative thoughts chances you will fall upon reasons to fail.

Unfortunately, so many of us do not live an aware life, consciously choosing how to perceive what is in front of, and around us. Instead we are passively led by the nose by furtive, passive thoughts, emotions and feelings and often covert, surreptitious behaviour, resulting in a passive life that is determined by events, people and social media. When this transpires, we are effectively handing over our lives to forces that we often need, and not through lack of a central core of awareness - we are ironically passively allowing our own innate power make ourselves powerless. We are sleep-walking through life, bobbing along over the oceans of fate.

One of the ways in which we can “step out of our house” and return with higher level of conscious awareness is through the development of mindfulness - whether through meditation and/or through making a conscious decision to being more mindful in all we do - being truly aware. In this way, through greater [self and situational awareness](http://mindsetandmindfulness.com), we can become truly empowered to determine our own path, and grow in an optimal way rather than be forced to randomly react to the currents in the oceans of our life.

So, ask yourself “Who am I and what is happening around me?” and “Am I best equipped to be as resilient as I can be through being as aware as possible”?

Mindsetandmindfulness.com is a new Journal dedicated to improving your mindset, developing your understanding of Mindfulness, and helping you with your goals. There will be a continuous supply of new articles and guest contributors to the site. This is a completely free resource provided by Justin Caffrey and Simon Haigh. You can contribute by accessing the Be A Contributor button at the bottom of the Home Page.

Niall Austin, MD, PURE Marketing

What interests do you have outside of work?

I'm a keen songwriter, and also play piano and guitar at the occasional gig. I've had the pleasure of writing for, and performing with, the legendary Ronnie Drew, as well as recording songs with Moya Brennan (Clannad), Mary Coughlan, Liam Ó Maonlaí (Hothouse Flowers) and co-founding the band 'Brian'.

Why does songwriting interest you?

As with any marketing challenge, writing a song is all about understanding your audience, coming up with a 'big idea', and then crafting it to engage or provoke the desired reaction. This might be empathy or a purchase, but both require you to find a 'truth' that people can really connect with.

Has it been relevant to your work?

Understanding the music business has been incredibly helpful in my work as, apart from the parallels between developing scripts and writing songs, or the benefits of choosing appropriate music for videos, ads and apps, PURE is also responsible for designing, licensing and inserting over 120 'Free CD / DVD' cover-mount promotions into assorted newspapers. I also wrote the 'Elaine from Clane' SuperValu jingle, which people seemed to really like.

How else do your work and music-interests overlap?

Aside from building lots of websites, in trying to enhance engagement within client displays, we developed a proprietary 'gesture recognition' interface where you control on-screen activities using just hand or body movements, captured on a simple webcam. From Heineken and Coca-Cola, to Samsung and the Olympic Movement, this technology has now been widely used by lots of brands, but it also won a prestigious UNESCO 'World Summit' award (beating entries from 165 other countries!).

One of the judges of this competition was involved in managing the John Lennon Estate, and within a few weeks, I was sitting chatting with Yoko Ono in her New York apartment. We've subsequently collaborated on several projects, including building the 'Yoko Chess' mobile app, and she lets me play John's famous white grand piano when I visit!

A series that highlights the lives and interests of ISME members and staff. In this edition, The bISME talks to, Niall Austin, MD, PURE Marketing about his love of music



Niall (left) playing with Ronnie Drew

What other hobbies do you have?

I love watching all sports, and Gaelic Games in particular. I was therefore proud to co-ordinate the team that recently secured 'UNESCO Heritage Status' for the great sport of Hurling. I'm also actively involved in Animal Welfare, serving on the Board of the DSPCA for about 5 years. I really respect what they do, so it's rewarding to help in any way I can. I also love dogs in particular, and have 2 rescues - Misty and Rocco, who make me smile every day.

How important is work-life balance to you?

Creativity is a 24/7 lifestyle, so I'm always 'on'. I'm very lucky however in that, while I 'stumbled' into the Creative Services industry immediately after leaving school, it continues to excite and thrill me to this day.

What have you been working on recently?

Aside from trying to write my first novel, PURE has recently been coordinating all aspects of the GAA's new 'Going WeLL' initiative, teaching people about 'Values', cultivating Character and nurturing key Life-Skills. It's a programme that is relevant to everybody, but is currently being piloted within schools at Junior Cycle level, and will be rolled out as a part of the Junior Cycle Wellbeing curriculum from September. I really believe that it's changing lives, so while it's not music, it's incredibly rewarding.

How do SMEs fit with your work?

While we are lucky to work with some really big brands, I'm particularly interested in servicing SMEs as you tend to work directly with the Principal, and therefore can come up with Business Development solutions or introduce digital services that quickly become deeply embedded within the broader fabric of that company or organisation.

Niall is the Managing Director of PURE Marketing, which provides fresh insights and ideas for Strategic, Creative, Digital and Business Development in small and large companies or organisations. To find out more, visit www.pureexp.com