

MEMBER'S NEWSLETTER

JULY 2020



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Dear member,

While we have yet to see a viable liquidity proposal for SMEs, the Program for Government has promised a 'July Stimulus.' We await a new Government (which is by no means certain at this point) to see what that looks like, but we have made it very clear to the outgoing business minister Heather Humphreys that the packages offered so far are grossly inadequate.

The list of current Government Covid-19 supports is [here](#).

We are delighted that our lobbying to speed up the reopening of business has paid off, and the Government has listened to us. However, it is most important as you reopen your business that you don't put yourself, your employees or your customers at risk. Check out the necessary information and procedures on our [Coronavirus](#) page.

We surveyed the membership on insurance some months back. 88% of members said that they would be willing to participate in 'captive' insurers, which are owned and operated by themselves via an independent broker. Work has continued on this initiative, and we are about to seek expressions of interest from the brokerage community in setting up some captives. More news soon.

We know that tough times lie ahead for a lot of small businesses, and we know that some of them will not survive. That is why we asked the Minister for a simplified examinership regime for small business. The Company Law Review Group has undertaken to review this area of company law in the next number of months, and I will keep you posted on developments.

Even though it's only July, we are in a critical phase of Brexit. Japan has given the UK a six-week window to conclude a take-it-or-leave-it trade deal. So far, there is no sig that the UK is engaging on a realistic basis with the EU, or other potential trading partners. You MUST work on the basis of a hard, WTO-style Brexit, and plan accordingly. Our [Brexit Page](#) will point you in the right direction. Remember- tariffs are a known problem but you also must prepare for non-tariff barriers like standards and declarations. If you have not done so, please avail of the [Start to Plan Voucher](#) provided by InterTrade Ireland.

Lastly, ISME gets nowhere without the lobbying power of YOU the members. Whether the 33rd Dáil lasts or not, we need you to get STUCK IN to your TDs and let them know we need ACTION from them. I have drawn up a sample email for you [\[HERE\]](#) which you can cut-and-paste into an email to your TD. Do it as soon as you finish reading this note!

Thank you

Neil McDonnell | CEO | neil@isme.ie



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Reach over 20k business people with ISME's quarterly online publication for Irish SMEs
The bISME.

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[View the members rates here](#)

The latest edition of the bISME is now live. Stay up to date below:

[Read here](#)



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 WELCOME

ISME NEWS

COVID-19 Hub for ISME Members

ISME have developed an online Members only hub with tools and templates to help guide them through these unknown waters. Included in the COVID-19 page are explainers and links to all government schemes, HR resources, best practice advice and supports.

Access by logging into the Members Area of the website [here](#)



Lets get Back to Business

ISME launched an initiative in June that provides Members with a platform to promote their business, network and get key information during the COVID-19 crisis. We have been delighted with the response to **Back to Business** and you can view Member ads and offers, webinars, advice and blogs focusing on key tools and advice needed to get back to business; plus virtual networking events - *Pitch my Business*.

You are welcome to submit your free advert for the campaign to marketing@isme.ie - spec available [here](#)

View the portal [here](#)

Pitch my Business

Our first **Back to Business: Pitch My Business** – a virtual networking event was held on Thursday 25th June. These events are free and open to all (Members and Non Members alike) where you can network and promote your company.

The next event will take place on **16th July 11.30 am**. Registration will open Monday 6th of July and spaces are limited. You can watch back the last session [here](#)



Members offers

Within the **Back to Business** portal you will find special offers from a variety of ISME Members from various industries. You can submit offers to marketing@isme.ie and view current offers [here](#).

ISME NEWS

ISME back smerecovery.ie's national recovery plan for the small business sector

Backed by a broad church of stakeholders including ISME, the National Small Business Recovery Plan calls for a more extensive range of supports including a business compensation fund, business stabilisation supports, an extended mandate for the SBCI and measures to boost demand.

Find out more about the plan and sign the petition [here](#)



Brexit: Resources from ISME

ISME have created a page for BREXIT resource to help you navigate these unknown times. Included on the page is **A Brexit Guide** written by ISME Roadshow speaker, Paul McMahon. 'BrexitLegal.ie' is a comprehensive free website about Brexit for Irish business. Read more [here](#).

ISME seek better liquidity solutions for SMEs

Thousands of Irish businesses have been starved of cash for almost two months due to COVID-19. The vast majority of these are viable, profitable businesses, which have simply been prevented from trading. These SMEs are risk and debt averse, and therefore putting more debt onto their balance sheets is not a solution to their liquidity problem.

As we know, Ireland has a well-developed examinership regime, to give viable businesses a chance to trade through difficulties. But the current regime is too expensive and too slow for SMEs to avail of. ISME has proposed procedural amendments to our examinership system that would make it more affordable for SMEs. ISME's proposal is [available here](#).

ISME are urging the Oireachtas to prioritise this legislation in order to allow as many SMEs as possible to avail of examinership protections.



ISME NEWS

Share your story

Have you pivoted your business or are you about to reopen? If so we want to hear your story! Contact us to share your news by uploading in the Members Area [here](#) or by emailing marketing@isme.ie

Lets keep SMEs front and centre in the media!!

ISME ADVANTAGE

As businesses across Ireland are trying to reduce costs ISME have negotiated preferential rates, added services and access to selected companies across a range of industries for our members.

View the ISME ADVANTAGE listings [here](#).

Fáilte Ireland Guidelines For Re-Opening For Your Sector:

As tourism businesses begin to re-open their doors, how you open in a way that is safe and effective will differ depending on the sector you operate in – with specific advice for hotels, self catering businesses, B&Bs, caravan and camping businesses, activity providers, attractions and restaurants, amongst others.



Fáilte Ireland, in collaboration with industry groups, has created a series of guidelines for re-opening tailored to the various sectors of the Irish tourism industry. The guidelines are designed to support business owners and management in every step as they tackle the challenges specific to their industry.

Read in full [here](#)

COVID-19 FAQs

ISME have created a detailed COVID-19 FAQ section on isme.ie. Here you will find answers to the most frequently asked questions to our HR Advisor and Membership team. Topics covered include: health and safety obligations, annual leave and discretionary travel, absence from work and payment obligations, cost saving measures, entitlements and supports, statutory redundancy, long term absence and protected leave, Employee Relations During COVID-19, Returning to work – Safety Protocols . Read the FAQs in full [here](#).

ISME **WELLNESS** PROGRAMME

EMPLOYEE ASSISTANCE PROGRAMME

UNLIMITED ACCESS FOR AN EMPLOYEE
AND THEIR FAMILY TO:

- 24/7 Freephone Mental wellbeing support
- Up to 6 Sessions of face to face Counselling
- Video/telephone counselling option
- Support across finance, legal, mediation, parenting coaching, life coaching and more

€500 p.a. for up to 30 employees, for each subsequent employee €9 per employee p.a.

[LEARN MORE >](#)

The Power of learning in your PC

ISME SKILLNET'S **FREE** WEBINARS:
HELPING SMEs THROUGH COVID-19



EXPLORE OUR FREE WEBINARS

Marketing Your Online Shop – Locally and Internationally- 1st July

[Find out more](#)

Getting Data Protection Right (GDPR) For Your eCommerce Business- 2nd July

[Find out more](#)

Successfully Managing Campaigns and Generating KPI Reports- 3rd July

[Find out more](#)

Implementing a Return-to-Work Plan Following Standardised Guidance and Procedures- 3rd July

[Find out more](#)

Workplace Wellbeing in Post-Covid World- 6th July

[Find out more](#)

Understanding Your Covid-19 Compliance Responsibilities- 7th July

[Find out more](#)

Explore-Innovate-Collaborate (Re-Frame Your Business for New Growth)- 8th July

[Find out more](#)

Standing Out From The Crowd – Creating and Understanding Your USPs- 10th July

[Find out more](#)

Introduction to Sustainability and How to Create a Sustainability Policy- Week of July 13th

[Find out more](#)

An Overview of Sustainability Management Systems- Week of July 13th

[Find out more](#)

Marketing and Communicating Sustainability- Week of July 13th

[Find out more](#)



After the enormous success of the ISME / Griffith College “**Business Recovery and Rethink Your Strategy Programme**”, ISME Skillnet has received emergency funding from Skillnet Ireland.

The fund is generous enough for us to offer our members a free Business Advisory consultation service to assist you get your business up and running again.

Key services:

- **6 hours of free consultation** with a qualified business advisory consultant
- **Confidence:** Making new, courageous decisions for your business
- **Innovation:** Explore new opportunities: Markets, Products & Services
- **Pivot:** What new direction can you take your business in?
- **R&D:** Are you on the right path?
- **Skills assessment:** What skills can be utilised, what new skills are required?

Contact Adam at adam@isme.ie / 086 824 4364, to explore this fabulous opportunity and take the right steps



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ISME Skillnet is co-funded by Skillnet Ireland and member companies. Skillnet Ireland is funded from the National Training Fund through the Department of Education and Skills.



**An Roinn Oideachais
agus Scileanna
Department of
Education and Skills**



Work related stress

As businesses begin to reopen, they are facing a number of challenges within the work environment when dealing with employees. This guide is aimed to aid employers in navigating these challenges while complying with all health safety and welfare obligations.

Employees may be feeling stressed and anxious for any number of reasons, and this may lead to an increase in grievances, misconduct, and general unhappiness in the workplace. Employers need to be equipped to manage these correctly withing the bounds of the [return to work safety protocols](#).

Employers have obligations to their employees which come from statute and common law. [Section 8 of the Safety, Health and Welfare at Work Act \(SHAW\) 2005](#) places a specific obligation on employers “to manage and conduct their work activities” in ways that:

- ensure the safety, health and welfare at work of their employees so far as is reasonably practicable, and
- prevent “improper conduct or behaviour” likely to put the safety, health or welfare at work of employees at risk, so far as is reasonably practicable.

This means that employers have a duty to their employees to prevent foreseeable illnesses or injuries, including stress-related work injuries.

Red flags for work related stress

Some ‘red flags’ for work related stress include:

- an abnormal level of sickness or absenteeism in the same job or the same department
- does the employee have a particular underlying condition or vulnerability?
- Has he or she already suffered from illness attributable to stress at work?
- Recent frequent or prolonged absences which are uncharacteristic
- Recent unwillingness to take on work/responsibility which is uncharacteristic
- Recent poor performance which is uncharacteristic
- Difficulty concentrating/meeting deadlines
- Emotional outbursts or a sudden change in attitude towards work and/or work colleagues

Dealing with suspected work-related stress

If an employer is aware that there may be a problem, the employer needs to address this in a sensitive way with the employee. Employers should also remind employees they suspect are feeling stressed in the workplace of any supports that are available such as an employee assistance programme. Employers should make sure that employees are aware of the grievance policy, bullying and harassment policy and any others that may be appropriate. While dealing with confirmed or suspected work-related stress, employers should:

- Ensure they are being reasonable given the circumstances.
- Avoid situations that are likely to cause damage (either physical or mental) to an employee’s health.



- offer unlimited access for your employees and their family members to a freephone EAP service 24/7, 365 days a year. Generally, an employer is entitled to assume that the employee can withstand the normal pressures of the job unless the employer knows of some particular problem. The red flags listed above are a useful guide to assess whether an employee may be suffering and to arrange a check in with an employee.
 - Communication is vital. Talk to your employees about the risks of stress and what your company is doing to alleviate them. Arrange regular informal check ins, ask employees how they are feeling, and discuss any issues they may be having.
 - Employees may be under particular stress at this time due to work, family and financial pressure brought about by Covid-19. This should be taken into account when dealing with any employee relations issues that arise.
- Where possible partake in an EAP Programme and ensure your employees are aware of the benefit it can offer. In addition to being an excellent support to your employees, taking the pro-active step of providing your employees with access to an independent, confidential counselling service also provides an employer with some legal protection.

ISME offer a Wellness programme with Laya Healthcare and Spectrum.Life which provides unlimited access for employees and their family members to a freephone EAP service 24/7, 365 days a year.

Find out more [here](#).

If an employee alleges that they are suffering from work related stress you should immediately notify your insurer.

For all HR enquiries please contact hr@isme.ie or call 01 662 2755.

By Cait Lynch, ISME HR Advisor



ISME WELLNESS PROGRAMME

EMPLOYEE ASSISTANCE PROGRAMME

Support across finance, legal, mediation, coaching, & more, for an employee & their family. €500 p.a for up to 30 employees

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laya healthcare
proudly part of AIG

spectrum
life

July	<u>Dividend Withholding Tax</u>
14th	Due date for payment and filing of returns of withholding tax on dividends paid by companies in June 2020.
	<u>PAYE/PRSI/USC/LPT</u>
23rd	Payment of PAYE/PRSI/USC/LPT deductions for June 2020 (ROS Filers). Payment of PAYE/PRSI/USC/LPT deductions for April - June 2020 (ROS Filers).
	<u>VAT</u>
23rd	Payment of June 2020 VAT liability and filing of related VAT return (ROS filers). Payment of May/June 2020 VAT liability and filing of related VAT return (ROS filers). Payment of January – June 2020 VAT liability and filing of related VAT return (ROS filers). Payment of July 2019 – June 2020 VAT liability and filing of related VAT return (ROS filers).
	<u>Corporation Tax</u>
23rd	Company year-end 31st August 2020: Preliminary tax due, minimum 90% of total liability for the year. Small companies can pay 100% of previous year's liability (ROS filers). Company year-end 31st October 2019: Payment of balance of corporation tax and filing of corporation tax return (ROS filers).
	<u>Company Secretarial</u>
28th	Filing of Annual Returns dated 30th June 2020.
	<u>Corporation Tax</u>
- 31st	Company year-end 31st January 2019: Close companies with undistributed profits may have to make a distribution by this date to avoid surcharge. Company year-end 31st October 2019: Filing of 'Return of third-party information' (Form 46G).
	<u>Company Secretarial</u>
31st	Company year end 31st October 2019: Final date for holding Annual General Meeting and latest possible Annual Return date for 2020.

Decisions of the Court of Justice of the European Union (CJEU) regarding VAT on medical services.**The following services qualify for the VAT exemption as medical services:**

- Therapeutic care provided as part of an outpatient service by qualified nursing staff. – Case C-141/00 Kugler.
- Psychotherapeutic treatment given by qualified psychologists. - Case C-45/01 Dornier.
- Conducting medical examinations or taking blood and other samples to test for the presence of disease on behalf of employers and insurers or certifying medical fitness to travel where such services are intended principally to protect the health of the person concerned. - Case C-307/01 d'Ambruminel.
- Medical tests prescribed by a medical practitioner but carried out by a third party, such as a laboratory, which allow patients to be observed and examined before it becomes necessary to diagnose care for, or heal, potential illness. – Case C-106/05 Lu P.
- Services consisting in the performance of plastic surgery and cosmetic treatments when intended to diagnose, treat, or cure diseases or to protect restore or maintain health. – Case C-91/12 PFC.
- Medical services provided by telephone, consisting in giving advice relating to health and illnesses, are likely to fall under the exemption, provided that they pursue a therapeutic aim (i.e. to diagnose, treat and, as far as possible, cure illnesses or health anomalies or for protecting, including maintaining or restoring, the health of individuals). – Case C-48/19 X.

The following activities do not qualify for VAT exemption as medical services:

- Genetic tests carried out by a doctor to establish paternity. - Case C-384/98 D.
- General care and domestic help provided as part of an outpatient service. – Case C-141/00 Kugler.
- Provision of a doctor's report on a person's state of health for the purposes of a war or disability pension claim or of personal injury litigation given that the principal purposes of the service effected is to provide the third party with the necessary element for taking a decision and the main purposes of such service is not the protection of that persons health. – Case C-212/01 Unterpertinger.
- Services consisting in the performance of plastic surgery and cosmetic treatments when not intended to diagnose, treat, or cure diseases or to protect restore or maintain health. – Case C-91/12 PFC.
- Services consisting in the communication of information (e.g. by telephone) on pathologies or therapies, but which are not capable, by reason of their general nature, of helping to protect, maintain or restore the health of persons are not exempt. – Case C-48/19 X.
- Services which consist in the supply of administrative information (e.g. by telephone), such as the contact details of a doctor, cannot be assimilated to services covered by the medical exemption. – Case C-48/19 X.

THE MONTHLY NEWSLETTER



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