

SUMMER 2022 Volume 1
Issue 17

THE **b**ISME

THE BUSINESS OF IRISH SMEs

Guiding organisations in “the people business”

Nigel Heneghan, MD at Heneghan Strategic Communications reflects on how things have changed and yet stayed the same in communications

Finance Focus

Explore the ISME Finance Finder - a new online tool offering funding solutions for Irish SMEs

The b Issue

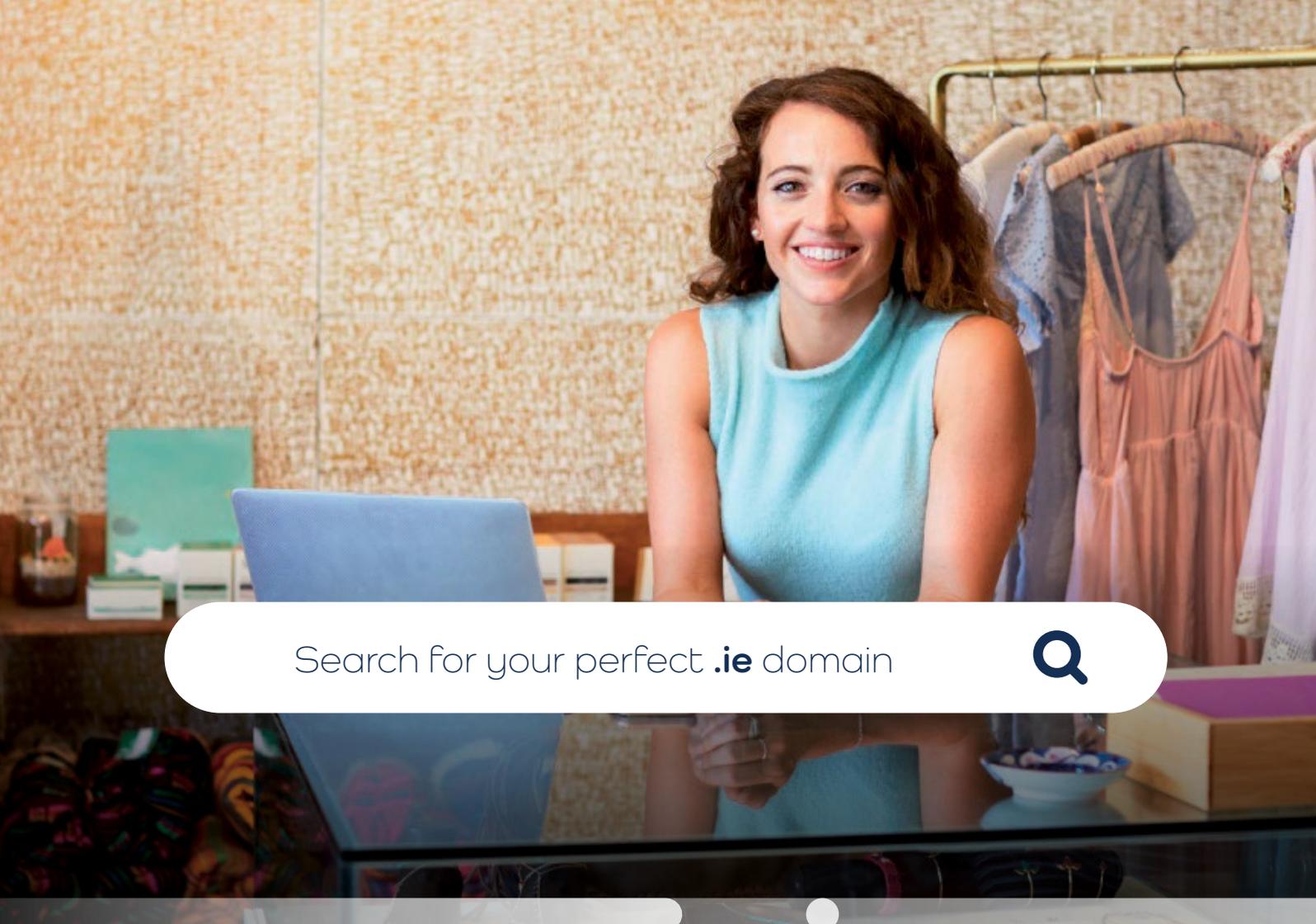
Immediate action required to tackle rising insurance costs

Marketing Focus

Top tips on maximising your website's potential

The b Insight

Building an internal innovation culture



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Irish SME Association

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Hoping for a time of commercial normality.

Hello readers,

On top of other social measures you will have seen recently announced, come the plans to introduce legislation for the [EU's Work Life Balance Directive](#). Ireland has been introducing legislation in this respect for the last 10 years, so we need to see the Bill published on this Directive before we understand what additional measures it will introduce.

We understand from talking to more labour-intensive businesses that job applications have increased since the PUP ended. Hopefully this is the case for your business. However, the EWSS has also ended, which provided a lot of SMEs with working capital through the pandemic. We expect small business insolvencies to increase significantly this year as a result. We will watch with interest how creditors deal with the new SCARP legislation for small company insolvencies.

While many businesses are worried simply about survival in the next number of months, we all need to pay attention to the climate change agenda as it is going to affect business. This will increasingly become legally embedded in the way companies are required to do business.

The EU's new [Corporate Sustainability Due Diligence Directive](#) will require businesses to foster sustainable and responsible corporate behaviour throughout their value chains. Companies will be required to identify and, where necessary, prevent, end, or mitigate adverse impacts of their activities on human rights, such as child labour and exploitation of workers, and on the environment, for example pollution and biodiversity loss.

You will also see regulatory change in the area of [sustainable product policy & ecodesign](#). This is the EU's sustainable product policy, which is intended to eliminate the least performing products from the market and support industrial competitiveness and innovation by promoting the better environmental performance of products throughout the internal market.



Neil McDonnell, Chief Executive, ISME

It is important that you address these issues sooner rather than later. If you are involved in public tendering, or if you are doing business with quoted or multinational businesses, it is likely that you will be asked to demonstrate your commitment to sustainable products, and to show the due diligence you have carried out. Please act now!

We continue to get a large number of queries about Ukrainian refugees. The government site showing the available supports for refugees is [here](#).

If you have an open job position, and would be interested in employing a Ukrainian refugee, Jobsireland.ie has services for employers available [here](#).

I'm actually looking forward to giving a really boring update to bISME readers at some point, but so far, 2022 has not obliged! In the meantime, let us hope for peace to return to Ukraine as quickly as possible, and for some sort of commercial normality to return to markets after three years of uncertainty due to Brexit and pandemic.

Neil McDonnell
ISME CEO

Workplace Waste Made Easy

Go to mywaste.ie/business to download a **FREE** toolkit designed to help you better manage your business waste.

This toolkit includes posters, bin labels and a step-by-step guide to better business waste management.



USEFUL EVENTS FOR SMES

Virtual EU Asia SME Scaling Summit

Wednesday 25th &
Thursday 26th May,
9.15am – 1.30pm

[Register for free here](#)

National Manufacturing & Supply Chain Conference & Exhibition

Wednesday 25th &
Thursday 26th May,
9.00am – 4.00pm
RDS Simmonscourt,
Dublin

[Register here](#)

InterTradelreland One-to-one Equity Advisory Clinics

Friday 27th & Monday
30th May, 8.30am –
3.30pm

[Book here](#)

InterTradelreland Winning Tenders through Social Value Webinar

Tuesday, 31st May,
1.00pm – 2.00pm

[Book here](#)

Dublin Tech Summit

Wednesday 15th &
Thursday 16th June
RDS, Dublin

[Book here](#)

InterTradelreland Go- 2-Tender Workshops

Tuesday 21st June,
13th July & 20th
August, 9.30am –
1.30pm

[Book here](#)

InterTradelreland Meet the Buyer event in partnership with Translink

Wednesday 22nd
June, 8.45am –
3.00pm

Titantic, Belfast
[Register here](#)

Launch of Ireland's First Ever Accreditation Strategy

The Irish National Accreditation Board (INAB), which is part of the Health and Safety Authority (HSA), launched its first ever Accreditation Strategy on 9th May 2022. The Strategy sets out a vision and an ambitious roadmap for accreditation from 2022 to 2026.

Accreditation is now mandatory for many Irish businesses because of changes in EU regulations and Brexit. INAB has seen a significant increase in the number of organisations in Ireland seeking accreditation during the past five years, rising from 203 organisations in 2016 to over 235 organisations in 2021. INAB also witnessed a rise in the numbers seeking accreditation last year, as many laboratories sought accreditation for COVID-19 testing / PCR testing.

Accreditation is the process used to demonstrate the competence of testing, inspection, and certification services across a broad range of activities in healthcare, food and water quality, product safety and information security management.

As part of this Strategy, INAB wants to grow the number of accredited Conformity Assessment Bodies in Ireland to meet demand and support Irish industry. The Strategy for Accreditation will be delivered through specific and detailed actions across four key pillars:

1. Grow uptake and application of accreditation
2. Raise awareness of accreditation amongst businesses and consumers
3. Inform and influence national policy
4. Provide capacity and infrastructure for INAB to continue to deliver high quality accreditation services

To read the Accreditation Strategy in full click [here](#).

Health Stores Ireland to launch new store finder and tour guide

Ireland has over 200 independent health foods stores that operate in almost every town centre and shopping mall in the country. Health Stores Ireland represents stores across the length and breadth of the country, from large national chains in big city locations to owner-run stores in small towns and villages. To acknowledge this interconnectivity, they are producing a traditional touring map to highlight their network. Each store owner has made a recommendation of something alternative to see and do within their own location and the map features a wide range of places of interest, some well-known attractions, and some hidden gems. The maps are now available free of charge from independent health food stores. To find out more contact Health Stores Ireland [here](#).

New Frontiers Development Programme

Munster Technological University is offering a funding package for early-stage entrepreneurs through the Enterprise Ireland New Frontiers entrepreneur programme run by MTU's business incubation centre, the Rubicon Centre.

New Frontiers is the national entrepreneurial development programme for ambitious early-stage entrepreneurs. The programme offers a funding package valued at €30,000, including €15,000 tax-free cash stipend (with no equity taken), to early-stage entrepreneurs who have an innovative business idea which has the potential to scale and provide employment. In addition to the cash injection, New Frontiers' participants receive free office space for six months, practitioner-led workshops, one-to-one mentoring by seasoned business mentors from the MTU and Enterprise Ireland mentor network, and are generally provided with the skills and support needed to make the leap to starting a successful business. The programme is open to business ideas from across all sectors including food and consumer products, information & communication technology, engineering & electronics, medical devices, biotechnology; pharma, digital media, cleantech/renewable energy, and eligible internationally traded services.

To find out more click [here](#).

Appeal for volunteer teachers to teach English online to Ukrainian adults in Ireland

An appeal has been made for volunteer teachers to teach English online to Ukrainian adults in Ireland. The call has been made by ISME Member, eTeachers Global, an international online English teaching business for adult students based in County Roscommon.

Horrified by the unfolding events in Ukraine, Joan Gilligan, CEO discussed with her team what eTeachers Global could do to help Ukrainian refugees in Ireland. Their CTO, Stuart McNamara who has spent many years of service on humanitarian and peacekeeping duties in areas of conflict all around the world, recognised that their platform technology could effectively be used to support teachers and students from Ukraine.

"Working with our developers, we have made our platform freely available to teachers who wish to help, and freely available to Ukrainian adults to use. The aim is to help Ukrainians adapt to life in Ireland and support them as they learn English for work and for day-to-day living here," explained Joan.

As part of the initiative, eTeachers Global is waiving all fees for teachers who wish to voluntarily teach English online to adult refugees from Ukraine living in Ireland.

Anyone willing to support or help with this project please contact Joan directly by email at joan@eteachersglobal.com or register online as a volunteer teacher at eteachers.ie. Volunteer teachers can register directly at www.eteachers.ie and set up their booking calendar showing their available teaching times.

Aillwee Burren Experience €1M+ Renovation Project

The multi-award-winning Aillwee Burren Experience reopened to the public on 15th April following an investment of over €1m which has seen a major renovation and upgrade to the tourist attraction. The investment not only covers a renovation upgrade, but also a new brand identity more in line with the new offering. Pre-pandemic, the unique tourist attraction was welcoming on average almost 120,000 visitors per year and the aim is to reach this figure once again as the country prepares for its first summer in two years without restrictions.

Most importantly, Aillwee Burren Experience currently supports 34 full time jobs in the local area of The Burren, and it is hoped that the investment will see this figure rise providing more local employment in rural Ireland. To find out more visit [here](#).

Free online training supports from the SEAI

To help your business get started on your energy saving journey, the Sustainable Energy Authority of Ireland (SEAI) has developed free online training supports. The SEAI Energy Academy can help you reduce your energy costs by 10% or more by educating employees on changing their energy use behaviours and effective energy management.

To register click [here](#).





Investor insights on management teams from InterTradeIreland

One of the most common areas of concern for start-up and early-stage companies when seeking investment is the make-up of their management team. That's totally understandable given that it is the number one priority for any investor when considering taking a stake in a company. Remember, investors invest in **people** says Connor Sweeney, InterTradeIreland's Seedcorn Programme Manager.

Below are some insights into what investors are looking for:

Ideal management team

Ideally, your management team should be made up of 2-3 founders with complementary skill sets. Importantly, all members of the team should have a firm commitment to the project. At least one of the founders should have experience or be very close to the market they are planning to exploit.

Choosing the right team members

Take your time - remember you will have to work closely with new members for a number of years, and if you make a mistake, it can be time consuming and potentially very costly to extract yourself.

Advisory Board

An experienced board can offer solutions to problems that the founders might not even be aware of. It is essential however that founders actually take the advice and act on it.

Non-Executive Director (NED)

A good NED will add a touch of commercial reality to the board and will usually have the experience to ensure the business basics are established early, adhered to and achieved regularly. When choosing an NED, do your due diligence on them - they will be doing it on you!

In summary...

Investors want to invest in a team that they believe in. There is only one management team, so getting that right is fundamental.

For more tips on getting investor ready, InterTradeIreland can provide support and advice. Find out more [here](#).

An Post making sustainable living commonplace

An Post recently launched its third Sustainability Report themed "Making sustainable living commonplace". The report describes how An Post is contributing towards more sustainable living in Ireland by offering decent work, progressing towards a carbon free environment, developing a more comprehensive biodiversity strategy, innovating for the common good, and improving financial inclusion in the community, to leave a mark that An Post can be proud of. It is the first postal service in the world to attain zero emissions across six major cities and is on track to achieve 50% carbon emissions reduction by 2025 and net zero carbon by 2030. View the 2021 An Post Sustainability Report [here](#).

Your business waste - easily sorted!

A new initiative designed to take the uncertainty out of waste segregation for businesses has been launched by MyWaste, Ireland's official guide to waste. This government-funded initiative provides a free and extensive suite of signage and training materials to help workforces make accurate recycling decisions. This will assist Irish businesses achieve greater Circular Economy performance through increased recycling and composting rates.

Speaking on behalf of the Regional Waste Management Planning Offices, Kevin Swift, Connacht Ulster Region Waste Office said, "This initiative will empower small and medium size businesses, particularly those in the retail, hospitality, manufacturing and corporate sectors, to further improve how their waste is managed. With clear language and visuals, the materials will make it easy for staff to quickly understand what waste goes in what bin. This should help significantly increase the amount of recyclables and food waste diverted from the general bin and correctly placed in the recycling and food waste bins." The toolkit is free to download or order [here](#).

Green Skills Initiative

Now, more than ever, companies need to ensure that their employees have the skills to compete in a low carbon, resource efficient, and circular economy. Climate change and sustainable development are a key focus for Further Education and Training (FET) to harness its strong capabilities in energy, building and the environment to make a strong contribution to the Government's call to action. Responding to the critical challenges that businesses are facing, SOLAS is developing several green programmes in collaboration with Education and Training Boards (ETBs) and strategic partners such as Enterprise Ireland, IDA, EPA, SEAI, Irish Water and Regional Skills Fora. They include QQI accredited micro-qualifications which are of short duration at Level 5 in Environmental Sustainability in the Workplace, Lean for Green, Resource Efficiency, the Circular Economy and Sustainable Procurement and Greening the Supply Chain.

For further information contact your local ETB or visit www.skillstoadvance.ie.



Green Skills for a sustainable future

Contact your local ETB
or visit [skillstoadvance.ie](https://www.skillstoadvance.ie)

boost skills – boost business

Guiding companies in the 'people business'

**Nigel Heneghan, Managing Director,
Heneghan Strategic Communications**

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

My early career was with Tim and Michael Dennehy of Dennehy Associates on Northumberland Road in Dublin, a stone's throw from my current office on Pembroke Road. It was a great grounding in the fundamentals of public relations, as Tim was a former senior journalist with The Irish Press. He guided me on the basics of communications and the essential elements of accuracy, fact and working to deadlines.

I then had a few years abroad, working in London and in Dubai, both for a period of about three years. The UK experience was interesting in that it operated at a different scale. Because of that scale, process and discipline were important. While geography, climate and background were very different, in many ways Dubai and other parts of the Middle East were closer culturally to Ireland in terms of working and getting things done. There was a great warmth and openness from the UAE and other Gulf nationals.

In 1990, my father Pat Heneghan, who had a long career in public relations, mostly with PJ Carroll & Company, started his own company and asked me to join him. I took that opportunity and the business is still going strong over 30 years later. It is difficult to condense all I learned from my father in a few lines, but fairness and integrity are high on the list. Also, treating all people equally with respect, whether a CEO or someone in a canteen. At the end of the day, the biggest thing he gave me was a career.

What do you enjoy about your role?

The biggest kick comes from achieving that outcome for the client that you have been engaged to achieve. Happily, that continues to happen consistently and frequently.

Communications is first and foremost a people business; the fact you get the opportunity to meet so many people across all walks of life is one of the great benefits of the job.

Because of the nature of the work, there is an unknown factor to every day. Your services will be called on to address a client matter and it could be anything, but most times it will relate to reputation management.

Central to the enjoyment is the team I have the privilege to work with. They are a great group with an array of experience, expertise and talent spanning decades.



Some of the Heneghan team, from left to right: Nigel Heneghan, Fiona Peppard & Michael Hall

One thing for sure, is that the younger members of the team are well ahead of me in terms of capability when I was their age. The future looks bright for the market when you know it is going to be provided with outstanding skills and capabilities, delivered by great people.

Tell us about Heneghan Strategic Communications and the work you do?

Heneghan Strategic Communications is a full-service Irish owned business offering corporate, public affairs, crisis communications, financial PR and social media to our clients. Much of our work relates to reputation – maintenance, enhancement or even recovery. Communication strategy is at the centre. Layer on to that stakeholder engagement, media communications, digital media and other expert services.

Our clients include large Irish and international corporates, public sector organisations, many SMEs and exciting start-ups. We operate across virtually all sectors including healthcare, energy, financial services, technology, aircraft leasing, food processing, retail and not-for-profit. What we do is varied and includes media relations, assisting organisations to launch new initiatives, guiding companies coming into Ireland, political engagement, and providing counsel for those undergoing a challenge or crisis.

“ Integrity is fundamental
in any business.”

What can we expect from Heneghan Strategic Communications over the next few years?

While we worked well through COVID-19 and had a strong year in 2021, my hope is that the agency is going to grow at an accelerated rate in the coming years. This is driven by the proposition we have for the market, our talented team of professionals, and our constant ability to adapt to change and to deliver strong outcomes for our clients.

More recently, we have been operating for clients in international markets and this is a trend I expect will develop further. I am excited about the future.

The world of PR and journalism have seen so many changes over the years, how has this impacted your business and that of your clients?

The fundamentals of PR and media engagement are the same now as when I started my career.

The focus remains on the area of reputation and simply getting the message out through engaging content and being open and factual in media and public engagement.

The difference however is the fragmentation of media, the decline of print and the rapid growth of digital media. Traditional media is less resourced than it used to be and it also operates at a rapid, almost instant pace. It is our role to ensure that our clients are aware of the dynamics of the media, and that the needs of their organisations are appropriately served.

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

It sounds basic but it is important to have the ability to deliver what you say you can deliver.

What advice would you give Irish SMEs who have little or no budget for PR and need to build business awareness?

Every single company, no matter how small, can have a communications strategy. Note the key attributes of your business and develop key messages. Identify interesting developments, for example, the launch of a new product or service, creation of jobs, an interesting innovation or a key hire.

Get to know the media in your locality. What day is a newspaper published, meaning a reasonable deadline of 48 hours ahead of that. Note too that it will have an online version. Are you in a specialist area, e.g., sustainability, technology, medical/health, legal, professional services? Many of these areas have dedicated correspondents in the national media - business, technology, environment, health and more. There are specialist publications too.

Have a look at drafting a media release. Have a good snappy headline and answer the following questions in your narrative - Who? What? Where? When? Why? How? Consider including a quote. Be brief and be factual. If possible, try and arrange a photo in support of the announcement and issue that with the media release.

Examples of media releases are easy to find online as most large companies have a media page on their websites. The cost here is time and maybe photography.

“...have the ability to deliver what you say you can deliver.”

What do you think will be the long-lasting impact of COVID for Irish business?

There is now a desire by people to work remotely as well as in the office, so the hybrid model is here to stay.

The remote model functioned well during the lockdowns but there a slight disconnection when someone is remote so it will be important to learn how to overcome this. In a client-service business it will always be important to calibrate working to the needs of the client.

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

Operating a business for 30 years across a period of great and constant change has delivered many challenges but there is a lot to be said in getting up each day and putting the best foot forward.

I am not alone in the SME space to note a recurring challenge down the years would have been cashflow. That 27th day of the month when salaries and the Revenue payment would be debited from the account!

Thankfully, the sleepless nights have been consigned to the past.

Do you have a business mentor?

I have never had a formal business mentor, but I have developed friendships in business down the years and I have the benefit of guidance when it is required from some of the brightest minds I have encountered. They are a small group and they know who they are.

The guidance of Mano Ryan, who recently became Chairman of Heneghan Strategic Communications, is very helpful.

Passion, planning and people are the three 'Ps' that many business owners attribute their success to. Would you agree with this mantra and/or what else makes a business successful?

I would put people ahead of anything else, although passion and planning are essential. The passion, however, must have a purpose. Integrity is fundamental in any business.

To find out more about Heneghan Strategic Communications, visit www.heneghan.ie

TICCbox, Tralee, Co. Kerry

Founded in 2019, TICCbox is a solution to manage compliance across business operations, managing sites, assets, environmental and service providers. In today's highly regulated world, it makes sense to have a system in place to de-risk your business and ensure it remains sustainable into the future.

Caroline Sugrue, a Chartered Director, is founder and managing director of TICCbox. She has over 20 years' experience working in risk and compliance and is on a number of boards and said:

"When COVID hit in March 2020, it was like a bolt out of the blue. We had got our first few customers and worried how we were going to get through it. We had secured some funding from LEO for further development on the platform, and a lot of 2020 was spent working with our developers in making this happen. COVID gave us the time and space to think about what we wanted from TICCbox and how we could support our customers through the whole of their business cycle."

She added

"Sometimes I hear business owners/ managers remark that they are fully compliant and they don't need a system to manage all the paperwork, the routine checks, the maintenance, etc., that it's just a box ticking exercise, and that's all fine till something goes wrong. If it does go wrong, if you can't prove it, it didn't happen. "

During COVID, they continued to work hard to generate new business. Microsoft Teams was a life saver. They were able to have remote meetings and webinars and could onboard and train new clients. There's a great team in TICCbox and thankfully, they have been able to grow the business. COVID gave business owners the opportunity to take meetings that perhaps they would not have had the time to do previously.

The energy crisis and climate change has presented new opportunities for TICCbox. Business owners are really feeling the rising costs of energy. TICCbox has recently developed a new feature to measure energy, waste, water, transport and carbon. Nearly every country has committed to Zero Carbon and there will be a strong onus on businesses to reduce their carbon footprint and report this in their end of year financial accounts.



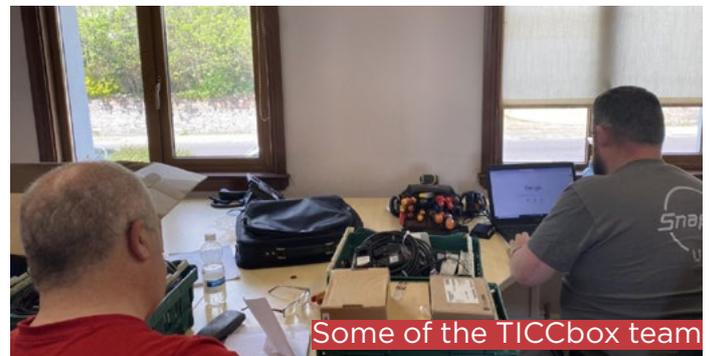
Caroline Sugrue, Managing
Director of TICCbox

The Security Exchange Commission in the US and the Climate Related Financial Disclosure in the UK require organisations to disclose climate-related financial information and ensure they consider the risks and opportunities they face as a result of climate change.

Some of Ireland's top companies, through the Carbon Disclosure Project Network are already reporting on their carbon emissions. Companies realise the importance of sharing this data with their customers and investors.

Analysing all this data can be difficult and very time consuming. TICCbox simplifies this process and provides important data to help make sustainable decisions for the business. They can meter any site, asset or process and determine how much and when it consumes energy and produce a carbon emission figure. This can be done for all Scope 1, 2 and 3 Emissions.

You can contact Caroline on caroline@ticcbox.com or visit ticcbox.com.



Some of the TICCbox team

ISME Finance Finder:

An online platform providing funding options for businesses within minutes

ISME are delighted to launch an exciting new business funding matching tool that will revolutionise access to finance for businesses in Ireland in partnership with Swoop Funding. Swoop is a business funding and savings platform enabling businesses to discover the right funding solutions across loans, equity and grants, and to identify and easily make savings - all in one fell swoop.

The new tool, the ISME Finance Finder, will act as the one-stop-shop for funding solutions for Irish SMEs. This partnership is the first of its kind in Ireland and provides funding options for businesses within minutes. For a start-up or a business looking to expand, improve cashflow, refinance debt, acquire a business, purchase property, stock or invest in a new market, the Finance Finder will provide easy access to the funding opportunities available to them.

The creation of this funding resources comes on the back of recent reports that highlight how businesses are struggling to access finance during this economic crisis, with the Central Bank noting muted lending in the SME sector for the fifth consecutive quarter.[1] This observation has been confirmed by ISME's own member surveys, and by surveys in the peer-to-peer lending community. ISME's Bank Watch Q4 2021 report demonstrated the challenges faced by SMEs with loan refusal rates at 33% and an increase from 65% to 68% of those surveyed who reported difficulties in accessing finance.

The ISME Finance Finder utilises Swoop technology to offer loan options to SMEs in minutes, streamlining the funding application process. Following two years of severe financial hardship for businesses across Ireland, ISME is encouraging business owners to utilise the financial technology portal to access funding options with Swoop Funding. The online portal is open to all businesses across Ireland.

Neil McDonnell, CEO of ISME said:

"SME confidence remains constrained, in an environment of high input costs and the war in Ukraine. Many balance sheets remain unrepaired after the pandemic. SMEs continue to finance themselves via internal funding or "bootstrapping." However, we also see opportunity in many sectors, with the OECD noting that Ireland has twice as many business creators as the EU average.

2022 will be a year of opportunity for those enterprises willing to be bold in adversity. The ISME Finance Finder will be a one-stop shop for any SME seeking funding solutions for their next move."

Andrea Reynolds, CEO and Founder of Swoop Funding said:

"Swoop's mission is to make access to finance a simple and smooth journey for all businesses no matter where they are located or what stage of their lifecycle. Ireland's SMEs need better and faster access to funding. Swoop's technology brings the entire funding market together in one place and our expert team manages the funding process from start to finish. As an Irish company, Swoop is proud to be working with ISME to deliver the funding that Irish SMEs need, when they need it."

In addition to access to funding tailored for their specific business needs, users of the ISME Finance Finders will also enjoy:

- Access 5 days a week to the ISME Finance Finder hotline and email from 8am to 6pm, providing guidance on funding queries
- Access to a team of experts who can answer your queries and guide your application
- Templates and tools on the dashboard to aid your application
- Finance updates and alerts

The funding journey for Irish business starts now by going to [isme.ie/financefinder](https://www.isme.ie/financefinder).



[1] <https://www.centralbank.ie/docs/default-source/statistics/data-and-analysis/credit-and-banking-statistics/bank->



Medium-term, lower cost loan schemes

to fund working capital and investments for businesses, including primary producers, impacted by Brexit or Covid-19.



Here to build business.

Strategic Banking Corporation of Ireland

Brexit Impact Loan Scheme

The Brexit Impact Loan Scheme is available to eligible businesses impacted by Brexit.

Scheme features:



Loans from €25,000 to €1.5m



Loan terms of 1 - 6 years



Reduced interest rates



Loans up to €500,000 unsecured

Covid-19 Credit Guarantee Scheme

The Covid-19 Credit Guarantee Scheme is available to eligible businesses impacted by the Covid-19 pandemic.

Scheme features:



Loans from €10,000 to €1m



Loan terms of up to 5.5 years



Reduced interest rates



Loans up to €250,000 unsecured

Eligibility criteria:

The Brexit Impact Loan Scheme is available to eligible SMEs and Small Mid-Caps, including farmers, fishers and sole traders, who have been impacted by Brexit.

Application process:

Two-step application process which starts by completing the "Eligibility Application Form" available on the SBCI website, www.sbc.gov.ie. Eligible businesses will receive an eligibility number/code that must then be provided to one of the participating lenders to start the credit process. The updated list of the Scheme lenders is available on the SBCI website, www.sbc.gov.ie.

Terms and conditions apply

Eligibility criteria:

The Covid-19 Credit Guarantee Scheme is available to eligible SMEs and Small Mid-Caps, including farmers, fishers and sole traders, who have been impacted by Covid-19.

Application process:

Single-stage application process directly through the participating lenders. The updated list of the Scheme lenders is available on the SBCI website, www.sbc.gov.ie.

Terms and conditions apply



Rialtas na hÉireann
Government of Ireland

For further information, please visit www.sbc.gov.ie
For any queries, please call us on 1800 804 482 or write us at info@sbc.gov.ie

The importance of providing reasonable accommodations – A case law review

In *Caroline Delaney v St. Patrick's Centre Kilkenny* [2022], the complainant was employed as a social care worker. Her employment began on 4th April 2004 and was terminated on 24th September 2019. The complainant brought her application to the WRC stating that she was discriminated against on grounds of age and disability and subjected to a discriminatory dismissal. She also submitted that the respondent failed to make reasonable accommodation for her.

Details of the case

In July 2016 the complainant was seriously injured in a road traffic accident and was left with medical conditions which she argued met the definition of disability. In January 2017, she reported back to work in the facility she had previously worked in but was informed that there was no longer a position there for her. She was directed to move to a position in a different facility.

The complainant submitted that this move was an act of age discrimination and that the respondent was trying to force her out of employment. Her employer argued that due to changes made within the organisation, the complainant was aware that her role was not long term.

She objected to the move on the grounds that her medical issues were not suitable for the type of work she would be doing in the new facility. It was agreed that she could move to a position at a third facility after discussions were held with the employer. The complainant commenced work in this facility and was happy to remain there. It was the complainant's evidence that the respondent confirmed she could work there until her retirement, while the respondent argued that this was a temporary arrangement to get her back to work.

The employer was keen that the complainant should work in other facilities which would include 24/7 rosters and weekend work, as would be normal for all employees. She wished to remain where she was and argued that it was a reasonable accommodation because of her disability to allow her to do so.

During the period the complainant underwent a number of occupational health referrals which always indicated that she was fit for work, but the question of the range of duties and the location became problematic in terms of a proper interpretation of the reports. Eventually, a final OH report indicated that the complainant was not fit for the full duties of a social care worker as set out in a detailed job description supplied and it was on this "unfitness to work" basis that the dismissal took place.

The respondent submitted that the complainant had been dismissed by letter dated 31st July 2019. The dismissal was based on comprehensive medical reports and subsequent clarifications from him that the complainant was medically unfit for the duties of a social care worker. The dismissal was appealed and confirmed following an appeal hearing in August 2019. The respondent submitted that all rules of natural justice were observed throughout the proceedings.

Case outcome

The complainant was approximately 69 years at the date of the employment ending. The normal retirement date for the employer was 65 years of age. The adjudicator stated it was therefore only reasonable to conclude that a discrimination complaint on age grounds, does not have a basis in this particular claim.

However, the Adjudication Officer took the view that discrimination took place by a failure to provide reasonable accommodation for the complainant as they had refused to allow her to continue in the pattern of work that she could manage with her disability, and instead, insisted on a full social care worker range of duties, for which her disability made her ineligible.

As there was a failure to provide reasonable accommodation, the Adjudication Officer awarded €20,000 compensation to be made in favour of the complainant. The Adjudication Officer also made an award of €5,000 where an act of discriminatory dismissal took place.

Key takeaway for employers

It is important that employers make reasonable accommodations for their employees in circumstances where they may need to move to a different position within the company. Despite the fact that the respondent, in this case, had medical evidence to support their decision to dismiss the complainant, the Adjudication Officer still found against them as they did not make sufficient effort to accommodate their employee. It is important that employers explore all options for providing reasonable accommodations before making the decision to terminate an employment contract.

Visit our HR advice here and ISME members can contact our HR service by emailing hr@isme.ie

Immediate action required to tackle rising insurance costs

The Alliance for Insurance Reform, of which ISME is a very active member, has marked the first anniversary of the implementation of the [Judicial Guidelines](#) for personal injury awards by publishing the results of a major new survey showing that:

- **42% of organisations say that insurance premiums are threatening their future**
- **90% say Government is not doing enough to address the issue of insurance costs**
- **In addition, the Alliance’s ongoing [survey of insurance premium renewals](#) confirms that liability premiums continue to increase by 16%.**



Peter Boland, pictured above, Director of the Alliance said;

“Personal injury damages are by far the biggest component of the cost of insurance and the Judicial Guidelines implemented on 24th April 2021, introduced significant reductions in the level of damages for minor injuries. So, it is worth reflecting on the impact of those reductions one year on.”

He added;

“While they are having an impact on motor premiums, they are clearly not having an impact on the liability premiums paid by businesses, voluntary and community groups, sports and cultural organisations and charities. Our ongoing research shows liability insurance renewals trending at +16% and our recent research shows that 73% of organisations have also had additional excesses or exclusions imposed on their policies since 2019.

Insurers are simply not passing on the benefits of recent reforms to liability insurance policyholders. Equally, other reforms that would impact on liability premiums are not happening fast enough.”

ISME member Eoin McCambridge, Managing Director of McCambridge’s of Galway and Director of the Alliance said;

“As a result of the continuing spiral in liability premiums, 90% in our survey say that Government is not doing enough to address the issue of insurance costs. To restore policyholder faith in the process, Government must do everything in their power to make sure incumbent insurers pass on the benefits of reforms.

They must move quicker on getting additional competition into the market. They must speed up promised reforms. In particular, they must now deliver very quickly on the delayed rebalancing of the duty of care and the delayed reform of PIAB.

Ultimately, they must get liability insurance premiums down to affordable levels with reforms that keep them that way.”

In terms of the key reforms required to address insurance costs, the following is an update:

- The implementation of the **Judicial Guidelines** on 24th April 2021 has seen the value of assessments by the [Personal Injuries Assessment Board](#) tumble by 42% compared to those using the old Book of Quantum. However, the acceptance rate of these assessments has reduced from 50% to 37% as more claimants move to litigation.

So, the attitude of insurers who settle the vast majority of litigated liability claims before they get to court, and the approach of the judiciary once such claims finally get to court, will be extremely influential on the success or otherwise of the Guidelines. We do not have any data on settlements via either of these channels and are unlikely to have any until the publication of the Central Bank's next NCID Private Motor Insurance Report in October.

- Additionally, the **Judicial Guidelines** have been hit by multiple constitutional challenges as lawyers attempt to derail them and we await the judgement on the first lead challenge from the High Court, possibly in June.
- **Rebalancing duty of care** obligations, which often places an unfair, absolute responsibility on occupiers while exempting claimants of any responsibility for their own safety, was committed to in the Cabinet Sub-Group on Insurance Reform [Action Plan](#) of December 2020. A deadline of June 2021 was put in place for "proposals to Government to implement any changes deemed necessary". However, these proposals have still not been submitted to Government.
- Legislation to **reform PIAB** is moving slowly through pre-legislative scrutiny. While the Alliance welcomes much of the content of the

draft legislation, an "enhanced role" for PIAB was scheduled for June 2021 by the Cabinet Sub-Group on Insurance Reform so this initiative is now well behind schedule.

- An office within Government to encourage **greater competition** in the insurance market was established in December 2020 but has still not announced any additional market entries.

Tracy Sheridan is the owner of Kidspace Playcentres in Rathfarnham and Rathcoole and is on the Executive Committee of Play Activity and Leisure Ireland (PALI) which is a member of ISME.

Tracy is also a director of the Alliance and she believes *"Of all the major challenges facing Ireland right now, insurance is the one that Government can fix quickest. But reforms are not moving fast enough, and policyholders cannot wait much longer for them to be put in place. Government has a golden opportunity to sort out the cost of insurance now and forever, but only if they get reforms done now, before the opportunity is lost."*

For more information visit the Alliance for Insurance Reform [here](#).

NOTES: The new survey was carried out among Alliance for Insurance Reform members between 5th and 20th April 2022. There were 954 respondents. 'Insurance' in the context of this survey refers primarily to Public and Employer Liability insurance. The Alliance's ongoing survey of insurance premium renewals has been running since May 2021 and has 444 responses as of 19th April 2022.



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Building Effective Business Relationships



Jason Cooper, Sales Relationship, Business & Executive Coach

A relationship is built on trust and empathy. Without these two qualities, it's hard to make a meaningful connection with another person. This article will explore the numerous ways you can grow your social and emotional intelligence to empathise more effectively with others.

We all want relationships that make us feel fulfilled, where we connect deeply with someone else who understands us for who we really are – but building these kinds of connections takes time and effort.

Empathy is essential in work because it's not anyone else's job to figure out what their employee needs. Understanding others and empathising with them, allows employees to understand better the problems they are going through, which improves the organisation and its culture. When you can walk in their shoes, thinking about other people is fundamental to collaboration and powerful group identity and is the real key to “winning together”.

Building your capability for empathic collaboration starts by asking more questions, actively listening, assuming a curious mindset, and building on others' ideas. Then, work to encourage empathy and creative collaboration across your team.

The way you connect with people is all to do with having a more profound empathetic understanding of who we are, allowing us to communicate better with others by becoming emotionally conscious.

Here are 4 tips to help you build better connections with people:

1. How to build trust in relationships

There are a lot of misconceptions about how to build trust in relationships. Many people believe that it is all about looking out for oneself and that if you do the right things, people will take care of themselves. The reality is quite different. Some fundamental principles need to be followed when building a business relationship to create a positive outcome for both parties involved.

With any other person, honesty will always help a lot. It is essential that you are honest about everything because otherwise, you'll be causing some severe damage to the relationship.

2. What it takes to build consistency together cohesively

The key to developing consistency is to focus on how we can work together. When you are consistent in your interactions with external stakeholders, it's essential to be clear and specific about what you want them to do.

Ensure that they understand the message being communicated and match it with your messaging when communicating internally. It's a simple concept but needs commitment from all departments within an organisation for long term relationships to thrive.

3. Keep Your Promises

Keeping your promises is vital to maintaining the trust and positive relationship not just with your personal relationships but also with your customer base. Trust is a sacred thing. Once it is broken, it's hard to put back together. When your company makes a promise to your customers, it creates an expectation. When money is changing hands under a set of expectations, any violation of that trust can be a huge deal. Your customers will start to feel that they can't rely on you. They may be less likely to refer your company to their friends and family because they don't want the same experience. You are losing a customer who you need more than ever right now when your company needs it most.

4. Connection with people and showing mutual respect

Respect is the basis of any healthy relationship and can be established by:

- Treating others with courtesy, kindness and consideration, regardless of their race, religion or gender size
- Listen to what they have to say before voicing your own viewpoint
- Never intrude or cut individuals off while they are in flow or insult, blame, threaten or call people names when you are irritated or upset

Approaching conflict is something that helps organisations to avoid belittling, demeaning or judging behaviour.

Remember that constant criticism, condescending, judgement, or demeaning behaviour adds up over time and can constitute bullying. It's essential to have a one-to-one relationship with your stakeholders. Meet with them regularly and maintain their trust by doing what you say, delivering on time, and providing them with the information they need when they ask for it.

Show your commitment by listening to them and addressing their concerns. Keep in mind that consistency is crucial and how we can work together cohesively across departments so that our message remains consistent

Jason Cooper is a regular trainer and mentor with ISME and you can find more about his work [here](#).

Granite Tops, Ashbourne, Co. Meath

Granite Tops is Ireland’s leading importer, fabricator and installer of quartz, granite, porcelain and ceramic worktops. Founded in 2004 by Colin Sullivan and joined by his son Thomas in 2010, Granite Tops have grown from strength to strength thanks to their policy of continued reinvestment. This reinvestment in the business not only focuses on improving the final product they supply to their customers, but also focuses heavily on improving the working environment and conditions for their staff. They firmly believe that without their staff they would not have a business.

What initially started as a hobby for Colin has since flourished and grown into Ireland’s leading worktop fabrication specialists supplying thousands of customers every year with their dream countertop for their home or business.



Featured on DIY SOS The Big Build Ireland episode 4, Waterford 2022

As it is a family run and owned business, family values are deeply important and form the core foundation of the business. They understand the needs and wants of their customers, and strive to provide the best solution and find the perfect balance – their business mantra is “family run for family living”. The customer service and warranty they offer is unrivalled in the industry and is a source of great pride for the team. One look at their Google reviews or a call to any of their previous clients, shows that Granite Tops continue to care for their customers years after the job is completed. The team believe that a customer is for life, not just for a job and they will continue to service and care for their needs until they are no longer required.

They offer a vast selection of materials - from 50 quartz colours in their own self-developed Mason Quartz range, to their extensive Italian porcelain and Spanish ceramic range exclusive to Granite Tops through their distribution agreements with Inalco Ceramica and LEVEL by EMIL Group.



Granite Tops featured on Room to Improve, Episode 3 Blessington, 2022

Thanks to their investments in the latest digital technologies, combined with eight in-house fitting teams, they offer efficient turnaround times, minimising the disruption to a family home during what is inevitably a stressful time. Keeping all their staff in-house ensures they are able to maintain and work to their strict quality standards.

Granite Tops recently invested €750,000 in a ceramic and porcelain specific production line that will ensure they continue to be a market leader in Ireland for ceramic and porcelain worktops, as well as recognised and regarded as a specialist with this material, not just in Ireland but internationally. This combined with their recent journey towards gaining ISO 9001, ISO 14001 and ISO 45001 certification, means they can continue to offer high quality fitted stone worktops whilst giving their customers and staff peace of mind that they are in safe hands when they choose Granite Tops.

You may be familiar with their products as they regularly appear in the media including television shows as *Room to Improve* and *DIY SOS: The Big Build*. View their product range and read their story on www.granitetops.ie.



Featured on DIY SOS The Big Build, episode 3, Longwood, 2022



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What you need to know to maximize your website's potential?

Orla McDonnell, Owner & Founder, OMD Consultancy

In the SME world, it can be difficult to know what to do on a daily basis, let alone how to maintain a website with all the bells and whistles. Your website is a major asset to your business and as with any of your other assets, it needs to be maintained and kept up to date and current.

I want to share some top tips to help reduce some of the pressure when deciding what is important for your site as follows:

- Keep it fresh and current
- Make sure it's easy to read
- Check that the colours and design are in line with your brand identity
- Ensure the site is easy to navigate
- Have clear calls to action (CTAs)
- Include external links to your social platforms
- Test your contact page and forms
- Make sure it is mobile friendly
- Use keywords that identify with your product or brand

Capturing data is one of the most important functions you can add to a webpage. Capturing data means that when a visitor lands on your webpage, you want them to provide as much information about themselves as possible, including their email address. Unlike your followers on social media platforms, this information is yours to use however you choose.

A recent story that comes to mind is of the amazing marketer Sháá Wasmund MBE (Sunday Times - Top 20 Most Influential Entrepreneurs) who built up an astonishing presence on social media platforms and then in one day all of it was lost due to hackers on her social media channels. Now she no longer works on building that following on her social media platforms, but relies solely on her mailing list to reach out to her community.



Orla McDonnell, OMD Consultancy

Here are a number of ways you can capture visitors' data on your site:

- Add a pop-up box for when a visitor lands on your site asking them to sign up to a newsletter, information, etc.
- Add calls to action across your website in places like footers asking for visitors to sign up to a newsletter, complete a form, etc.
- Include a lead magnet in the form of downloads, special offers (10% off), etc.

The term "lead magnet" refers to an offer that you make to a visitor or follower in exchange for their contact information.

I would also like to stress the importance of making your website user-friendly. Have you ever tried to find something on a website, only to exit quickly if you couldn't locate it? It is important that this does not happen on your site, you want your visitors to be able to easily navigate and find what they are looking for.

Using a FREE tool called Hotjar, you can find out how visitors behave when they visit your website. Hotjar actually records the action of each visitor to your site and shows you how they navigate through each page. It will help you understand your customers through tools like heatmaps, session recordings, surveys, and a feedback widget. It is very easy to download onto the backend of your website and is something you can start using straight away.

Other tips for a user-friendly website

- Put the user first
- Use plain language
- Easy transfer between pages
- Easy to navigate menu
- Colour easy on eye
- Contact information easy to find
- Incorporate chat if you can
- Test /shop at your website weekly to experience what your customer journey is and that all links are working

For more hints and tips on this and more make sure you are following OMD Consultancy on our social channels or visit our website [here](#).

Time To Innovate Again!

Liam Fennelly, Director MBA Global & Co-Author, *Countdown to Launch*

With the worst of the pandemic behind us (hopefully), the time to innovate is now!

There's no time like the present to review what your purpose is, how you do business, and where the next phase of growth is going to come from.

Traditionally, to brainstorm and strategise the future, a group of managers might head off site for a day or two. However, this may not be the best way to generate innovative ideas. A report conducted by Wharton Business School in 2010 found that of the top 30 most impactful innovations of the previous 30 years, 73% came from employees. And this period was probably the most innovative in human history, covering innovations such as the internet, broadband, DNA sequencing, MRIs, stents, digital photography, ATMs, barcodes, PCs and Laptops, flash memory, office software, fibre optics, LED lighting, e-commerce and online shopping. Therefore, tapping into the collective knowledge of all staff may produce better results.

Innovation is not all about invention and R&D

Successful innovation programmes generate lots and lots of ideas (particularly around unmet or underserved needs).

Brainstorming sessions alone rarely produce transformational ideas and many people do not operate at their best under pressurised situations. The best ideas often arise outside the business environment – walking, jogging, gardening, in the shower/bath, as you fall asleep, etc. Unfortunately, many of these ideas do not see the light of day because there is no system of logging and reviewing them. So why not make use of the technology that everyone has at their fingertips – their mobile phone.

An easy way to get started is to have a small in-house team engaging with a mobile app to collect such ideas. And ideation can be maximised by focussing the thought process around key areas of concern or opportunity.

Change happens when companies ask questions and are prepared to listen to answers

Questions provide focus and inspire creativity. By focusing on key areas over short periods (1-2 weeks) and using trigger questions, we can maximise the quality of ideation. This can be initiated by sending the team a challenge, coupled with a relevant list of trigger questions.

For example: 'what new technologies are there that may improve our product/service quality?' or 'What would have to happen in order to double production in line 1'? The team can input ideas as they occur to them from anywhere, anytime 24/7.

A simple app captures ideas by time and sender. Regular feedback (via word clouds) helps stimulate focus and creativity. At the end of the challenge the team ranks the ideas on an Impact v Ease of Rollout basis.

Here are six simple steps to get you started.

1. Senior management agrees the aligned business topics of relevance and interest.
2. Select your team leader and a diverse team of 5 and hold one short onboarding session to explain the process and activities.
3. Set up a WhatsApp group for the team.
4. On WhatsApp, post the link to the challenge to trigger and collect focused and relevant ideas.
5. Give daily feedback to the team (e.g. word clouds).
6. Sort and rank ideas at the end of each week and decide which make the cut and move to the validation and implementation stage (larger projects with promise).

You simply repeat steps 4, 5 and 6 of the process for each new area of business challenge.

In time, you can deepen the innovation programme and build an internal innovation culture by gradually rotating other staff into the team.

Liam Fennelly is a Chartered Engineer and MBA graduate of Warwick Business School.

He has over 30-years' experience working for multinationals and several startups. He is a former three-term president of the MBA Association of Ireland and co-author of the widely acclaimed manual for startups: *Countdown To Launch*. Contact Liam at liamfennelly@mbaglobalinstitute.com



ISME NORTH WEST EVENT

We were delighted to hold our first in-room event in two years in The Landmark Hotel in Carrick-on-Shannon on Thursday 7th April. ISME Chair, Margaret O'Rourke-Doherty welcomed attendees and introduced the guest speaker, Minister of State Frank Feighan T.D. who stayed for the duration of event and participated throughout. Nigel Heneghan, Managing Director, Heneghan Strategic Communications presented PR Insights for SMEs providing tips and ideas on getting media coverage on a small budget on a local and national basis. ISME's L&D Manager, Adam Weatherley gave an update on ISME activities and the event finished with networking and lively discussion on key issues. View photos from the event [here](#).



NC MEMBER JOINS THE NATIONAL DIGITAL FORUM

A new Enterprise Digital Advisory Forum was launched to support the Government in driving the digitalisation of enterprise across Ireland. The forum brings together representatives from indigenous enterprises and multinational companies along with digital technology experts. It was established and chaired by Minister of State for Trade Promotion, Digital and Company Regulation Robert Troy, TD. on 4th May 2022.

A total of 16 members from Ireland's tech and science communities joined the forum following an open expression of interest call and an assessment process and include Tanya Thompson CTO of Sluamor and ISME National Council Member, read about Tanya [here](#).

The forum is designed to help support enterprise aspects of Ireland's [National Digital Strategy](#), which was published earlier this year, and the [National AI Strategy](#) launched last year. It will allow members to provide feedback to the Government on various challenges and opportunities they identify in terms of digitalisation.



NEW AFFINITY PROGRAMMES IN 2022

We had added more ways for ISME Members to reduce their costs and get added benefits for their business by adding three new programmes. These include [35% discount on AA membership](#) for Roadside Rescue, Home Start & Rescue Plus Cover; 20% discount on a range of [HR Services from MSS](#) 'The HR People'; and 30% discount on [website development and design subscription from XYZ](#). You can read full details about these programmes on [page 28](#) and view all our Affinity programmes [here](#).

DATES FOR YOUR DIARY

Creating a YouTube channel

Wednesday 25th & Thursday 26th May, 8.00am - 10.00 am.

[Book here](#)

Pitch my business

Thursday 9th June, 10.30am

[Book here](#)

HR Essentials for SMEs

15th June - 19th July, 12.00pm - 1.15pm

[Book here](#)

Microsoft Excel Refresher Essentials

Friday 17th June 12.30pm - 2.00pm

[Book here](#)

Excel: Dashboards and Data Visualisation

Tuesday 21st June, 12.30pm - 2.00pm

[Book here](#)

Silencing the Inner Critic - Ways to help prevent Imposter Syndrome at times of stress

Thursday 23rd June, 12.30pm

[Book here](#)

ISME EXPRESSES CONCERN AT RENT INFLATION REPORT AND THE IMPACT FOR SMALL EMPLOYERS

ISME has expressed grave concern at the rent price inflation noted in the publication of the latest [Daft.ie](#) and the impact this will have for small employers. For more than two years, the cost of accommodation has been the single biggest driver of wage inflation. Now, rising accommodation costs are accompanied by significant increases in food and fuel prices and a refugee crisis. This is proving to be a perfect storm for workers, especially the lower paid.

However, ISME has cautioned that pushing up wage prices is not the solution, since the vast majority of employers cannot afford to pay the wages being sought by employees to cover these costs.

Neil McDonnell, CEO of ISME said: *“The only entities willing to provide accommodation in the current market are commercial landlords, which are building large build-to-rent developments. Their financial firepower means they can sit on vacant properties for a long time. While we acknowledge that commercial landlords have a place in the provision of rental accommodation, they should not have a monopoly in doing so.*

We are watching the natural outworking of policies which have driven private landlords out of the market for more than a decade. It is time to acknowledge that this process has failed. It is time that the tax system acknowledged the importance of providing adequate levels of rental accommodation in the economy. The political system and especially those politicians who identify themselves as of the left must have the courage to recognise policy failure when it becomes so painfully self-evident.”

ISME will bring this issue to the attention of the Department of Finance and the Department of Public Expenditure and Reform in its pre-budget submission. However, this year’s [Daft.ie](#) report suggests there is a case to immediately introduce fiscal incentives to provide rental accommodation.

Read more [here](#).

ISME’s Q1 2022 RESEARCH

ISME Q1 Trends Survey

There’s still time to tell us about your business in Q1 2022 as the Trends survey is still open. We are living in particularly challenging times so we want to hear from you on how your business has been impacted and your thoughts for 2022 by completing our Q1 Trends Survey 2022. All our surveys inform our lobbying on your behalf to Government so it is vital we capture as many experiences as possible.

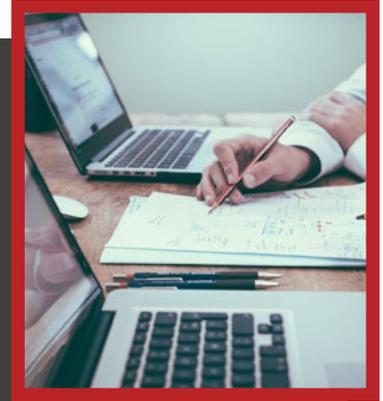
The Trends Survey provides us with the latest up to date information on pay, insurance costs and confidence indicators in the SME sector. You can take the Trends Survey [here](#)

ISME Q1 Bank Watch Survey

Now available is our Q1 Bank Watch Survey 2022 where we ask you to share your experiences in accessing and managing your finances in the first quarter of this year.

Please take a few minutes to fill out the survey [here](#)

The findings of these surveys will be circulated to media and will feed into relevant groups and committees ISME sit on. Reports will also be uploaded to the ISME website.



INSURANCE COSTS A CAUSE FOR MAJOR CONCERN IN BUSINESS

In response to the publication of the Alliance for Insurance Reform’s survey on insurance, showing that the future of 42% of organisations is threatened by insurance premiums, ISME is calling for immediate government action to reform the sector urgently and adequately, and to seriously look at the behaviour of insurance companies. 90% of the respondents to the survey stated that the government is not doing enough to address the situation.

“One year after the introduction of the Judicial Guidelines for personal injury awards, which has resulted in lower awards in the courts, rather than decreasing insurance premiums, the cost of insurance continues to rise,” said Neil McDonnell, CEO, ISME. *“Public Liability and Employer Liability insurances continue to rise, and this is a cause of major concern for SMEs and for business as a whole. Insurance companies are enjoying exorbitant profits at the expense of businesses. The research showed that rises in liability insurance renewals were tracking in excess of 16%. The position is indefensible.”*

Read full details [here](#) and more about this issue in the b Issue on [pages 16-17](#).

ISME SKILLNET MENTORING & COACHING PROGRAMME 2022

The ISME Skillnet is delighted to announce further funding to continue our mentoring and coaching initiative that took place in Q4 2021. We assisted 70 business owners and their managers with projects that would help them run their businesses better, improve management skills, digital transformation journeys and assist with the scaling of businesses.

For the second half of 2022, we can help 80 businesses with their challenges by providing one of our 30 experienced and qualified business consultants. Each coach has domain or sector experience, or both. They have deep knowledge of the SME world and have been through the challenges that business owners face when running a small business. We anticipate the launch of the initiative in early June.

If you are interested, please send an expression of interest to skillnet@ism.ie

ISME SKILLNET PARTNERS WITH THE UCD PROFESSIONAL ACADEMY

To address Irish SME's skill gaps, ISME Skillnet has partnered with The UCD Professional Academy. The UCD Professional Academy will offer our members and non-members, a world-class learning experience with career-enhancing qualifications.

This exciting new partnership will provide flexible learning that fits easily into a busy SME's life and easy access to industry-focused courses that deliver job-ready skills. As an alternative to on-campus learning, the academy will deliver all expert instructor-led courses via UCD Professional Academy's interactive online study environment.

These programmes will be substantially subsidised by the ISME Skillnet by up to 50%. cost for ISME Members is €625 and for non-Members: €675.

Find out more [here](#).

VIEW ON DEMAND

If you missed our webinar on Returning to Work: New Guidance for Employers & What the Courts are Ruling with barrister Katherine McVeigh, you can view a recording of the seminar [here](#).

You can also view webinars from the **ISME HR Updates Series**

- Managing a remote or hybrid workforce with Tracy O'Brien & Cait Lynch [here](#)
- Absence Management, Income & Sick Pay with Tracy O'Brien & Cait Lynch [here](#)
- Contracts and Handbooks with Tracy O'Brien & Cait Lynch [here](#)
- Bullying in the workplace with Tracy O'Brien & Adam Weatherley [here](#)



ISME IN THE NEWS

In the media in April - May we spoke about:

- Rent inflation report and the impact for small employers
- Impact of flexible work entitlements on staff costs
- Cost of leaving a business
- New guidelines slashing awards for minor personal injuries
- Our first roadshow of the year which visited the North West of the country

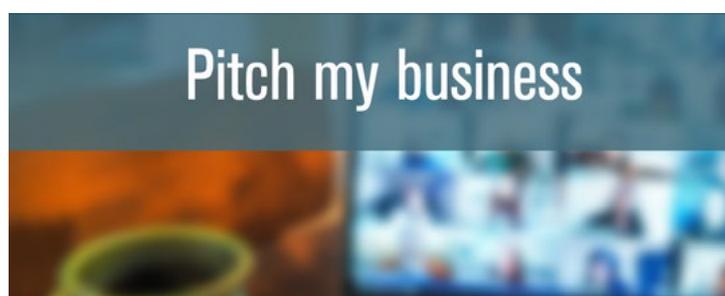
You can view and listen back to a selection of ISME's media coverage [here](#).

NETWORKING ONLINE

The next **Pitch my business** will take place on Thursday 9th June at 10.30am. This online networking event is free and open to all. As an attendee you can network and promote your company. Your business logo and contact details will be shared on screen as your pitch and each attendee will have 2 minutes to pitch.

To get an idea of previous sessions in 2020 and 2021 click [here](#).

Register [here](#).



Towards cost-effective Supply Chain Digital Transformation for SMEs

Steve O'Sullivan, SCM Consultant

Supply chains are operating in an age of turbulence and uncertainty. Russia's invasion of Ukraine, combined with the China-U.S. trade war, the ongoing COVID-19 pandemic and climate-related disruptions, are seriously damaging, and forcing companies to consider more regional sourcing strategies. Such 'reshoring' includes Schneider Electric's decision to build three new manufacturing facilities in North America, and Intel's plan to spend \$20 billion to build two semiconductor factories in Ohio. This is to protect against operational breakdowns similar to those recently encountered by German car giants Volkswagen and BMW, who are closing assembly lines due to a shortage of wiring harnesses manufactured in Ukraine. Another pressure on globalisation is a need for freight transportation and supply chain processes to adopt more environmentally sustainable strategies, such as transitioning fleets to e-vehicles, and relocating distribution centres in order to reduce distances.

One practice that enhances Supply Chain Resilience in the face of these disruptions is visibility through digital transformation. The role of innovative technology in business is to drive growth and improve operations. Consider an organisation as a human body, technology as the nervous system, and Supply Chain Management as the bone structure and connected tissues, the competitive advantage. Digital technologies such as the Internet of Things (IoT), big data analytics, 3D printing, advanced autonomous robotics, smart sensors, augmented reality, cloud computing, energy storage, Artificial Intelligence (AI) or machine learning, human and machine interfacing, cybersecurity, quantum computing are a few examples. These are all designed to produce cost efficiencies, operational optimisations and superior situational awareness. However, the ability to have this level of digital visibility across global networks to enact the magnitude of Supply Chain Re-engineering of Schneider Electric or Intel takes considerable investment and time.

The dilemma that SMEs face is that such investment is prohibitive but maintaining the status quo in a chaotic environment is not sustainable. Technology is critical to business continuity. A 2020 HSBC survey of over 2,600 businesses across 14 countries indicated that 41% will digitise operational processes and by 2025, 31% plan to automate their business. Failure to invest in new technology risks falling behind the competition. Before forcing and accelerating decisions that pursue expensive technology trends, perhaps there is a no-cost interim solution:

- **Situational Awareness:** a deep understanding of your entire supply chain network is the first critical step, and prior to an automated solution, the creation of a self-tailored Microsoft Excel Master Program Dashboard that acts as a control tower is extremely effective. Many business decisions are based on political viewpoints and perceptions. A dashboard that maps out every conceivable network node, process, participant and cost, should be developed by a team member that has the patience and consistency to capture the minutiae of details. Problem areas are identified and presented through KPIs that cannot be politically manipulated. Continuous improvements are then initiated that address pain-points, such as escalating fuel prices, in the immediate term.
- **Digital Roadmap:** A business now knows what it is that should be digitised through the identification of the current state. Plot a direction and timeline for reaching a desired future digital state that aligns to the organisation's strategies and goals, create action plans for your most talented supply chain resources, who will nurture an innovative culture.
- **Collaboration:** Knowledge is power, and you now need to take control of your logistics network rather than being influenced by transport and distribution companies. Develop Request for Quotes (RFQ) for Logistics Service Providers (LSP) to provide the required digital solutions that you have identified in the Master Dashboard and have outlined in the Roadmap. Ensure that operational optimisations resulting from the situational analysis are factored into the network design, and take into consideration sustainability initiatives, including the location of distribution centres. Business award should be based on the most holistically effective LSP, rather than on cost alone.

These three steps can be completed without the need for capital investment.

To find out more contact Steve O'Sullivan, +353 (0)83 090 8090, steveosullivan@supplychainadviser.com or Jit Hinchman, Supply Chain Advisor (Founder and President), Jit.hinchman@supplychainadviser.com



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More ways to reduce your business costs with ISME

We have introduced three new Affinities in 2022 for ISME Members that can provide great savings and benefit their business. These include:



Automobile Services with The AA Ireland

Members can save **35%** on AA Membership – a saving of €185 at €98 per vehicle for Roadside Rescue, Home Start & Rescue Plus Cover. This includes:

Roadside Rescue - if a repair is not feasible at the roadside the AA will recover the stranded vehicle to the nearest AA approved garage for:

- All Roadside mechanical and vehicle related breakdowns issues
- An option to include Out of Fuel / Miss- fuelling service
- Keys lost or locked in the vehicle
- Punctures/no spare/recoveries to a repairer
- Battery
- Accident or collision damage

Home Start - the AA will attend vehicle breakdowns at your business address or at your driver's home address

Rescue Plus – this covers a nationwide recovery to a destination of your choice, a replacement vehicle for up to 48 hours for you or your driver, or alternatively you may claim travel expenses or overnight accommodation up to €200 as per terms and conditions.

For a business this means:

- Minimising fleet downtime as 80% breakdowns fixed at the roadside
- Flexibility for switching drivers within the fleet
- Access to Ireland's largest patrol force providing best in class Roadside Rescue
- Market leading Call to Arrive & Call to Completion rates
- Covered 24/7 365 in Ireland/Northern Ireland & UK
- The AA Ireland tailor fleet cover based on client's needs

The AA is Ireland's leading motoring organization founded in 1910. The AA provides its members with a range of premium products and services such as Roadside Breakdown and Recovery Services, Car Insurance, Home Insurance, Travel Insurance as well as European Breakdown Cover and Life Insurance. They also issue International Driving Permits, ZZ Plates and AA Signs which is a provision of temporary directional signage to events. Read the full details about the offer [here](#).

HR Services with MSS "The HR People"

MSS 'The HR People' are offering **20% discount** for ISME Members for the following services:

- HR Compliance
- Employer WRC/ Labour Court Representation
- Recruitment Support
- HR Support Services

MSS 'The HR People', have been in operation since 1988 and offer a full range of professional HR and Recruitment support services to Irish businesses, including HR consulting, day to day Human Resource Management, HR Administration, Employment Legislation advice and representation, Employer Compliance and Recruitment. MSS has always dedicated itself to providing a reliable, cost-effective and practical HR service to Irish SMEs, start-ups and multi-nationals, with an approach that is supportive, sensible and always honest.

To find out more click [here](#).

Website Development & Design with XYZ

ISME Members will receive a **30% discount** on website subscription, that's €25 ex VAT per month. The subscription with XYZ offers a simple way to create brochure, e-commerce or wedding/event websites without any technical skills required. It features an eCommerce store, bookings, CRM, Live Chat App to manage your business. You

also get access to a personalised web designer to help create, design and maintain the site; a selection of templates and free graphics and photo Library. All of the hosting and support is managed by XYZ.

XYZ is an Irish website generating platform that allows users to generate websites large and small within minutes to sell their products and services online. XYZ is the sister business of Mosaic Studios, one of Ireland's leading App development agencies. They have designed and developed over 1,000+ websites, apps & add-ons for small start-ups to large global brands.

To find out more click [here](#).

View all our Affinity programmes [here](#). To access the offers ISME Members can log into the Members Area on the ISME website.



Why do small and medium companies need Intercultural Competence?



Elisabetta Favero, Centre for Global Intercultural Communications, School of Languages, Literatures & Cultural Studies, TCD

Irish companies are born in a small market but do not lack ambition: a growing number of Irish businesses compete internationally from the start and many entrepreneurs look beyond the sea to expand the reach of their products and services and the range of their partnerships and collaborations.

Global ambition comes with considerable challenges, to avoid costly delays and false starts due to cultural disconnect and miscommunication, individuals and organisations need **intercultural communication competencies**. For example, establishing equitable partnerships, effective supply chains and fair commercial agreements requires careful consideration of different ways of conducting business, an awareness of varying negotiation styles and cooperation patterns.

Intercultural competencies guide leaders and inform strategy so that:

- International activities are developed purposefully and effectively
- Challenges are anticipated instead of reacted to
- International teams are managed at best
- Competitiveness is increased

What is Intercultural Competence?

Intercultural competence is a combination of knowledge, understanding, attitudes, behaviours and skills applied through action, helping people to:

- Understand oneself and one's own multiple cultural affiliations;
- Manage, motivate and respect people with different cultural backgrounds;
- Respond appropriately, effectively and respectfully when interacting across cultures;
- Establish robust intercultural relationships.

Intercultural competencies are the foundations for addressing issues of Equality, Equity, Diversity and Inclusion (EEDI), social justice and ethical practices in the workplace and beyond.

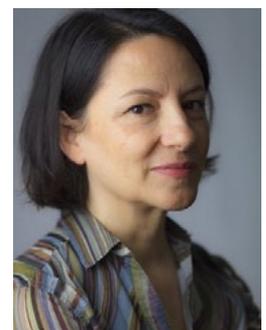
Can you develop your intercultural communication competencies while working?

Besides the traditional full-time options, you can achieve a Trinity accreditation in Intercultural Communications through part-time, stackable components. The Trinity Centre for Global Intercultural Communications was founded in 2021 as part of the Government of Ireland's Human Capital Initiative with the specific mission to upskill and reskill our workforce and strengthen collaboration between academia, society and industry.

Trinity's new [Applied Intercultural Communications](#) courses are starting in September 2022 (with registration by July 2022). The MPhil (Master's Degree), postgraduate Diploma and postgraduate Certificate focus on the applied dimension of intercultural communications with theory, research and practice-driven components, potentially linking African, Asian, Latin American and Caribbean case studies to European cultures and contexts through optional modules. Students will gain an understanding of the concepts and models related to intercultural communication and learn how to apply Equality, Equity, Diversity and Inclusion (EEDI) perspectives and digital literacy to develop equitable collaborations and partnerships with people from different backgrounds.

- All courses have an applied focus: case studies and students' own intercultural challenges are used to apply the learning
- Courses are held in English and no additional foreign languages are required
- You can study both full-time and part-time to suit your needs and finances.

For more information email Elisabetta at faveroe@tcd.ie, follow the Centre for Global Intercultural Communications on [LinkedIn](#) and check out our [website](#).



Ronan Rigney, Membership Account Manager

What interests do you have outside of work?

I have a variety of interests including rugby, hillwalking and chess. I am a Leinster rugby supporter and in the past, I played wing forward for the Bective Rangers First Team and captained Portlaoise Rugby Club. I have also coached my son Stephen's team in mini rugby under 7 to under 12. Today hillwalking is my main pastime and I have taken up chess recently.

Why do these hobbies interest you?

Rugby was always a passion for me as I found it combined the best in sport with great camaraderie. The fact that it's a wonderful team game also appealed to me as it challenges a person both physically and mentally.

On the other hand, hillwalking is a most relaxing pursuit as you climb mountains and walks through beautiful countryside in Ireland. It enables me to fully appreciate our wonderful environment. It is the complete anecdote to work as it relaxes the mind and invigorates the body.

I am a complete newcomer to chess having started playing online during the pandemic and have found it to be a great game of strategy and tactics.

Do you have an interesting story about your hobby?

When I coached mini rugby with Naas Rugby Club, we had up to 70 players present for training. One of those boys was a chap called Jimmy O'Brien who now plays on the first team for Leinster and is a star player. Jimmy has made fantastic progress and is tipped to get an Ireland cap in the future. All the coaches in Naas Rugby Club are delighted that all the hard work over the years has helped Jimmy reach the potential we knew he had.

Are there any challenges would you like to try?

The challenge I would like to try is to walk the Wicklow Way. This walking trail combines a wide variety of scenic experiences, some of them in truly remote upland areas.

They include mountains, upland lakes, glacial valleys, fast flowing mountain streams, forests and farmland. The Wicklow Way begins in the small village of Clonegal in Co. Carlow and finishes 127 kilometres later in Rathfarnham Co. Dublin. It's a good test of physical endurance and can be completed over 7 days. A nice challenge, I think!

Talk to us about the work you do at ISME?

I am in my nineteenth year working in ISME as a Membership Account Manager. My role is to generate new members for the association and provide support for existing members. It is challenging work and entails prospecting new business and pitching the excellent benefits of ISME membership to owners and managers of Irish SMEs. It also means attending and representing ISME at exhibitions, conferences and roadshows and I look forward to being back in a room with business people in 2022, long overdue.

I enjoy the daily calls to prospective members and the interaction with current members, who always keep us busy with the queries and concerns they face. I look forward to continuing my work in the membership team supporting SMEs for many years to come.

How important do you think it is to have an interest outside work and how do you think it can benefit your work?

It is important to have an interest outside work as the change of environment refreshes the individual which results in the person being fresher, more energetic and having greater enthusiasm for the job in hand. There is no doubt your work is enhanced by having an outside interest. It reminds me of the old adage "change is as good as a rest".

How important is work life balance to you? Do you think this balance is something individuals and particularly employers need in their life to have a successful business?

Work life balance is important to me and is something individuals and employers should factor into their lives. Several studies have highlighted the many benefits of work life balance include increased productivity, reduced sickness, happier business people plus improved overall wellbeing and mental health. This has been highlighted by the recent pandemic whereby employers have supported their employees in working from home. This was perhaps one of the only positive things to emerge from the pandemic, giving employers and employees a better work life balance.

A series that highlights the lives and interests of ISME members and staff. In this edition, The bISME talks to Ronan Rigney, ISME's Membership Account Manager about his hobbies and work.



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