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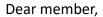
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## SME MESSAGE FROM THE CEO



Back in February, I predicted a 0.2% increase in the ECB rate later in the year due to rising prices. Six months later, we have just seen the ECB increase their base rate by 0.5%, with the strong likelihood of more to come to control surging inflation. Hopefully my prediction of a 1.5% ECB rate by mid-2024 does not prove similarly optimistic.

Many of you have contacted me about soaring input costs, particularly energy, food, and labour. The announcements by Unilever, Coca-Cola and McDonald's of higher consumer prices to come will mean more pain for workers, and forced a profit downgrade by Walmart, the huge US retailer.

Businesses are experiencing a cost/revenue squeeze on three different fronts. The first front, as mentioned, is input costs. These continue to inflate, and on the labour side, the public sector unions have set out pay expectations around the State meeting the overall inflation rate in terms of pay rises. We may yet see energy rationing this winter, which will prioritise households over businesses. The second, emerging front, is that of Government-imposed cost increases via statutory sick pay, pensions auto-enrolment and social issues such as working from home. The third front affecting many (though not all) businesses is a wary customer base which has not returned to pre-pandemic spending levels, and which is leaving SMEs with a revenue shortfall to tackle the other two issues.

A Department of Enterprise Consultation on the living wage suggests that Government interference in business affairs will continue. ISME has no issue with a living wage from a policy point of view, but benchmarking it against 50% of the average wage in Ireland is very unfair, because the presence of a huge multinational sector, as well as a public service that is paid 22% more than the average industrial wage, and 46% more than the average SME wage.

Government will have to play its part by firstly moderating the expectations of the public sector, and secondly by bridging some of the new social chapter obligations being imposed on employers via the social protection system. With property prices beyond Great Recession peaks, rental prices through the roof and no availability of supply, and consumer sentiment pessimistic, we have all the essential elements of a recession in place. Government must front up to the vested interests.

Lastly, and on a brighter note, we're looking forward to getting out on the road again for the first time since the start of 2020 and meeting you at our roadshows, details to follow. I hope to see you there.



**Acorn Processes Limited** 

Before 5 Family Centre CLG

Career Training Internships

**Corc Impact** 

Kellys Agricultural Machinery Ltd.

**Moloney Solicitors** 



# SMEWS

#### **ISME Finance Finder**

Explore the funding options available to SMEs with our new product, the ISME Finance Finder powered by Swoop Funding. This online tool offers loan choices to SMEs in minutes, streamlining the funding application process. 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 ISME Finance Finder will provide easy access to the funding opportunities available to them. The platform can also be used to secure funding for big ticket items such as vehicles, buildings, and equipment through the Asset Finance option.

Your funding journey starts now by going to https://www.isme.ie/finance-finder/



#### **Reduce costs with ISME**

We had added more ways for ISME Members to reduce their costs and get added benefits for their business by adding four new programmes in 2022.

We are delighted to offer the following savings to members:

- 35% discount on <u>AA membership</u> for Roadside Rescue, Home Start & Rescue Plus Cover for company membership only
- 30% discount on website development and design subscription from XYZ
- 20% discount on a range of <u>HR Services from</u> MSS 'The HR People'
- **10% discount** on <u>dental services with Dublin</u>
  <u>Dental Clinic</u>

### **Welcome to ISME**

We are delighted to welcome to ISME, Michelle Ellis and Sinead Byrne who are joining our HR Advisory Service and can be contacted on <a href="https://www.new.ie">htt@isme.ie</a>; and James Stevenson (see below) who has joined our Membership Team and be contacted on James@isme.ie

#### ISME in the news

In the media in July some of the topics covered were:

- Celebrating best SMEs: St Tola's Goat's Cheese
- Low-Cost Loan Scheme
- Summer Economic Statement
- Access to SME Funding
- Business Funding & the ISME Finance Finder
- · Staff shortages
- ECB Hike
- AIB decision to turn 70 branches cashless
   You can view and listen back to a selection of ISME's media coverage here.

## View on demand

If you missed any of our HR updates to date, you can purchase a recording of the seminars <a href="here">here</a>. Webinars include:

- Managing a remote or hybrid workforce with Tracy O'Brien & Cait Lynch
- Absence Management, Income & Sick Pay with Tracy O'Brien & Cait Lynch
- Contracts and Handbooks with Tracy O'Brien & Cait Lynch
- Bullying in the workplace with Tracy O'Brien & Adam Weatherley
- Recruitment, Equality, GDPR and Best Practices with Tracy O'Brien & Adam Weatherley
- Managing Probationary Periods with Tracy O'Brien & Adam Weatherley

# SMENEWS

## Ireland's First Digital Marketing & Media Apprenticeship

ISME member BuyMedia is working with the National Apprenticeship Programme to create the first Digital Marketing Apprenticeship programme in Ireland. This Apprenticeship programme will be grant aided and will allow ISME members to employ a Digital Marketing & Media Apprentice to help their businesses grow.

As part of the submission and approval process we need to give an estimate of the number roles that could be available in industry for these apprentices. BuyMedia are asking ISME members to contribute and have their voices recognised and heard by completing this form.

### **ISME Skillnet & UCD Professional Academy Offer**

We are continuing our special offer for the ISME Skillnet & UCD Professional Academy in August. The price is reduced from €625 to €495 for Members and from €675 to €525 for non-members. The partnership provides 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 oncampus learning, the academy will deliver all expert instructor-led courses via UCD's interactive online study environment.

Find our more here.

## **Skillnet Ireland's Skills Connect initiative**

We are offering two fully funded programmes from Skillnet Ireland's Skills Connect initiative suitable for jobseekers, recent graduates, people looking to get back to the workforce or looking for a career change. Skills Connect offers free, online training which will help reskill and develop the skills that employers are looking for today. Through this programme, the ISME Skillnet can offer two innovative training and upskilling programmes, each offering practical work placements or projects on completion. There are 12 places per programme which include **Digital Marketing & Strategy Diploma** with the Dublin Business School and Office Administration and Management Diploma with the UCD Professional Academy.

To find out about the eligibility criteria click here.



## Back in Business Mentoring & Coaching programme

Available now is our Back in Business Mentoring & Coaching programme – a continuation of our successful 2021's Back to Business programme, which is a complimentary service for ISME Members.

Each engagement will consist of six hours of face-toface coaching and mentoring. We will provide a suitable business advisor / qualified coach with either domain or sector experience (or both). Our panel of 30 coaches were carefully selected via a robust tendering exercise in 2021. They have been through ordeals that many businesses are going through themselves. Therefore, offering to share their experience allows the development of a trusted partnership, and set a confident path to success. The progression of this relationship will aid a business owner to delve into their true purpose, both personally and professionally. To hear a mentor's or coach's experience, or a business owner sharing fresh perspectives, can shine a new light on to different situations. You can read about the mentors here.

The areas we have covered, but not exclusively:

- Digital and Automation
- Growth and Finance
- People and Leadership
- Business Improvement Strategies
- Business Processes

You can read more about the programme and apply here.

#### **Get your Member Discount**

Don't forget when booking any of our Learning and Development courses, to be logged into isme.ie so you can avail of the ISME Member discount.

# SMENEWS

## **BPFI Guide to Moving your Business Account**

The Banking & Payments Federation Ireland (BPFI) represent the banking, payments and fintech sector in Ireland and in conjunction with the five retail banks, have launched a public information and awareness campaign aimed at providing comprehensive step-by-step advice and practical tools to personal and business bank customers who need to move their bank accounts as KBC and Ulster Bank exit from the Irish market. At the centre of the campaign is the website

movingaccount.ie and here consumers and businesses can find in-depth information and advice including a step-by-step guide on how to move or switch an account and how to manage other services such as direct debits, standing orders, overdrafts and card payments. You can read more about this here.

## **Creating an Energy Action Plan**

The Sustainable Energy Authority of Ireland (SEAI) is offering free training to help businesses create an energy action plan. Training is taking place regularly over the coming months. To learn more and register view the <u>SEAI Eventbrite Page</u>

## New SEAI Energy Academy Course: Leading Sustainable Change for Decarbonisation

The Sustainable Energy Authority of Ireland's (SEAI) Energy Academy has released a new free e-learning course "Leading Sustainable Change for Decarbonisation" aimed at providing you with the essential concepts needed to lead sustainable change within your business.

- Learn how your business can approach, measure, and report on sustainability
- Find out how Ireland came to the target of netzero emissions and what decarbonisation means for your business
- Explore what the circular economy is the benefits of circularity for your business

Join the SEAI Energy Academy now on www.seai.ie/energyacademy

## ISME Skillnet & UCD Professional Academy Offer

During July we will continue to run our special offer for the ISME Skillnet & UCD Professional Academy. The price is reduced from €625 to €495 for Members and from €675 to €525 for nonmembers.

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 oncampus learning, the academy will deliver all expert instructor-led courses via UCD's interactive online study environment.

Find our more here.

## **InterTradeIreland August events**

During August InterTradeIreland will run a series of online events as follows:

Business Planning Workshop, 8<sup>th</sup> August, 10.00am–11.30am

Seed Financing Workshop on 23<sup>rd</sup> August, 12.00pm–2.30pm

Go-Tender Workshops on 24<sup>th</sup> & 30<sup>th</sup> August at 9.30am–1.00pm

Register to attend here.



# 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 stranded vehicle to the pearest AA

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.

## SME

# THE RIGHT TO REQUEST REMOTE WORK BILL

The pandemic has transformed working practices, and many of those changes will be long-lasting. One such change to our working landscape is the location of work.

The Government have released a draft scheme of the Bill in order to assist employers with establishing a framework should an employee make a request to work in a remote or hybrid manner. All employees should be treated fairly, consistently and in a timely manner however each case will give its own facts. For instance, one employee may do the same job however their ergonomic set up may not be in line with Health & Safety guidelines.

Most importantly is that once the request to work remotely is received, there is a collaborative process and that the reasoning behind a grant or refusal is consistent. In addition, availing of remote working should not result in less favourable treatment in the workplace. An employer can refuse a request on objective business grounds which have been outlined in the Bill (13 provisions).

#### **New National Hub Network Scheme**

An integral part of the new world of work is the growth of the National Hub Network, which enables workers to carry out their jobs in a social space with excellent amenities. With currently 262 Working Hubs signed up to the scheme nationwide, it is intended that the scheme will run over 2 phases. Phase one will run from now until 31st August with the second phase starting in September and expected to run into early 2023.

Initially, the first phase sees three vouchers being credited to the accounts of all registered ConnectedHubs.ie users, with each voucher redeemable for a day's hot-desk working in participating hubs. Anybody wishing to register for their free vouchers can do by going to www.connectedhubs.ie or via the ConnectedHubs mobile app.

This is a positive move and offers cost saving for employees and employers. An employee may not have the correct ergonomic set up at home so the option in using a Hub location is there. Hub Sessions will follow the employee as opposed to the business and are not location specific.

## **Right to Disconnect**

The Code of Practice on the Right to Disconnect has been effective since April 2021 and applies to all employees, including people working from home. Developed by the WRC, the Code of Practice provides guidance on an employee's right to disengage from work outside normal working hours. Under the code, the right to disconnect has the following main elements:

- A right not have to routinely work outside normal working hours
- A right not to be penalised for refusing to work outside normal hours
- A duty to respect another person's right to disconnect, for example by not routinely emailing or calling outside normal working hours

If your business does not currently have a Right to Disconnect Policy in place it would be advisable to do so. It would be considered good timing in conjunction with the introduction of the Remote and Hybrid Working Policy. A Right to Disconnect Template Policy can be found when you log into the Members Area of the ISME website.



## SME

# THE RIGHT TO REQUEST REMOTE WORK BILL

## Remote and Hybrid Working policy

ISME have drafted a template Remote and Hybrid Working policy that can be found by logging into the Members Area of the ISME Website here.

In conjunction with the below considerations, you can tailor your company's Remote and Hybrid Working Policy to your business needs:

- Are there any roles within the company which may not be suitable for remote working?
- Will employees need to follow a hybrid working schedule?
- Are there certain tasks which you, as an employer, would prefer to be taken care of in the office rather than at home (or vice versa)?
- While working remotely, is the employee allowed to work anywhere or are there limitations? Examples of this may be that the employee must stay in the country or cannot work in public settings due to cybersecurity concerns
- What hours should an employee be working? Are there set working hours? When should they take breaks? What is the maximum number of hours they should be working each day?
- Consider all employee circumstances especially if they are pregnant, breastfeeding, night workers, shift workers. Do additional considerations need to be in place? It would be advisable to conduct a Risk Assessment to ascertain any necessary reasonable accommodations.
- What's reasonable in relation to integration with the team – e.g. additional communication, 1 tot 1s, performance reviews in person, upskilling management and quarterly team lunch.

### • Induction Considerations:

- How to manage new starters perhaps in the office in the initial days/weeks for company culture reasons
- Ensure no ambiguity in relation to who will cover costs from home to the business premises.

### Device Considerations:

- Perhaps there is a business need to ensure that devices are turned off e.g., Alexa – no risk of data being uploaded to the cloud - data, security and confidentiality issues
- Consider a 2-step authorisation access.

### Culture Cascade Considerations:

- Ensure regular communication via various meaningful methods.
- Be aware of individual productivity and learning styles

ISME will update and help navigate our Members on the finalised Bill with revisions once it is signed into legislation in the not too distant future.

For more information on this topic or any other HR Support please don't hesitate to contact HR@ISME.ie





## 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 >





# ISME Skillnet's Fully Funded SkillsConnect Programmes



The ISME Skillnet is delighted to continue their SkillsConnect programmes from Skillnet Ireland, assisting people wishing to find new employment or change direction in their careers by providing two diplomas from two highly respected institutions, The UCD Professional Academy and The Dublin Business School.

If you are unemployed, a recent graduate, or someone wishing to return to the workplace, then these programmes will give you the skills and knowledge to do so in a sector with high demand for certain skills.

The Skillnet Ireland SkillsConnect initiative is particularly important to the Irish economy as we come out of the pandemic, plus the additional pressures such as the shortage of skills in the marketplace and the pressure on certain jobs due to the continued sophistication of automation technology. To be able to offer these programmes on a fully funded basis to upskill people affected by current trends is of huge importance to the overall economy.

We are delighted to be able to offer a place to 24 participants (12 people per programme) and help them secure a new role in an exciting new sector. On completion of the programme there will be the opportunity for a work placement so they can apply their newly learnt skills.

Because these courses are 100% funded, there are certain eligibility criteria which you can check here.

## Office Administration and Management Diploma

Fully funded by ISME Skillnet and delivered by The UCD Professional Academy.

Launch a career in administration by enrolling in this Professional Course in Office Administration. Gain the skills and knowledge needed to keep offices running like clockwork. Demonstrate your ability to maximise efficiency and productivity in the office and deliver this central support role with confidence and reliability.

Commencing 20th September and concluding 6th December 2022, the course is delivered over a 12-week period with one online module per week, running 6.30pm–9.30pm.

To register your interest to participate please email skillnet@isme.ie

To find out more click here.

## **Digital Marketing & Strategy Diploma**

Fully funded by ISME Skillnet and delivered by The Dublin Business School.

This is an industry-led course, which has been designed by Industry experts for Digital Marketing covering the latest trends, strategies, real-world experiences, and best practices in the Digital Industry. This practical hands-on course will give you a complete overview of all the core channels and how they fit together to plan and deliver successful digital and social media marketing campaigns, applicable for both B2B and B2C businesses.

A 12-week programme, one online module per week, 7.30pm–9.30pm, commencing 19th September and concluding 12th December 2022.

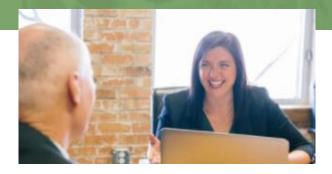
To register your interest to participate please email skillnet@isme.ie

Click here for the more information.





## **LEARNING & DEVELOPMENT**



## **Upcoming Short Courses**

Free session: Creating a winning Customer

**Experience for Retailers** 

Date: 08-09-2022

Free session: A continuous coaching model

for your retail team Date: 09-09-2022

Effective Telephone Sales Techniques

Date: 27-09-2022

Essential VAT Date: 27-09-2022

Intermediate VAT Date: 28-09-2022

Advanced VAT Date: 30-09-2022

Business writing and Email Etiquette Dates: 17-10-2022 to 19-10-2022

## **Upcoming longer Programmes**

Leadership & Managing the Blind Spots Dates: 06-09-2022 to 27-09-2022

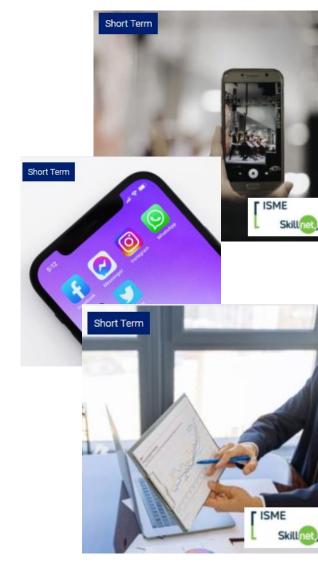
Dates: 06-09-2022 to 27-09-2022

Senior Leadership Development

Programme

Dates: 29-09-2022 to 12-12-2022

Certificate in SME Management Dates: 28-09-2022 to 30-11-2022



Find out more >





## **LEARNING & DEVELOPMENT**

ISME Skillnet has partnered with The UCD Professional Academy to address Irish SME's skill gaps. The 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 oncampus learning, the academy will deliver all expert instructor-led courses via UCD's interactive online study environment.



Each programme comes with a UCD Professional Academy Diploma in an area of your choice. The programme categories have been broken down in to five key titles, all of which align to ISME's learning and development strategies:

- Leadership & Management
- Marketing (including Digital & Social Media)
- Digital and IT (eCommerce, Artificial Intelligence, Transformation Management)
- Business Programmes (Sales, Supply Chain, Finance, GDPR etc)
- Data Analytics for Business, Finance and Marketing

These programmes will be substantially subsidised by the ISME Skillnet by up to 50%. They will be highly affordable to companies that would often see these types of programmes out of reach financially.

A full list of all courses can be found and booked here.











