

# Member's Newsletter

April 2023



**iSME**  
Irish SME Association

Dear Member,

It's that time of year again - we are putting our pre-budget submission together. Our "asks" will be similar to last year, however, if you feel we are missing any significant issues in last year's [Pre-Budget Submission](#), please let me know immediately. As we were advised by Minister of State Neale Richmond at a recent roadshow, it is important to get our pre-budget in early to both the Departments of Enterprise and Finance.

We welcomed the [recent changes](#) in public procurement. If you're involved in procurement activity, you need to update yourself on the revised thresholds, and the greater detail on insurance requirements.

Whether we are at the beginning, middle or end of the interest rate cycle is far from clear. On the one hand, eurozone inflation remains at a level which led the ECB to raise rates by 0.5% in March. On the other hand, the threat of bank-crisis contagion after the collapse of SVB in California, and the shotgun marriage of Credit Suisse and UBS means the ECB may not continue with rate increases. The ECB is predicting a peak rate of 3.25%, which is down on their previous prediction, but we believe it would be prudent to assume elevated rates for some time into the future.

Regarding consumer and business prices, while we have seen falls in fuel prices, food prices continue to raise. And with interest rates hitting mortgage repayments, we expect to see continued upward pressure on wages as long as we remain close to full employment. Even if there was no further wage inflation, auto-enrolment will add 1.5% employer cost to all employees earning over €20,000 on the first of January next.

If you or your business are looking at investing in renewable heating or energy efficiency for your business, make sure you check out the business supports available [here](#).

Ballot papers will soon be going out for our 2023 National Council election. Whether you intend to stand for election or to vote, you have to be a paid up member of ISME.

I'm delighted to say that our revised ISME constitution, and governance documents for ISME Ltd and our holding company ISMEA CLG, were passed at our EGM on the 28<sup>th</sup> March. If any of you would like a copy of the revised governance documents, please drop me an email and I will send them on to you.

Don't forget - if you need money, use the [ISME FINANCE FINDER](#)!

Our next [ISME Roadshows](#) will be in Horse and Jockey in Tipperary, and the Silver Springs in Cork. I look forward to seeing you there!






## Concerned about rising business costs?

Access up to 50% in  
discounts on business  
products & services  
with the **ISME ADVANTAGE**  
**Affinity programme**

**ISME members can save  
now on**  
**[www.isme.ie/advantage](http://www.isme.ie/advantage)**



Accuscience Ireland Limited

Ardee Golf Club

Carlow Warehousing Limited

Clever Burdy

CommSec

Crossogue Preserves

Danu Energy Consulting Ltd.

Distinctions Consulting

Footfall Limited

HighPo HR

Infinity IT Limited

IPICS The Supply Chain Management Institute

JM & T Education

Leonard Carpets

Michael J McCormack & Co Accountants Limited

Perfect Digitals

R. F. S. The Fastner Company

Sandown Business School

Sharkx

Shee and Hawe

Tavan Meats Limited

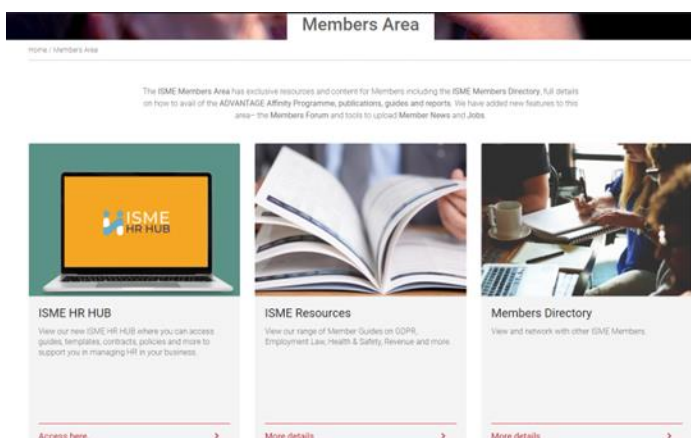


## ISME HR Hub

To assist Members to deal with the ever-changing world of HR and employment law, we have created a portal to give you access to guides, templates, contracts, policies and more to support you in managing HR in your business. We have curated the information based on the HR Life Cycle: Attraction, Recruitment, Onboarding, Policies & Training, Performance Management and Exit.

You can also find information from government agencies and other third parties in our General Information & Resources page, links to the top downloads and view our selection of blogs including Statutory Sick Pay FAQs and EU Directive on Transparent and Predictable Working Conditions.

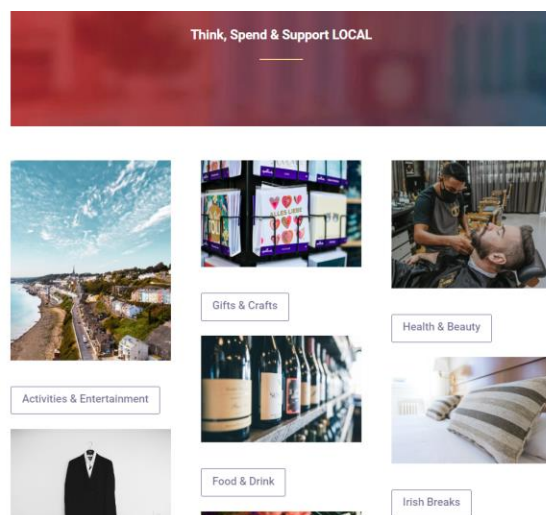
To find out how it works and looks, click on the video about the portal [here](#). To use the ISME HR Hub log into the Members Area click on the top left button.



## Shop Local for Easter

Continue to Shop Local this Easter for all things chocolate, gifts, day trips, entertainment and holidays. Browse our portal [here](#).

Don't forget ISME Members can add a listing for free, just click [here](#), and upload your details.



## ISME ROADSHOWS

### ISME Roadshow series

We have 4 more Roadshows to go in the Spring/Summer series – in April we will be in Thurles and Cork City and in May we are travelling to Portlaoise and Shannon.

The programme in April will include an address by ISME's CEO, Neil McDonnell and Learning & Development news from Adam Weatherley, ISME's Learning & Development Manager. We will be joined by Tara Daly, HR Services Director, MSS – The HR People in Thurles and John Barry, Managing Director with MSS – The HR People in Cork who will discuss Statutory Sick Pay. At the Cork Roadshow Patricia Murray, Senior Physiologist with the HSA will be looking at psychosocial hazards and managing the risks in the workplace.

During this series we have added a new feature– a local business sharing their story and experiences. In Thurles we will be joined by Miriam Everard, Managing Director of Templetuohy Farm Fresh Foods.

Each session will finish with **Pitch my business** – our networking event allowing business representatives to give a 2-minute pitch and network with fellow businesspeople. Bring along your business cards!

Further programme details to be announced.

Refreshments are provided at all events; admission is complimentary, and all businesses are welcome to attend.

View the dates and locations below:

- Wednesday 19th April, 4.30-6.30pm, Horse & Jockey Hotel, Thurles
- Thursday 20th April, 9.00-11.00am, Clayton Hotel Silver Springs, Cork
- Wednesday 24th May, 4.30-6.30pm, Killishin Hotel, Portlaoise
- Thursday 25th May, 9.00-11.00am, Treacys Oakwood Hotel, Shannon

Click [here](#) to find out more and [register for free to attend](#).





## Pre-Budget Submission

We're in our Pre-Budget Submission cycle now and aim to publish before summer recess. Our Budget 2024 priorities are:



- Continued income tax reform
- Business tax reform - VAT, CGT, CAT
- "Social Wage" will have to deliver more than employers - medical card, access to social housing, Child Benefit but Working Family Benefit (to make sure working always benefits)
- This will require greater integration of tax & welfare systems and pensions system
- Stop the flight of rental accommodation from the market
- Tax amnesty for employees and employers where employers have provided accommodation without a BIK charge
- Funding the Green Transition: Capex costs will have to be mitigated for SMEs

Please contact us to let us know what do you want to see in Budget 2024 by emailing [marketing@isme.ie](mailto:marketing@isme.ie)

## New Procurement Circular 05-2023

ISME welcomes the publication by DPENDR of the new procurement circular 05-2023. Key changes to procurement procedures covered by the circular include:

- An increase to the advertising threshold for goods and services contracts from €25,000 to €50,000 (ex VAT).
- An increase to the advertising threshold for works contracts from €50,000 to €200,000 (ex VAT).
- Measures to encourage consortium bidding by SMEs for contracts.
- Clarification for tendering businesses on the level of insurance required in public tendering.

Ross McCarthy, former ISME Chair and MD of Keystone Procurement, welcomed the updated circular and said

*"We are also delighted to see enhanced measures that public bodies should take to promote transparency and SME participation in public procurement. It is also good to see a reminder to public bodies of their obligations around the use of central procurement arrangements."*

Find out full details [here](#).

## New Affinity Programmes

With rising costs and the pressure on businesses to reduce spend, ISME continue to provide saving to its Members with its ADVANTAGE Affinity programme. Take a look at our newest programmes from ISME Member businesses Zendfast and PLUGGED.

### Delivery Services

Zendfast, an Irish premium technology-based courier business are offering ISME Members **10% discount** on their range of delivery services nationally and internationally. They provide same day and next day delivery throughout Ireland, as well as a worldwide courier service. To find out more about their delivery service view their video here and view offer details [here](#).

### Legal Resources & Support

PLUGGED's Smart Business Legal Hub provides support covering HR, GDPR, Health & Safety, Data Security, Debt, Intellectual Property and more. The resources available include how-to videos, step by step guides, checklists, legal templates and business legal health check, with direct access to a business and employment lawyer. ISME Members can get access to legal advice and support with two options:

1. HUB Access Plan: Unlimited access for 1 year for €280 (+VAT) to the HR Hub (no legal support included in this plan). Members under this plan will receive a 20% discount on any legal support fees
- HUB Access with Legal Support (Premium Plan): **15% discount** to unlimited and unrestricted access to information, support and to a business and employment lawyer, view the rates [here](#).

To see how it works you can get a demo of the system, find out full details [here](#).

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

## Dawn Raid Guide

"Dawn raid" is the colloquial expression given to an unannounced inspection of a company's premises, usually as part of an ongoing investigation by regulatory or law-enforcement authorities. Any company, no matter its size, may be subject to a dawn raid. Dawn raids are usually triggered by a complaint e.g. from an employee, customer, competitor, an anonymous tip, or an individual subject to investigation by a state agency.

You can download our Dawn Raid Guide in the Members Area [here](#).





## Work Life Balance Bill

The Work Life Balance and Miscellaneous Provisions Bill 2022 passed all Stages in the Oireachtas on 30<sup>th</sup> March. It introduces:

- 5 days unpaid leave for medical care purposes for parents of children under 12, and carers
- 5 days paid leave for victims of domestic violence
- The right to request flexible working for parents and carers
- The right to request remote working for all employees
- 2 years breastfeeding breaks

Details on <https://bit.ly/3nw6LhE>



## Q4 2022 Surveys

How did your business find Q4? In an ever-changing business environment, we want to hear from you on how your organisation has been impacted by completing our **Q4 Trends Survey 2022**.

The Trends Survey provides us with the latest up-to-date information on pay, insurance costs and confidence indicators in the SME sector.

Please take the Q4 Trends Survey [here](#).

Last chance to complete the **Bank Watch Survey Q4 2022** where you can share your experiences in accessing and managing your finances in the last quarter of 2022.

Please take a few minutes to complete the survey [here](#).

## Advertise with ISME

We are planning issue 21 of the bISME which will be published in May. If you would like to advertise in our online publication take a look at the rate card [here](#).



## Energy Support

ISME has created an Energy section on the website with information, updates and advice to help your business during the cost of energy crisis and useful advice and supports from the SEAI. You can view [here](#).

## SEAI Briefings on energy efficiency

SEAI ran a briefing for SMEs on the available educational and financial support for businesses embarking on their energy efficiency journey. You can view it [here](#).

## Consultation & Safety Reps

Active worker engagement in safety and health reaps dividends for a company and ensures greater protection for all. Under the Safety, Health and Welfare at Work Act, 2005, employees can put their name forward to be selected by their colleagues to act as their Safety Representative. The Safety Representative provides a direct link between the employer and employees on safety and health matters. For further information go to:

[HSA website](#)

[HSA – Safety Representatives Poster](#)

[HSA – Safety Representatives Information Sheet](#)

[HSA – Safety Representatives and Safety Consultation Guidelines](#)

## Intreo Supports for Business

The Department of Social Protection is probably best known as a provider of income support payments, but a large part of their remit is to provide a free public employment services to employers.

Intreo, is the Irish Public Employment Service and is part of the Department of Social Protection. Intreo offers a wide variety of recruitment, financial and work placement supports to employers including:

- Free Advertising, Recruitment and Candidate Matching Service on [www.jobsireland.ie](http://www.jobsireland.ie)
- Free European Recruitment Service for hard to fill vacancies on EURES on [www.eures.europa.eu](http://www.eures.europa.eu)
- Financial Supports for hiring new employees through Jobsplus on [www.jobsplus.ie](http://www.jobsplus.ie)
- Financial Subsidies to support the employment of People with Disabilities - Wage Subsidy Scheme and Reasonable Accommodation Fund on [www.gov.ie/wss](http://www.gov.ie/wss) and [Reasonable Accommodation Fund](#)
- Work Placement Experience opportunities with Work Placement Experience Programme on [www.gov.ie/wpep](http://www.gov.ie/wpep)

Intreo have a team of expert Employer Relations Officers and Key Account Managers who provide free tailored recruitment services to meet your specific business needs.

For further information please visit [Employer Supports at Intreo](#) or email [employer@welfare.ie](mailto:employer@welfare.ie)

# ISME Wellness Programme

Partnering with Laya healthcare and their health and wellbeing provider, Spectrum.Life

Offering ISME Members a **24/7 Employee Assistance Programme**, with unlimited access for members, their employees & families to:

- 24/7 EAP service accessible via website, app, or live chat
- Up to 6 sessions of face-to-face counselling
- Video/telephone counselling
- Support across finance, legal, mediation, parenting coaching, life coaching & more

## **Special Member Rate:**

€500 + VAT (fixed cost per year) for up to 30 employees. Each subsequent employee €9 + VAT per employee per year

## **Learn more here:**

[isme.ie/isme-wellness-programme](https://isme.ie/isme-wellness-programme)

## Personalised in-house training for ISME Members

Training and development programmes provide a host of benefits. They enhance employee performance, boost productivity, reduce employee turnover and improve company culture. This is why ISME Skillnet are now offering an increased volume of personalised training engagements for our members at their place of work. We are available to develop bespoke training tailored precisely to your requirements, making in-house training not only cost-effective, but also beneficial to a company's strategic plans.

ISME Skillnet can co-fund in-house training, reducing the costs of training by up to 50%. We have a carefully selected panel of certified expert trainers, business coaches and mentors with deep sectoral experience and domain expertise.

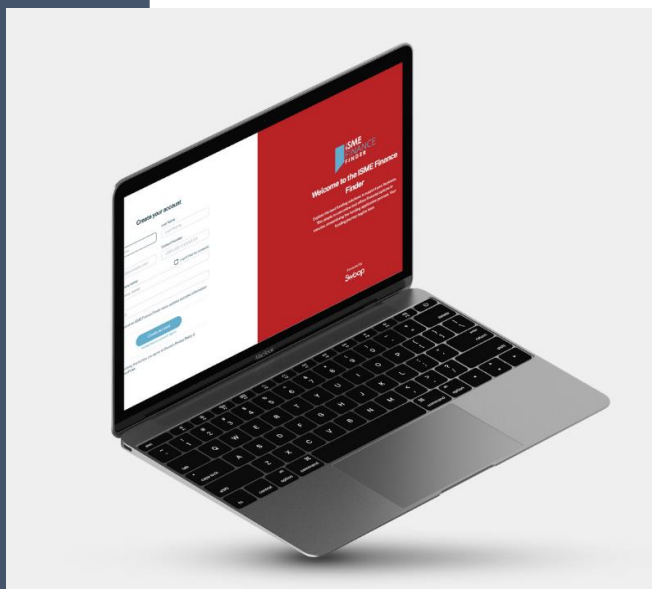
Adam Weatherley, ISME's Learning & Development Manager said:

*"We welcome the budget increase to be able to provide bespoke training for our members. We can increase our strategic training provision to Irish SMEs to keep them competitive on a national and international basis".*

you would like to discuss your requirements with the ISME Skillnet team, please email [skillnet@isme.ie](mailto:skillnet@isme.ie).

## A valuable support for your employees

ISME partners with Laya healthcare and their health & wellbeing provider, SpectrumLife to provide 24/7 Mental Wellbeing Support Programme (EAP) for ISME Members. We offer unlimited access for your employees and their families to a 365 freephone EAP service, accessible via website, app, or live chat. The cost for up to 30 employees is €500 + VAT and each subsequent employee €9 per employee. Find out more [here](#).



## ISME Finance Finder

To support businesses in accessing funding the ISME Finance Finder, powered by Swoop Funding, has updated and improved its online platform by introducing cashflow and forecasting tools, banking and accounting system integration, as well as equity funding. Register [here](#) now to explore the funding options available or to start a conversation about how much you could raise through equity.

Your funding journey starts now by going to [www.isme.ie/finance-finder](http://www.isme.ie/finance-finder)



## Back in Business Mentoring & Coaching programme continues in 2023

We are delighted to be able to run our free mentoring programme for ISME Members again in 2023. Over the past two years we successfully delivered a powerful programme providing mentoring and coaching to small and medium sized businesses. Find out more [here](#).

## ISME in the news

ISME featured in the media this past month speaking about the following subjects:

- Small businesses slammed by higher rates cut their borrowing
- Better EU Supports for SMEs
- Bank Crisis
- ISME Roadshow Series Spring/Summer 2023
- Congestion Charges
- Joint Committee on Enterprise, Trade and Employment

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

## April Events

*Disruptive Technologies Innovation Fund (DTIF) Call 6 webinar*, 4th April, 11.00am, Register [here](#).

*Jobs Expo Dublin*, Saturday, 22nd April 10.00am-4.00pm, Croke Park, Dublin Register [here](#).

Enterprise Ireland Client Solutions – Events and Webinars:

*Tax Update 2023*, 26<sup>th</sup> April, 10.00-1.00pm, Spencer Hotel, Dublin, details [here](#).

*The importance of planning to achieve scale*: webinar, 27<sup>th</sup> April, 10.00am, register [here](#).



**The ISME Learning & Development** service is here to help both the business owner and their employees. ISME Members can receive up to 40% discount for ISME Skillnet training, view courses below.

## Beginner VAT

Dates: 17-04-2023 to 17-04-2023

[More info](#)

## Optimising a Digital Marketing strategy for SMEs

Dates: 18-04-2023 to 18-04-2023

[More info](#)

## The Complete Digital Marketing Journey

Dates: 18-04-2023 to 21-04-2023

[More info](#)

## Creating a successful Google advertising campaign for an online shop

Dates: 19-04-2023 to 19-04-2023

[More info](#)

## Intermediate VAT

Dates: 20-04-2023 to 20-04-2023

[More info](#)

## Effectively measuring an SMEs

Digital Marketing performance

Dates: 21-04-2023 to 21-04-2023

[More info](#)

## Advanced VAT

Dates: 24-04-2023 to 24-04-2023

[More info](#)

## Business Tax

Dates: 27-04-2023 to 27-04-2023

[More info](#)

## Microsoft Excel Intermediate

Dates: 04-05-2023 to 04-05-2023

[Find out more](#)

## Effective Telephone Sales Techniques

Dates: 04-05-2023 to 04-05-2023

[Find out more](#)

## Microsoft Excel Intermediate

Dates: 08-05-2023 to 08-05-2023

[Find out more](#)

## Effective Time Management – Getting Your Balance Right

Dates: 10-05-2023 to 10-05-2023

[Find out more](#)

## Mastering Your Company's Pitch

Dates: 15-05-2023 to 17-05-2023

[Find out more](#)

## A Coaching Experience – 3 Part series of online webinars.

Dates: 23-05-2023 to 30-05-2023

[Find out more](#)

## Business writing and Email Etiquette

Dates: 25-05-2023 to 25-05-2023

[Find out more](#)



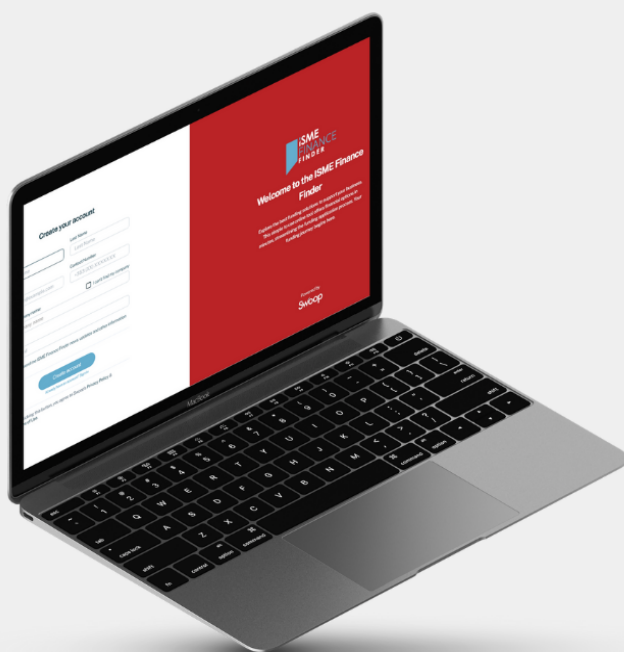
# Do you want to...

start or expand your business?

improve cashflow?

acquire a business?

purchase property?



If so, your finance journey starts here

[isme.ie/finance-finder](https://isme.ie/finance-finder)