

SUMMER 2023

Volume 1  
Issue 21

# THE **b**ISME

THE BUSINESS OF IRISH SMEs

## Empowering business through resilience

Big Red Cloud CEO, Marc O'Dwyer  
sharing his business story & thoughts on  
being the incoming ISME Chair

### **The b Issue**

Recognising how geography & culture impact  
how we work together

### **The b Insight**

How to use story to make your messaging stick

### **Tech Focus**

Understanding the latest AI Chatbots

### **HR Focus**

Examining longer working hours & retirement



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Irish SME Association

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Brian Halligan, Halligan Insurances

# Our Budget 2024 proposals for SMES & insurance reform

Hello readers,

ISME published our [Pre-Budget Submission 2024](#) on 26th April. This might seem early for some, but it is important for us to have our thoughts on the tables of TDs, Ministers, Senators and Civil Servants before the Dáil breaks for the summer. The national budgetary process is now necessarily longer because of the oversight under the [EU Stability and Growth Pact](#).

This year we've broken it into more bite-size pieces covering taxation, but also housing policy, social welfare, the green economy, and indigenous industrial policy. For those issues which are of importance to you or your business, we urge you to share them with your local TDs and Ministers.

We're not interested in starting an argument on economics as has recently happened to our president, but our pre-budget does identify issues we have concerns about for a long time, such as the large gap between public and private sector pay, the gap between the multinational and the domestic economies, and a new concept called [Silicon Valley Syndrome](#) where big slugs of venture capital do not flow to the populace in general, but in fact make some sections of society (such as blue-collar services) poorer than they were before.

While the domestic economy continues to power ahead, the signs among our international partners are a lot more mixed. The US economic outlook remains questionable, with persistent inflation pressure and a willingness by the Federal Reserve to continue raising interest rates. The UK continues to suffer its Brexit hangover, but Germany is not doing much better.



Neil McDonnell, Chief Executive, ISME

Irrespective of how well our economy is doing at present, no small open economy that depends so much on exports can continue to perform well if our economic partners do not. We believe prudence is the best policy at present, and that Government should not splurge on current spending – we've been there before, and the results hurt!

You may have noticed that insurance reform has stalled. We have heard several stories of real hardship from SMEs unable to afford renewals of public liability or employee liability insurance. The insurance reforms to date have not been remotely sufficient to discourage claims, and the nature of our legal system is that even when a business successfully defends a claim, they are stuck with a bill for costs which they cannot recover. Please make sure at every interaction you have with a politician that we are nowhere near finished with insurance reform, and they must do more to protect us from bogus and exaggerated claims. This battle will continue for some time to come.

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

Our [ISME Roadshows](#) continue until the summer break. Our next events take place on Wednesday 24th May from 4.30-6.30pm, in the Killeshin Hotel, Portlaoise, and Thursday 25th May, from 9.00-11.00am, in Treacys Oakwood Hotel, Shannon. I look forward to seeing you there!

Neil McDonnell  
ISME CEO

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## USEFUL EVENTS FOR SMES

### National Manufacturing & Supply Chain Conference & Exhibition

Tuesday 23rd–Thursday 24th May  
9.00am–4.00pm  
RDS, Dublin  
Details [here.](#)

### Digital Transformation Conference

Tuesday 23rd–Wednesday 24th May  
9.00am–4.00pm  
RDS, Dublin  
Book [here.](#)

### SEAI SME Business Briefings

Wednesday 24th May  
10.00–11.00am  
Online  
Register [here.](#)

### Dublin Tech Summit

Wednesday 31st – Thursday 1st June, 9.00am–5.30pm  
RDS, Dublin  
Details [here.](#)

### BPFI Retail Banking Conference 2023

Monday 12th June  
8.30am–12.45pm  
The Marker Hotel, Dublin  
Book [here.](#)

### Modern Construction Conference 2023

Thursday 22nd June  
8.00am–5.00pm  
Aviva Stadium, Dublin  
Book [here.](#)

### 2023 European Forum - Regulating and Innovating Online Safety

Tuesday 27th June  
10.00am–5.00pm  
The Foundry, Google Ireland, Dublin  
Book [here.](#)



## Workplace Safety, Health and Welfare Induction

The online ‘Workplace Safety, Health and Welfare Induction’ developed in partnership with Atlantic Technological University (ATU) Sligo has just been launched, aimed at supporting employers to deliver induction to new employees. The online induction comprises a suite of short awareness-raising courses which can be used along with workplace-specific training. The online induction can be accessed on the [HSA eLearning portal](#) and on the [ATU Free Courses portal at Workplace Safety Health and Welfare at Work Induction](#).

This online course is suitable for new employees, people returning to the workplace after a break, and students on work experience. It is also a useful refresher course for employees.

The Workplace Safety, Health and Welfare Induction consists of 8 units covering a range of health and safety areas designed to help employees to stay safe while at work. Units 1 and 2 are compulsory and cover key employer and employee roles and responsibilities as well as work-related stress. Units 3 to 8 are optional and can be selected as appropriate to the specific work environment. Topics include – manual handling, ergonomics, housekeeping in the workplace, chemical safety, workplace transport safety, and noise and machinery. Certificates and digital badges are provided to learners. The Units range from 20 minutes to 45 minutes to complete.

A certificate is awarded to participants for completing Units 1 and 2, and for each of the optional Units 3-8. An assessment must also be completed at the end of each Unit. Digital badges are also awarded for Unit completion and for completing the course in full.

## The SBCI Energy Efficiency Loan Scheme

To help Irish SMEs increase their energy efficiency, reduce their energy bills and become more sustainable in the long-term, the Strategic Banking Corporation of Ireland (SBCI) offers the [Energy Efficiency Loan Scheme \(EELS\)](#).

By allowing borrowers to benefit from reduced interest rates and finance amounts ranging from €10,000 to €150,000 over terms of up to 10 years, the Scheme aims to improve businesses’ sustainability and increase investments in energy-efficient equipment, such as heat pumps, solar panels, LED lighting, chillers and fluid coolers, commercial appliances, electric vehicle charging points and other energy-saving technology.

To be eligible for funding, the energy-saving equipment must be listed on the [Sustainable Authority of Ireland \(SEAI\) “Triple E Register for Products”](#).

The Energy Efficiency Loan Scheme is available through AIB, Bank of Ireland, Capitalflow, Fexco Asset Finance and Finance Ireland until the end of 2023. More details are available on the [SBCI website](#).



## Further €17.8 million invested in the Disruptive Technologies Innovation Fund

Funding for a further five innovative projects under the Disruptive Technologies Innovation Fund (DTIF) was announced on 20th April. Two projects have been approved funding of up to €9.6 million in the third tranche of awards under DTIF Call 4, and three projects have been approved funding of up to €8.2 million in Call 5 of the Fund. This brings the total allocation of DTIF funding to €306 million, with over €173 million (56%) of the funding awarded to project partners outside of Dublin.

DTIF places a large emphasis on collaboration between enterprises, especially SMEs, and Irish research institutions. All five projects are being led by an SME, who are collaborating with seven other enterprise partners and seven partners from their research institutions.

To drive enterprise collaborations, each project must have at least one SME and one other enterprise in a consortium of three or more project partners. Collaborations with the Irish research sector are encouraged. All partners must be based in Ireland and be a current client of Enterprise Ireland, IDA Ireland, Údarás na Gaeltachta or an eligible Research Performing Organisation (RPO).

The fund targets industrial research projects of scale and impact. The minimum funding request must be €1.5 million for projects of up to three years' duration. SME partners must provide matched funding while large companies must provide 60% project funding.

All eligible applications received by the deadline of 3pm on **31st May 2023**, will undergo rigorous assessment by panels of independent international experts against four criteria – quality of the disruptive technology, excellence of overall approach, economic impact and sustainability, and strength of the collaboration.

Prospective applicants can obtain detailed information on the fund and on the application process [here](#). Read full details [here](#).



## SME Business Briefings from SEAI

Make sure you register now on [SEAI Events](#) for the next SME business briefing on Wednesday 24th May 10.00-11.00am. The SEAI run a series of briefings throughout the year showing how your business can save money and energy.

Their business team will be live online to take you through education supports, energy audit voucher and grant supports for businesses who want to save energy and reduce their bills. You will also learn about how you can fund your renewable energy transition. Attendees can ask their experts any questions they may have.

## Occupational Safety and Health Guidance for Remote Working

The HSA are delighted to announce the launch of the 'Occupational Safety and Health Guidance for Remote Working'. Remote working refers to work activities undertaken away from the employer's normal work premises including in a domestic setting or a remote working hub. The responsibility for safety and health at work rests with the employer regardless of whether an employee works remotely or at the employer's premises. Employers must provide a safe work environment and, in doing so, assess the risks and ensure appropriate controls are in place to safeguard employees at work.

The Occupational Safety & Health Guidance on Remote Working provides guidance for employers and employees on roles and responsibilities in relation to remote working, and the remote working risk assessment process. It is the employer's responsibility to proactively ensure that the assessment is completed for each employee by a suitably trained, competent person and account is taken of changing circumstances. The assessment involves a three-step process.

- You can view guidance [here](#).
- A standalone 'Remote Working Assessment Checklist' is available [here](#).
- The HSA website also provides further information about remote working. Please see [here](#).



## Aillwee Burren Experience gets gold

Aillwee Burren Experience have been certified as an Outstanding Employer and Gold Recipient 2023 as part of Fáilte Ireland's Employer Excellence Programme. This is the highest certification available to a business in the programme and has been determined by the overall score the business obtained in their employee survey, conducted by renowned global authority on Workplace Culture, Great Place to Work®. This is Aillwee Burren Experience's first year engaging in the programme which is based on direct feedback from employees, provided as part of an extensive and anonymous survey about their workplace experience. Also, as part of achieving this certification, all eleven members of the Aillwee Management Team were afforded the opportunity to upskill and complete the online Fundamentals of People & Performance Management training by the company which they passed with flying colours!

Nuala Mulqueeney, Managing Director of Aillwee Burren Experience said,

*"We are delighted and extremely proud of all who contribute to making Aillwee Burren Experience not only a great place to be enjoyed by our visitors, but now being certified as an Outstanding Employer! Our strong connections and support given to each other as team members, to our visitors we welcome and to our collaborators across The Burren Region, County Clare and Ireland all contribute and combine to ensure our family-run destination attraction flourishes sustainably now and into the future."*



Aillwee Burren Experience team

## 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. A waste characterisation study by the Environmental Protection Agency (EPA) found that almost 70% of materials being placed in the general commercial waste bins is waste that should be placed in the recycling or food waste bins. Targeted materials (those suitable for recycling) accounted for only 60% of the materials in the mixed dry recycling bins, with food waste among the contaminants.

The study found that by improving waste segregation practices, businesses could divert up to 350,000 tonnes of waste from the general waste stream annually.

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 from [www.mywaste.ie/business](http://www.mywaste.ie/business).

## 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. It 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](http://www.gov.ie/ReasonableAccommodationFund)
- Work Placement Experience opportunities with Work Placement Experience Programme on [www.gov.ie/wpep](http://www.gov.ie/wpep)

For further information please visit [Employer Supports at Intreo](http://www.gov.ie/employer-supports) or email [employer@welfare.ie](mailto:employer@welfare.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](#).



## Work Life Balance Bill

The Work Life Balance and Miscellaneous Provisions Bill 2022 passed all Stages in the Oireachtas on 30th 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 available [here](#).



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Ross McCarthy, MD, Keystone Procurement & ISME NC Member

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## Empowering businesses through resilience

Marc O'Dwyer, CEO, Big Red Cloud

### Talk us through your career(s) and what has led you to this point?

I studied marketing at DIT (now TUD) and got a job at AIB in the clearing department. After a number of months it was abundantly clear a desk job just didn't suit me. I left and joined Pitney Bowes selling franking machines. There I got excellent training, winning several top sales awards. I then went on to a Panasonic distributor to sell fax machines, laptops and printers, I was instrumental in supplying Panasonic printers through the ESB shops and turned the division into one of the best performing departments hitting 180% of targets. I joined a software company to sell accounting software to accountants and was successful. So armed with this newfound skill I set up my own business and became a reseller for an Irish accounting product called Take 5. My business became the largest reseller for this software within a two-year period.

Fast forward to 2001 and I was introduced to the owners of Big Red Book who were losing money, needed to repay a BES loan and really weren't sure what to do. At the end of the meeting they agreed to sell the majority share of the business to me and within 6 weeks I turned it around to be profitable. I was then approached by SAP in 2003 to become a channel partner for their Business One product. Within 3 years I grew that business to be the biggest in EMEA and ultimately sold it to my Sales Manager in 2008, just before the recession. At that stage Big Red Book needed a revamp and I did some research on what

might be the future of software and discovered this thing called the Cloud. So in 2009 I set about developing the Cloud version of Big Red Book which is now Big Red Cloud and launched it in 2012. The business now has three main products Big Red Book Desktop Accounts, Big Red Payroll and Big Red Cloud, all simple and easy to use, but at the same time availing of the latest technology to help business owners and accountants run a more profitable business. We have served in excess of 75,000 Irish businesses and are celebrating our 30th year in business this year.

### What do you enjoy about your current role?

I tend to spend most of my time on new marketing initiatives, coming up with ideas and getting the team to implement them. Business changes every day and so do the requirements of SMEs so staying on top of things is a challenge I love. Its very rewarding when you see a marketing idea go from inception right through to landing a new customer and seeing their business flourish as a result of using Big Red Cloud.

Our software gives a business owner a better chance of success as they always have access to the latest numbers within their business, makes it easier to collect cash (cash is king) and ultimately gives them more time to work on their business and not in it. So that really gives me a buzz and keeps me bounding into work every day, knowing that we are supporting so many SMEs with a business-critical piece of software.

### Tell us about the changes that have taken place in Big Red Cloud?

There are so many changes over the years, the first was obviously transitioning from a desktop model to the Cloud. We worked hard to make sure we provided an accounting product Big Red Cloud which sat on the most secure Cloud platform there is - Microsoft Azure. This was very important to many of the accountants that we deal with is to ensure both their and their client's data was held in Ireland on a secure data centre. As the years have progressed we have added more and more features to Big Red Cloud, like recurring billing, consolidation, automatic bank feeds, purchase invoice importer, etc. the latter uses AI and machine learning to help in the mundane day-to-day data entry that business owner dislike. We not only automate this by making the process more efficient, but it also cuts down on mistakes, giving the business owner more time on the accountants and the ability to take on multiple clients.

Recently we added payments in our sales invoicing by partnering with Square and Stripepay to embed a QR code on all invoices which helps our customers get paid easier. We also have a new product called Big Red Pay which is a credit card sized payment terminal which has an NFC chip in it, any business looking to get paid when out and about dealing with customers can use this card to do so. Another amazing product we have is Big Red Web, a simple eCommerce website builder. If you can write a text you can design your own webpage, but it goes a step further as it is fully integrated to Big Red Cloud, which makes selling products online so much straightforward, so the minute you sell something online the invoice is posted to Big Red Cloud. Big Red Web qualifies for the government grant of up to €2500 to put your business online.

### What plans and opportunities do you see for Big Red Cloud over the next few years?

Expansion internationally is on the cards, we are currently working with Enterprise Ireland on their "Entering the Eurozone programme" this is helping us strategise and implement things like the value proposition roadmap, enabling us do excellent research, select a country, along with giving us access to the development advisors in the various countries. We have also just acquired a small Irish business which will add stock management to Big Red Cloud, and we are currently in the middle of acquiring a UK Cloud payroll company. We plan to add even more automation and features to Big Red Cloud to ensure we stay on top of making accounting and bookkeeping easy for our customers. We are also part of the IPO ready programme with Euronext and Enterprise Ireland so you never know we could be the next CRH!

### The IT/software market is very competitive, what makes a brand/product stand out in this busy space?

We have competed very successfully against some of the largest accounting software providers in the world and the reason we have been so successful is down to two things: 1) the ease of use of our software Big Red Cloud and 2) our customer support, we are one of the only remaining providers to have a telephone support centre, any customer can speak to a support expert no matter how simple the question might be. We also give the same high level of support to our free trial customers ([www.bigredcloud.com/freetrial](http://www.bigredcloud.com/freetrial)). In my opinion this makes Big Red Cloud stand out from our competitors in a big way and one of the main reasons we have a 94% retention rate, our customers love us and our software!

### In May 2023 you will be the new ISME Chair, talk to us about your plans over the next two years?

As Chair of ISME one of the main roles is to be available as a support to the CEO, Neil McDonnell, while also heading up the main board and the National council. There are many very experienced people on the ISME board and the National Council and part of my role is to act like a captain of a team and help each individual perform to the best of their abilities. Ultimately the goal being to support the CEO and his team to empower Irish SMEs get a fair hearing on a National level, implement our policies and put our backs behind all issues that SMEs may have, ensuring a fair and equitable result.

*“As Chair.... my role is to act like a captain of a team and help each individual perform to the best of their abilities.”*

### How do you feel about being the next ISME Chair and why do you think the work ISME does is so important for Irish SMEs?

I am very excited and humbled to become the next Chair of ISME. It's a very well recognised organisation with many worthy individuals who could fill this role, so I am extremely honoured to be taking up this position. ISME, now of all times is vitally important to support Irish SMEs. There are so many legislative changes that are being implemented that have a direct effect on small businesses, many of which make doing business in Ireland even more difficult than it already is. Costs are rising out of control, getting or holding on to staff due to the housing crisis is a serious issue. The voice of SMEs within government gets overlooked a lot of time in favour of the larger inward investment multinationals. Irish SMEs employ a higher percentage of the workforce than these companies and the government should be more aware of this fact. It is ISMEs role to encourage, promote, debate and lobby to government on behalf of their members.



Marc & some of the Big Red Cloud team winning Business All Stars Awards



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

Having been in business now for 30 years I have overcome at least 3 or 4 recessions, the Y2K challenges, the dot-com bust, implementation of the Euro, Lehman Brothers collapse and of course Covid. All and each posed their own individual challenges and the secret of our success was dealing with each head on. There have been many staff challenges along the way and dealing with banks and financial institutions has always been a bug bear of mine. I really don't think the pillar banks understand nor have the capacity to deal with entrepreneurs. We have had partners go bust, we had a failed IPO listing on the AIM market in London in 2014, I mean the list goes on. But as I say to anyone I know, the key to being a successful entrepreneur is resilience. If you don't have buckets of resilience you shouldn't consider going into business. The knocks and challenges are all part of the journey, they make you stronger and help shape you for the future.

*“... the key to being a successful entrepreneur is resilience.”*

**Do you have a business mentor? What advice would you impart to an SME business?**

I have never had a business mentor, I read some business books, look at business shows on TV, love networking and hearing about other peoples businesses but I have never felt the need to have a mentor.

One piece of advice I was aware of is “Cash is King” if you are not collecting payments on time you run the risk of going bust. My advice is:

- 1) Implement a proper accounting system from the get go, it will set you on the right path to run a more efficient and profitable business by having access to all your financial data at the click of a button
- 2) Don't be afraid to ask for help, nobody knows everything, employ people to do jobs you can't do and let them get on with it, don't try to be a control freak.
- 3) Make sure you get paid on time and remember to ask your customers to pay you, after all you have provided a product or service and the least they can do is pay you for them.

**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?**

Yes I would agree with these three P's but I would add as I referenced earlier in this interview, the need for resilience. You need to be resilient also. It's difficult to be in business and be your own boss, when the business takes a hit, that can affect people in different ways, you need to dust yourself down and face up to the challenge. Don't get disheartened, tomorrow will bring another challenge and plenty of success. There is no better feeling being your own boss and enjoying the success but remember it doesn't come easy.

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**ISME**  
Irish SME Association

# Understanding the latest AI Chatbots

Alexia Pringiers, Digital Consultant, BDO

If you're up to date with the latest trends and news, you've probably heard of Chat GPT. Since becoming a viral sensation, it's the new talk of the web that has got people from all walks of life thinking about the future of Artificial Intelligence (AI). Can AI revolutionise how we work? Will we be able to hand over our mundane day-to-day tasks to bots? Is this the beginning of the end for writing?!

Well, no one is really sure. But what we do know is that Chat GPT is not the only Chatbot out there, and these bots are getting more human by the day. So, what are the leading AI tools we should familiarise ourselves with to understand the capabilities of today's most popular Chatbots?

## The basics of AI Chatbots

When we talk about AI today, we usually refer to a term known as "machine learning". In simple terms, this relates to software algorithms that can learn and get better at carrying out one specific activity as they are exposed to more data. The most recent AI applications allow us to use them for just about any task we can develop.

A [Chatbot](#) is a computer programme that uses AI and natural language processing to understand customer questions and provide responses to them, mimicking human conversation. By answering questions and requests from users via text, chatbots make it simple for people to access the information they need. The most recent AI Chatbots process data within human language to provide highly tailored experiences, which has clear advantages for both customers and businesses.

## Introducing Chat GPT

Chat Generative Pre-training Transformer, better known as Chat GPT, is a conversational interface for Open AI's GPT-3 large language model, which was only recently made available to the public as a free research preview. It will output text in any format, such as prose, poetry, or even computer code, in response to text prompts like questions or instructions. The [dialogue format](#) makes it possible for Chat GPT to answer follow-up questions, admit mistakes, challenge incorrect assumptions, and reject inappropriate requests.

## AI Powered Microsoft Bing and Edge

[Microsoft recently introduced an AI-powered Bing](#) search engine and Edge browser, which you can preview now at [bing.com](#), to deliver better search, more thorough responses, a fresh chat experience, and the capacity to create content.

The new Bing is powered by a brand-new, next-generation Open AI large language model that is supposedly more powerful than Chat GPT and tailored especially for search. It incorporates significant innovations and learnings from Chat GPT and will be faster, more precise, and more powerful. This [enhanced version](#) uses recent information, whereas Chat GPT can only summarise information dated back several years.

## The Google Bard AI Chatbot

Google's most recent development in conversational AI is the Google Bard AI Chatbot. This state-of-the-art AI technology seeks to transform how we use search engines and the way we obtain information. Google Bard AI chatbot is an experimental conversational AI service that can answer a range of questions using a combination of deep learning algorithms, constantly learning from its encounters with humans to improve its performance.

When the [Google Bard AI](#) link gets shared, it will likely be integrated into Google search and will be accessed by asking questions through the search bar. To provide up-to-date answers to text prompts, the Chatbot uses data from the internet.

## Final thoughts

One of the most exciting possibilities is how [AI might enhance human](#) understanding of information and transform it into valuable knowledge, making it more straightforward for people to find what they're looking for and complete tasks.

Overall, all three of these new AI services provide an [intriguing glimpse of the potential future of AI](#): a future in which marketers may spend less time on routine activities and more time thinking, producing high-impact content, and interacting directly with prospects and customers.

Although each technology has obvious advantages, it's crucial that marketers exercise caution and incorporate their perspectives, stories, and tones into their content to continue connecting with their customers and developing a feeling of legitimacy throughout all their content.

Additionally, while some have speculated that AI chatbots could soon take over traditional search engines, [the technology has problems](#), including bias and offering false and misleading information in response to questions. As a result, there is a fear that using language models could create more misinformation and debate.

Visit BDO's website [here](#).





## Templetuohy Farm Machinery

Templetuohy Farm Machinery is one of Ireland's leading farm machinery dealers with a robust portfolio of products tailored to the diverse agricultural needs of the thirteen counties it covers. With an ever-growing team of over 140, spread over six depots from an initial team of two brothers on a piece of land gifted by their father, TFM is a true success story in the agri-business sector.

TFM was founded in 1982 by Jimmy and Joe Butler. In 1983 TFM became a John Deere dealer, a partnership that celebrates 40 years this year. The mantra in TFM since day one has been to keep the customer going no matter what. A philosophy which many within the company believe is the key to its success. The three pillars which have supported this mantra in the last four decades are Sales, Service and Parts which work in lockstep to ensure their customers get the best out of their machines, each and every season.

Since 2013, TFM added a fourth pillar to this offering, Precision Ag. In 2022 this three-man team doubled in size and was renamed Agri-Care. TFM is the Irish market leader in Precision Ag with an average of 100,00 hectares surveyed annually compared to 15,000 hectares annually from its closest competitor. John Deere's Precision Ag offerings are the only ones in the market that are proprietary giving them and TFM, a huge advantage in the field.

While TFM offers the best products in the market John Deere, Lemken, Kramer, Mazzoti and Agri-Care, its greatest asset is its people. With a sterling staff retention rate, TFM has team members with decades of experience who are guiding and empowering the next generation. Education is also a major tenant of TFM's investment in its growth. In partnership with John Deere each department has extensive education programmes to optimise every employee's potential. While Farm Machinery Sales is still a face-to-face business TFM recognises that the world of business is becoming more reliant on the digital world. Two years ago, TFM launched an online shop that sells both merchandise and parts inside and out of its sales regions.

The company's CRM Department is as old as the shop and similarly is a burgeoning aspect of the business but is something that TFM recognises is a major factor in its future success. TFM has also put much energy into its marketing efforts over the past few years. In 2022 the marketing team grew when they hired a new member of staff to look after their social media.

Since then, TFM has nearly doubled its followers on Facebook and Instagram and amassed 16,500 followers on TikTok in a year. All these efforts combine to futureproof TFM as it evolves along with every other successful business in this digital age.

One of TFM's real success stories in recent years is its Refurbishment Department. In three years, its ever-growing team has gone from spraying tractor parts in a shed to retouching and restoring used and vintage tractors in a custom-built facility in the Thurles Depot. This has given TFM a major advantage over its competitors in the Used Machinery market.

All these efforts alongside a constant drive to hone TFM's major departments, have all been undertaken to achieve the same goal the company has had from day one. To keep their customers going, no matter what.

View their website [here](#).



The Templetuohy Farm Machinery team



# Work from anywhere is the future – but we're missing vital research



Adam Coleman, CEO, HRLocker

## *Bad communication is costing you a fortune.*

In a recent report by Grammarly, [20% of business leaders said that inadequate communication eroded their brand reputation](#). So much so, that 19% of business leaders lost business deals as a result.

In the work from anywhere era, bad communication can fester and mutate into a major problem. Organisational culture and expectations can come into conflict with actual cultures. If we don't understand other people's cultural norms, we can't design a culture that's inclusive.

But research on how geography impacts the way we work together is limited. Remote work really began to take off during the pandemic, when we were sent to our makeshift home offices during lockdown. This means we've only had a few years to explore the interplay between geographical, national, and organisational culture in the remote work era.

If work from anywhere is the future – and I believe unequivocally that it is – we need to understand how geography and culture impact how we work together. That's why I'm taking it into my own hands, for the next 12 months, to go on a one-of-a-kind research trip.

## **Sounds like a CEO taking a year-long holiday – what will you actually be doing?**

This isn't some kind of gap year disguised as research. Over the next 12 months, I'll be visiting all the locations we hire from at HRLocker, exploring the differences in culture, and discovering how this affects corporate culture. Ireland, the UK, Portugal, Australia, Vietnam, and New Zealand are already on my itinerary.

I'll work with top universities, thought leaders in corporate culture, and talk to other companies with heaps of experience employing people across borders. As far as methodology goes, we'll be conducting research interviews with all of these people to uncover the full picture.

Understanding local laws, taxation, and data protection rules is essential for hiring distributed employees. Every HR person knows this – and there are severe consequences if we overlook these aspects. Doing our due diligence on this area of recruitment is mandatory. I believe cultural due diligence should be mandatory too.

The fact is, we can't be equitable towards others unless we understand others. And we might assume we already do, but why are there so many instances of communication failure in business?

From an equality perspective, we should make sure people get access to opportunities and aren't limited by deficiencies in communication – we all benefit from having the right person on the right project.

## **We've got plenty of online platforms for communicating, surely we know what we're doing by now?**

Having the tools to communicate with each other effectively doesn't mean we have the ability. Think about the slang you use, your sense of humour, the stories you were told growing up. Those factors combine to influence how you communicate with other people. Communication isn't just about the words you use. It's the colloquialisms, the social norms, the body language. Do you see the complexity?

At HRLocker, we hire from a range of different countries, including Ireland, Portugal, Spain, UK and Vietnam. We see differences every day in people's approach and expectations at work. For some, it's taken a while to buy into our open and transparent work culture.

If you have people working in different locations, you'll know how important it is to understand what drives different outcomes. What if productivity levels aren't a reflection of effort or time spent working? What if they're a reflection of how well you've integrated actual cultures with organisational cultures? What if you've failed to recognise local differences at a global scale?

It's not just about understanding the words people use. It's about understanding behaviours and social norms in the context of where a person is from. If you have no knowledge of the countries or locales that you hire from, you won't be able to provide proper integration.

## **Sounds like a lot of work... what happens if we don't do it?**

Misunderstandings. Missed targets. Failed companies. Sobering, but it's true.

Communication is everything – I'm just repeating what smarter people have already said here. But companies aren't navigating office politics anymore, they're navigating cultural differences from afar. Until we develop our knowledge of the unique and specific cultures we hire from, we'll fail to build truly cohesive teams.

Imagine hiring teams in Spain but having no concept of Siesta. What happens in a person's world – and not just their workday – has implications for you and your company. All employees deserve work that fits with their lives and lets them express their true selves. The least we can do is learn to understand these differences, to build an equitable work from anywhere culture.

I can't do this research alone. If you're an employer that wants to get involved, I want to hear from you. Visit HRLocker [here](#).

ISME Members can get 15% discount on HRLocker Annual License Fee, find out more [here](#).

# Get your business waste sorted

Go to [mywaste.ie/business](https://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.



# Bring your brand to life using CANVA

Ciara Whooley, Founder, CNOCII

In today's digital world, having a strong online presence is essential for the success of any business. One of the best ways to create visually appealing graphics and marketing materials for your business is by using Canva, a web-based graphic design platform.

To promote a brand effectively, creating visually appealing content that can grab the attention of potential customers is crucial. However, not all businesses have the luxury of having a graphic design team to create marketing materials. That is where Canva comes in.

Canva is a graphic design platform that makes creating marketing materials accessible and convenient. It offers an extensive range of pre-designed templates, graphics, fonts, and images, making it easy for businesses to create professional-looking visuals in minutes. With a user-friendly interface, and some training, both beginners and experts can navigate the platform with ease.

Here are a few ways in which you can use Canva to grow your business:



## Create professional social media graphics

Social media has become an essential part of any business marketing strategy. With Canva, you can create eye-catching social media graphics to promote your products, services, and events. Canva offers pre-made templates that you can customize to match your brand. You can add text, images, and even animations to make your social media posts stand out from the crowd.

## Design impressive marketing materials

Marketing materials are a critical part of any business, and they play a significant role in attracting customers. With Canva, you can design marketing materials such as flyers, brochures, business cards, and even billboards. Canva has thousands of templates to choose from, which you can customize to suit your business needs. You can add your brand colours, logo, images, and other design elements to make your marketing materials look professional and engaging.

## Collaborate with team members

Collaboration is key to the success of any business, and Canva makes it easy for you to work together with your team members. You can share your designs and allow colleagues to make edits or suggestions.

## Build your brand with consistency

Consistency is crucial when it comes to building a strong brand. Canva allows you to create a brand kit, which is a set of branding assets that you can use across all your marketing materials. Your brand kit includes your logo, brand colours, fonts, and other design elements. Canva's brand kit feature ensures that all your marketing materials have a consistent look and feel, helping to build brand recognition.

## Engage with your audience through video

Video is becoming an increasingly popular way to engage with your audience and promote your business. Canva allows you to create short, engaging videos using its video editing tool. It provides features that allow you to add text, images, animations, music and voice-overs - making them more visually and aurally appealing. Canva's video editing tool is an excellent way to create videos for social media, website, and email marketing - and the best bit - it's all saved in the Cloud as you go!

## Save time and money

As a small business owner, time and money are both valuable resources. Canva can help you save both by allowing you to create professional-looking designs without hiring a professional or spending hours on designing.

In conclusion, Canva is an excellent tool for your businesses to grow an online presence and promote your brand. With Canva's wide range of features, you can create professional-looking social media graphics, marketing materials and videos.

Join me on my next introductory course to Canva with ISME Skillnet. Full details [here](#) or email [ciara@cnocii.ie](mailto:ciara@cnocii.ie) to get in contact.

It is time to take your business to the next level.



Ciara speaking at the Student Enterprise Awards in Wicklow LEO in March this year



# Worker Consultation & Safety Representatives

Dr Joan Cahill and Alex Shortt,  
Health and Safety Authority

Safety culture is part of organisational culture, reflecting the beliefs and values that employees and management share about how risks are managed within the organisation. Safety Representatives (SR) play an important role in fostering a safety culture, promoting reporting, addressing issues pertaining to healthy work, and providing a communication link between employees and employers on all matters related to occupational safety and health.

As outlined in Section 25 and 26 of the Safety, Health and Welfare at Work act 2005, worker consultation is a legal requirement in all workplaces. It should be proportionate to the employer's size and activities. Every employer must consult with his/her employees to make arrangements for cooperation on safety matters. Employees can decide on, select and appoint a Safety Representative or, by agreement with their employer, select more than one Safety Representative.

## What is a Safety Representative?

This is an employee elected by their fellow employees, whose main role is to represent them to management on all matters related to health, safety and welfare. The SP provides a direct link between the employer and employees on issues that may be identified through workplace inspections or through direct communication with fellow workers. A SP is NOT a Safety Officer or Safety Advisor.

They are entitled to time off to receive training and to discharge their functions. A SP who accepts a management proposal to deal with a safety or health issue could not be held legally accountable for putting the proposal into effect. Further, they are protected against penalisation (Section 27 of the Safety, Health and Welfare at Work Act, 2005).

## What can a Safety Representative do?

SPs have many functions:

### Consultation

A Safety Representative may consult with, and make representations to, the employer on safety, health and welfare matters relating to the employees in the workplace. The employer must consider these representations, and act on them if necessary. Where a Safety Committee is already in existence, it can be used for this consultation process. Safety Representative can also consult with other Safety Representatives at their organisation.

### Inspections

Safety Representatives should be informed if an inspection is taking place. A SP can accompany a Health and Safety Authority inspector carrying out an inspection and obtain advice from the Inspector. Also, they can undertake inspection at their own place of work. The frequency and schedule for this inspection must be agreed with the employer.

### Investigations

A Safety Representative may investigate accidents and dangerous occurrences in the workplace to identify causes and any necessary remedial or preventive measures and may make written or verbal representations to HSA Inspectors. They can investigate immediately in the event of an accident but must not interfere with anything at the accident scene. Safety Representatives can also attend employee interviews regarding accidents (but only if the employee requests this, and at the discretion of the Inspector).

### Access to Information

A Safety Representative should have access to information concerning:

1. Any risk assessments and safety statement relating to their place of work
2. Reportable accidents, occupational illnesses and dangerous occurrences (without identifying any individual)
3. Safety and health measures required under safety and health legislation
4. Any safety and health information on dangerous equipment, chemicals or processes used at their workplace including instruction manuals and safety data sheets

For more information on Safety Representatives, please click [here](#) or visit HSA Learning [here](#). Also visit ISME's Health & Safety section on the website [here](#).



**Safety Representatives**  
Working Together for a Safe and  
Healthy Workplace

## Could your business take advantage of tax breaks in the UK?

ISME's Finance Finder opens up a new market for Irish startups  
Ian Hawkins, Head of Content, Swoop

You head a proudly Irish-owned and run business, but is it worth opening an overseas office to take advantage of the grants and investment marketplace in the UK? We believe that - for some - the answer is a strong "yes", particularly for those seeking to raise equity investment for growth. This is thanks to the UK government's SEIS and EIS schemes designed to attract investors.

The Seed Enterprise Investment Scheme (SEIS) and Enterprise Investment Scheme (EIS) are UK government initiatives designed to incentivise investment in early-stage companies through tax reliefs. Investors in SEIS and EIS-qualifying companies can receive tax relief of up to 50% and 30% of their investment, respectively. Additionally, capital gains on investments made through these schemes are exempt from tax if held for a certain period.

**Irish businesses seeking to take advantage of the schemes must meet specific criteria to qualify:**

- Be trading less than 3 years to be eligible for SEIS and less than 7 years for EIS schemes.
- Have plans to grow in the UK, thus supporting the UK economy.

The [ISME Finance Finder](#) powered by Swoop, is a business funding platform with a particular interest in helping Irish businesses access UK investment, because it is a journey Swoop have made themselves. An Anglo-Irish company from the outset, the company has offices in Dublin, London and Liverpool - as well as Sydney, Toronto and New York, thanks in part to the growth boost they built into their strategy.

Today, the ISME Finance Finder helps other Irish companies follow suit and access UK-based funding by directing them to the right investors and access to grant funding. Irish businesses can take advantage of UK grants and investment through the platform which simplifies the process of setting up branches in the UK.

### What does a business need to do?

In order to qualify, a company needs to establish a permanent presence in the UK, though it does not have to be incorporated there. Your business must instead have a fixed place of business or a UK-based agent authorised to enter into contracts on its behalf. The company must also maintain its UK establishment for at least three years.

If you have an Irish holding company and want to qualify for SEIS and EIS, your parent company needs to have a UK-based permanent establishment. Also, investment needs to be taken into the parent company rather than the trading subsidiaries. Alternatively, if your Irish company has a UK holding company, the administrative and management functions of the company are sufficient to qualify, and the trading of subsidiaries doesn't need to be carried out in the UK.

If this has piqued your interest, you'll benefit from the range of financing options available through the [ISME Finance Finder](#). The platform identifies suitable investors based on business profiles, and targets those that offer the best funding opportunities for the business. By doing this, you can quickly access financing options and start business operations in the UK.

If you have any further questions, please feel free to reach out to us at [equity@swoopfunding.com](mailto:equity@swoopfunding.com) OR visit the [ISME Finance Finder](#).



# Longer working in Ireland

Michelle Ellis & Sinead Byrne, ISME HR Advisors

The world of work is ever changing, and an aspect of the employment journey which we are seeing an increase in the queries to ISME, is on how to deal with the transition to an employee's retirement. Seeking to work past retirement age is a new area that has emerged with longer working lives now being in some incidences a choice and for others a necessity. As our society ages and those wishing to work past traditional retirement age (i.e. 65 years of age) is forecast to grow, it is important to keep in mind best practice. With the advances in health and medicines the worker's demographic is changing which brings a lot of positives and in turn its own challenges to navigate.

The government has advised that the State retirement age will remain at 66 years for the foreseeable future, however there are other proposed changes on the table namely:

- Employers will not have the ability to fix the retirement age below 66 years of age (early stages of draft legislation)
- Flexible longer working which will give workers the option to postpone their retirement until 70 years of age for a monetary incentive (early stages of draft legislation)
- Pension Auto-enrolment – draft legislation is quickly going through the Oireachtas with an ambitious date of commencement of 1st January 2024.

Currently, there are over 750,00 workers in Ireland without pension savings, this means they may only have the State Pension, (currently €265 per week), to retire on – for many a huge drop in their living standards when they retire.

As the Pension Auto-enrolment aspect is the furthest down the tracks here's what we know so far:

- Workers aged between 23-60 years that do not currently have an Occupational Pension Plan will be placed into the State Pension Auto-enrolment system
- Workers will have the option to "opt out" if they wish to do so
- Central Processing Agency (CPA) is being set up for all pension queries
- The scheme will be phased in over the next 10 years initially from 1.5% up to 6% contribution
- For every €3 saved, the government will put in €1, up to a limit. So, if a worker were to save €100 a month, the government will add another €33. An employer will also have to gradually match any contributions made by up to 6% of salary. This will start off at just 1.5% but will gradually increase to 6% by year 10.

The risk of discrimination by way of ageism underpins all the employer's actions in relation to handling an employee's retirement. The law facilitates the imposition of mandatory retirement ages in people's contracts of employment.

An employer must decide upon their company's own contractual retirement age based on 2 conditions:

1. There is objective justification to meet a legitimate aim and the means of achieving that aim
2. The legitimate aim is appropriate and necessary

Further to these 2 conditions the retirement age chosen can be industry and sector specific. The main point is that whatever retirement age your business decides upon, you can stand over the reasoning why.

The Code of Practice on Longer Working assists with this process by outlining the following reasons why a company may choose to act on their chosen retirement age:

- Succession planning
- Promotional opportunities opened up
- Intergenerational fairness
- Ensuring a safe place to work

Key questions that all employers should ask regarding their own business:

1. Do we have a contractual company retirement age in place? This can be expressly stated in contracts of employment or alternatively by way of custom and practice?
2. Can we stand over the reasons for choosing this age?
3. Proportionality test – is the balance correct for this age to work for both the company's needs and the employee's need to earn a living?
4. Is there fair process in line with the Code of Practice when one of your employees is approaching this age?

## What to do if a Request for Long Working comes in?

The government established a Code of Practice referred to above around the issue of longer working, giving guidance and setting out industrial relations best practice in managing the engagement between employers and employees in the run up to retirement age.

If you have an employee coming up to retirement age or you yourself are considering whether or not to retire, we would advise reviewing the Code of Practice on Longer Working which will outline a good practice process for your business [here](#).

Employers need to have a consistent way to retain older workers and deal with requests to continue to work beyond the traditional retirement age, within the context of the changing statutory and legal framework with regard to retirement and pension entitlements.

For further information or support on retirement, ISME Members can contact the HR Advice line via [HR@ISME.ie](mailto:HR@ISME.ie) or 01 6622755 Option 2 or visit the ISME HR Hub in the Members Area.





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# Business Storytelling: How to use story to make your messaging stick

Maureen McGowan, Owner & Trainer, Softs Skills Success

Storytelling is one of the most effective methods to make your message memorable when it comes to pitches, presentations and communication for your business. A well-told story hooks and holds your listeners' attention, provides structure for your information and makes it far more likely that what you're saying will stick.

## What's the best way to use stories in your business messaging?

Effective storytelling boils down to three key ingredients: You need to tell:

- the right story
- in the right way
- at the right time.

### #1 - Are you telling the right story?

Not all stories are equal. To make a connection and compel your listener to take action, your story needs to be engaging enough to grab and keep your audience's attention.

Here are 5 different types of stories you can use to get your point across effectively:

#### Your Founder Story

Also known as your origin story, this is the back story of your business. What prompted you to start your business? What was the specific sequence of events that led you to that point? What made you realise there was a gap in the market for what you have to offer?

#### A Customer Story

Sharing customer stories helps your listeners see things from your clients' perspective and understand who you help, what you do for them and what results they can expect from working with you.

#### A Story as a Lesson

Stories make an excellent teaching tool for delivering a message or sharing a lesson. You might tell a cautionary tale to illustrate something you learned from a failure or setback. Or break down a complicated concept using a story to share practical examples.

#### A Story with Data or Stats

Numbers and data can be challenging to explain and often make for a pretty dry and dull presentation or pitch when you only communicate the bare facts. Wrapping your stats into stories brings them to life and makes them more memorable.

## The "Who I Am" Story

The "who I am" story is your opportunity to share some relevant information about yourself. This type of story is especially useful for building trust and creating a connection with those listening.

### #2 - Are you telling your story in the right way?

Once you've hit on the right story, you need to think about how you're going to tell it. For your story to stick, keep the "3 R's" in mind:

#### 1. Make it relevant

Does your story refer specifically to the point you want to make or the lesson you're trying to teach?

#### 2. Make it relatable

Can your audience recognise themselves in the characters, situation and struggles that you're sharing in the story?

#### 3. Make it remarkable

What makes your story stand out? Why will your audience remember it?

### #3 - Are you telling your story at the right time?

The final point to consider is when to tell your story. What situation does it suit?

A story that highlights the work you do that you can sum up in a minute or so can be used in an elevator pitch. For a longer presentation, can you share a combination of your founder story and a client story that paints a comprehensive picture of who you are and what you do for your customers?

#### Start building your bank of stories

Don't rely on your memory to capture your business stories. Write a few bullet points into the Notes app on your phone, record yourself some voice notes or keep a paper notebook specifically for your stories - whatever simple system works best to build your story bank.

For more information on public speaking coaching and training, email [maureen@softskillsuccess.ie](mailto:maureen@softskillsuccess.ie) or call 087 2808734 or visit [Soft Skill Success](https://www.softskillsuccess.ie)





# Sustainability is not just for large organisations

Stavros Marinos, Senior Consultant, Green Procurement



SMEs are crucial contributors to the economy, and as the world becomes more conscious of the impacts of climate change, it's important that they prioritise sustainability. Implementing sustainable practices can not only help small business reduce their environmental footprint but also improve their bottom line by reducing costs, attracting customers who value sustainability, and reduce regulatory risks. Here are some sustainability tips for SMEs.

## Energy procurement

Energy costs have dramatically soared since autumn 2021. Applying the right procurement has become vital for the financial health of SMEs. Procuring energy has always been a complex and challenging task requiring market knowledge, expertise and time. The cost of energy supplied by utility companies depends on factors such as meter types, contractual terms, market and supply capacity charges, standard charges and management fees. They all add up to an average unit price (AUP) per kWh. A trusted broker and utility company must provide you with transparent and clear breakdowns of the offers.

## Assess and monitor your energy spend and invest in energy efficiency solutions

One of the first steps businesses can take to become more sustainable is to conduct an energy audit. It involves analysing the energy usage of a business to identify areas where energy can be saved. These can include simple steps like replacing light bulbs with energy-efficient LED bulbs, installing motion sensors to turn off lights and upgrading to energy-efficient equipment. Businesses may avail of energy audit and efficiency grants through the SEAI.

Monitoring your usage through submetering solutions – most of you receive bills that are based on estimated reads often not reflecting timely consumption. Cost effective monitoring solutions will provide meaningful hourly data that gives you live information of the level of energy usage.

## Consider and invest in renewable energy sources

Organisations can take steps towards sustainability by considering the use of renewable energy sources such as solar or wind power, these can reduce the carbon footprint of a business while also providing significant cost savings on energy bills.

## Reduce waste

Another important step that SMEs can take towards sustainability is to reduce waste and save money on waste disposal costs. This can include measures such as implementing recycling programmes, reducing the use of single-use plastics, and donating excess food to local food banks. They can also implement measures such as composting and using biodegradable packaging to reduce the amount of waste they generate.

## Encourage sustainable practices among employees

The most cost-effective measure for an organisation to encourage engagement and awareness from their employees is to adopt sustainable practices. This can include turning off lights and electronics when not in use, managing temperature controls for heating and cooling.

## Engage with the local community

Finally, businesses can engage with their local community and participate in sustainability initiatives. This can include volunteering for local environmental groups, sponsoring community events, and participating in local sustainability programmes. By engaging with the community, SMEs can demonstrate their commitment to sustainability and build a positive reputation in their local area.

In conclusion, becoming more sustainable is an important step for businesses to take in order to reduce their environmental impact, save money, and build a positive reputation. By implementing these sustainability tips, SMEs can make progress towards a more sustainable future.







# Contract Packing Specialists



For almost 30 years, *DSG Packaging / Pharmapac Ltd* have been in operation in Naas, Co. Kildare, partnering with businesses throughout Ireland and the UK, looking after packing requirements in the Food, Beverage, Personal Care, Pharmaceutical, Health Care and Nutritional markets.

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- DAFM (Dept. Agriculture, Food & the Marine) on-site release

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**Contact us to discuss your specific needs or visit  
our Website for more information:**

DSG Packaging : 045 884200  
[www.dsgpackaging.ie](http://www.dsgpackaging.ie)  
[web@dsgpack.ie](mailto:web@dsgpack.ie)

Pharmapac: 045 447516  
[www.pharmapac.ie](http://www.pharmapac.ie)  
[info@pharmapac.ie](mailto:info@pharmapac.ie)



## DATES FOR YOUR DIARY

### ISME Roadshow

Wednesday 24th May, 4.30-6.30pm,  
Killeshin Hotel, Portlaoise  
[Register here](#)

### ISME Roadshow

Thursday 25th May  
9.00-11.00am  
Treacys Oakwood Hotel,  
Shannon  
[Register here](#)

### Workday Efficiency – Managing you and your time

Wednesday 31st May  
10.00am-1.00pm &  
2.00-5.00pm  
Online  
[Register here](#)

### Innovation and Creativity for Commercial Success

Session 1: Wednesday 7th  
June 12.00-1.30pm  
Session 2: Wednesday 21st  
June 12.00-1.30pm  
Session 3: Friday 7th July  
12.00-1.30pm  
Online  
[Register here](#)

### Customer Service and Complaints Handling

Thursday 15th June  
10.00am-1.00pm &  
2.00-5.00pm  
Online  
[Register here](#)

### Business Writing and Email Etiquette

Tuesday 20th July  
10.00am-1.00pm &  
2.00-5.00pm,  
Online  
[Register here](#)



## ISME Roadshows in May

We are heading West in May, stopping in the Killeshin Hotel, Portlaoise on Wednesday 24th, 4.30-6.30pm and Treacys Oakwood Hotel, Shannon on Thursday 25th May, 9.00-11.00am.

The programme in May will include an address by ISME's CEO, Neil McDonnell and HR Focus on Statutory Sick Pay and other key HR issues with John Barry, Managing Director with MSS – The HR People. At the Portlaoise Roadshow Dr Joan Cahill with the HSA will be looking at health & safety culture and the role of Safety Representatives; and there will be a Q&A on dealing with insurance claims and the pursuit of court costs with Supermacs Founder, Pat McDonagh.

During this series we have added a new feature – a local business sharing their story and experiences. In Portlaoise we will be joined by Sandra Meade Redden, Managing Director, Mochua Print & Design and Jenny Martin, Chief Marketing Officer, HRLocker will be at the Shannon Roadshow.

Each session will finish with Pitch my business – our networking event.

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

Please register to attend [here](#).



## Innovation and Creativity for Commercial Success

ISME Skillnet along with three other Skillnets are excited to launch the course “Innovation and Creativity for Commercial Success”. Led by Russell Beck, a thought leader in people and leadership, this course consists of three interactive online sessions that can be attended individually or as a whole set.

In the first session, participants will explore the concept of innovation, from generating ideas to realizing their value. The session will also focus on understanding the external environment, identifying opportunities amidst the hype and myths, and evaluating what the organization is currently doing well and where improvements are needed.

The second session emphasises self-awareness regarding innovative thinking and explores methods for identifying innovation strengths within individuals. Participants will learn various creativity techniques that can be applied to generate good ideas, with practical examples using topical issues as subject matter.

In the final session, participants will discover strategies for converting ideas into tangible value and learn how to filter and nurture those ideas effectively. The session will also address how to handle failures and how to recognise, appreciate, and celebrate success in the context of innovation.

By attending this course on 7th, 21st June and 7th July, individuals, and organisations will gain valuable insights and practical techniques to enhance their innovation and creativity capabilities, ultimately leading to commercial success. The cost of the course is €135 for the entire set or €45 per session.

Find out more [here](#).



## Pre-Budget Submission

Our submission for Budget 2024 was sent to the Minister for Finance, Michael McGrath TD on Wednesday 26th April. You can read full details about the submission [here](#) and view the Submission Document [here](#).

## Reduce workplace furniture and fitouts costs

We are delighted to add a new affinity to our ADVANTAGE PROGRAMME. AJ Products are offering ISME Members **10% discount on AJPRODUCTS.IE** orders over €250 for office furniture, school furniture, warehouse shelving and more.

AJ Products provides furniture and interior workplace solutions for all areas of business – offices and conference, warehouse and workshop, schools and education, canteen/dining and changing room/locker room facilities. They create smart sustainable working environments, from small office spaces to large scale warehouse facilities.

Do you need inspiration, useful advice or practical assistance with a project to furnish your office or warehouse? Whatever type of space you need to furnish, whether it's one room or a complete refit, there are many decisions and aspects to consider, their team of dedicated experts can help.

Find out more [here](#).

## ISME HR Hub – your HR support

To support 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.



## ISME 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. ISME Members can download the ISME Dawn Road Guide in the Members Area.

## Wellness for your team

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](#).





## The Ukraine Credit Guarantee Scheme on the ISME Finance Finder

Has your business been affected by inflation and rising energy costs? The Ukraine (inflation) Credit Guarantee Scheme supports Irish SMEs dealing with rising costs. If your business has been adversely affected by rising energy and other day to day costs, you may be eligible for a low-cost business loan.

The Ukraine Credit Guarantee Scheme is designed to provide short and medium-term finance for businesses in Ireland facing supply chain disruptions, increased energy costs and other economic consequences of the crisis.

The scheme offers loans unsecured with no requirement for a Personal Guarantee on amounts up to €250,000. Amounts greater than €250,000 may be secured. Interest rates are also offered at a discount on standard rates.

More information on the Ukraine Credit Guarantee Scheme is a click away on your [ISME Finance Finder](#). The expert team at Swoop is also standing by to provide you with more information or assist you with your application.

## ISME IN THE NEWS

ISME featured in the media this quarter speaking about the following subjects:

- Pre-budget Submission
- Work Life Balance Bill
- ISME Roadshow Series Spring/ Summer 2023

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



## Personalised in-house training

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.

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

## 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.

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

## ISHKA Irish Spring Water

Founded in 1978 by Mr Michael Sutton Snr and managed today by his sons Mike Sutton and Denis Sutton, ISHKA Irish Spring Water is an AA certified spring water company based in Limerick. The company prioritises innovation and staying ahead of the rapidly changing retail and wholesale environments.

They are committed to protecting the environment and make all plastic bottles 100% recyclable, with their EcoBottles made from 100% recycled plastic. The company trialled tamper-proof tethered caps in 2022, making them the first bottled water company in Ireland to implement such a measure, three years ahead of an EU deadline.

ISHKA have great respect for their region and the water it provides. They protect this natural resource so their water can be enjoyed today, tomorrow and always. Every drop of ISHKA Irish Spring Water comes from the undulating and verdant Ballyneety landscape, carefully drawn from protected and certified onsite spring wells – untouched by human hand. ISHKA Spring Water is drawn from naturally renewable protected underground sources, constantly replenished by rainfall. As long as it continues to rain on Ballyneety's beautiful rural landscape, ISHKA will supply pure, natural bottled spring water to Ireland and beyond.

The water is naturally pure, low in sodium, and has a balanced pH of 7.3, rich in calcium, magnesium, and potassium. The natural filtration of the local limestone bedrock gives them spring water of the highest quality and purity with a fresh and rejuvenating taste.

The company preserves its natural quality and taste by simply bottling it and offers various sizes ranging from 250ml to 5L, with flat and sports caps. They also provide a variety of easy-to-store spring water multi-packs, making it convenient for shoppers to stay hydrated throughout the day.

With its success in the retail, wholesale, and vending markets, ISHKA aims to commission a new glass bottle line and move into the foodservice and on-trade market this year. The company also plans to explore introducing flavoured water and a new water energy drink. ISHKA's dedication to operational excellence, quality assurance, environmental health, and food safety protection are integral to their everyday operations.

They use lean manufacturing procedures that focus on continuous development by eliminating waste and adding value. The company's success is due to their team's dedication and diligence in managing the water source, quality control, bottling, and marketing. They set high standards for their employees, fostering a culture that engages everyone.

For trade inquiries, contact ISHKA at [info@irishspringwater.com](mailto:info@irishspringwater.com) or call 061 450 705. Follow on social @ishkaspring



Mike and Denis Sutton





Údarás Forfheidhmithe Corparáideach  
Corporate Enforcement Authority

Visit our website and follow us on social media for information on:

- your duties and obligations as a company director;
- your rights as a company member/shareholder;
- how to submit a complaint, expression of concern or protected disclosure to us; and
- upcoming career opportunities with us.



[www.cea.gov.ie](http://www.cea.gov.ie)

[info@cea.gov.ie](mailto:info@cea.gov.ie)

**PROMOTING HIGH STANDARDS OF CORPORATE BEHAVIOUR  
THROUGH THE ENFORCEMENT OF COMPANY LAW**



# Energy Efficiency Loan Scheme

- € Finance from €10,000 to €150,000
- ✂ Reduced interest rates
- 📅 Repayment terms of 1-10 years
- 📄 Allowable finance types include term loans, hire purchase and asset finance products

## Loans can be used for

Investment in energy efficient equipment such as heat pumps, solar panels, lighting controls, chillers and fluid coolers, commercial water boilers, electric vehicle charging points, etc., to improve the business' sustainability.

*To be eligible for funding, the equipment must be listed on the Sustainable Energy Authority of Ireland (SEAI) [Triple E Register for Products](#).*

## Scheme costs

The interest rate applicable to the loan will be discounted and will vary between participating on-lenders.

## Who can apply?

To be eligible a borrower must:

- Be a viable micro-, small and medium-sized enterprise (SME), including farmers and fishers;
- Meet the eligibility criteria.

## How do I apply?

- The two-step application process starts by completing the Eligibility Application Form available on the SBCI website, [www.sbc.gov.ie](http://www.sbc.gov.ie) (STEP 1);
- Eligible businesses will receive an SBCI eligibility number/code that must then be provided to one of the participating on-lenders to start the credit process (STEP 2).

*Terms and conditions apply*



# Business supports for energy efficiency

Article courtesy of the Sustainable Energy Authority of Ireland

The SEAI recommend that businesses take a step-by-step approach to energy efficiency.

**Step 1 is to understand your energy use**, and our Energy Academy is the perfect resource for that

**Step 2 is to develop an energy action plan**, which is where our “Introduction to Energy Management” workshop comes in handy

**Step 3 is to complete an energy audit**, so if you’re spending more than €10,000 a year on energy you can avail of a €2,000 voucher through our Support Scheme for Energy Audits.

**Step 4 is to invest in energy efficiency and renewable measures** for which grants may be available

**Step 5 is to continue to monitor, track and report on your energy use**, using the tools and techniques acquired in energy management training.

## 1. Understand your energy use

The [SEAI Energy Academy](#) is an online e-learning platform designed to help businesses lower their energy bills by as much as 10% through shared awareness of energy efficiency and behaviour change. It’s the first step for any business starting their energy efficiency journey. Upskilling your team on energy in the workplace helps to create a common understanding of why energy efficiency is important and what you can do today to make a difference.

Make sure to check out the recently launched ‘Ireland’s Renewable Energy Transition’, a new free e-learning course aimed at providing you with an insight into the role that energy plays in climate change, the importance of a sustainable energy transition, and how renewable energy can help create a sustainable future for all. After taking this course you will be able to consider which renewable energy options are right for your business.

**You will learn:**

- What energy transition is and why it matters
- The importance of moving away from fossil fuels
- Types of renewable energy technologies that will lead Ireland’s energy transition
- What options are available to you to switch to renewables

To join the SEAI Energy Academy visit [here](#).

## 2. Energy Action Plan

An energy action plan will help you to improve your business’s energy performance through basic techniques and steps. SEAI’s “Introduction to Energy Management” workshop will teach you how to develop and implement an effective energy action plan.

These sessions, run by experienced trainers, will help you:

- Understand and commit to energy management
- Create an energy action plan outlining your business’s energy targets
- Take action and start reducing your energy use
- Review your performance and results

Sign up [here](#)

## 3. Complete an energy audit

SEAI is further encouraging SMEs to take control of their energy use with the Support Scheme for Energy Audits (SSEA). The scheme provides eligible businesses with a €2,000 voucher to cover the cost of an energy audit. An energy audit identifies tailored energy saving opportunities that can save businesses up to 30% on their energy bills and help to reduce their climate impact. The audit also assesses whether renewable energy technologies are a viable option for their business.

To find out more about the SEAI Support Scheme for Energy Audits and to apply visit [here](#).

## 4. Invest in energy efficiency and renewable measures

Always get advice from a registered professional before you commit to purchasing and installing upgrades or investments, check if there is an SEAI grant available by clicking [here](#).

## 5. Monitor, track and report

Energy efficiency works best when it is implemented into your business’s long term strategy. To understand the impact of the actions you have taken, ensure you continue to:

- monitor your energy use regularly using your bills or meters
- track improvements to understand which actions are the most effective
- consider reporting and documenting the improvements to understand the benefits over the longer term.

Your energy use will change over time as your business grows and as you implement changes to your energy use practises. Continue to engage in energy management and energy efficiency supports to help you stay on track.



## 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)**





# Going Electric

Article courtesy of The AA Ireland

There is a strong trend of electrification in private car ownership. We are seeing ever greater numbers of electric vehicles being sold in the Irish market. In fact, we are now seeing electric cars outsell their diesel counterparts in some months.

The trend is now moving into the commercial sector. Perhaps one of the most obvious conversions in our national fleet is the uptake of EVs by taxi drivers. There is a generous SEAI grant of €20,000 toward the purchase of a new EV. Companies such as Free Now are seeing an appetite amongst their users for a cleaner form of transport and EVs fit that bill.

As you can imagine, it is not as simple as simply switching all your vehicles over to electric. There are several considerations to be made.

## What is an EV?

We are all used to the traditional combustion engine that we have been working and travelling in for around a century now. Petrol or Diesel is drawn from a fuel tank, then thousands of explosions drive pistons, that in turn drive the wheels of the vehicle. Electric Vehicles and Hybrids employ a large battery and an electric motor instead.

In a general sense, hybrids take two forms. There are hybrids with a plug to charge them up, and hybrids that do not have a plug. Those without plugs typically have very small batteries and weak motors, but they do help with efficiency. Plug-in Hybrid Electric Vehicles have a much stronger electric powertrain and bigger batteries. They can usually drive for around 50km on battery power alone, and they have enough power to get you up to motorway speeds. Crucially, they have a plug socket so that you can charge them up on cheap, green electricity.

Fully Electric Vehicles are powered by electric motors using energy stored in the batteries. They do not have a combustion engine to power them, and you must plug them in to 'refuel' them.

## Are there many commercial EVs available?

The answer to that question is changing dramatically every year. Passenger cars are seeing the greatest offering, but there are plenty of options across a wide range of commercial uses now.

There are many electric vans on the market. They range in size from city vans such as the Peugeot e-Partner to the 3.5t Ford Transit. Maxus provide all-electric chassis cabs where the buyer can tailor the vehicles to their needs.

We are beginning to see electric buses employed in Ireland. Higer provides a range of options that will cater to different capacity needs. Athlone is the shining example in Ireland currently as it rolls out a fleet of electric buses from a specialised depot.

It goes beyond the transportation sector, with many companies starting to import equipment such as battery-powered street sweepers, electric tractors and large excavators than run silently on electricity.

## Are they expensive?

As the technology is in its infancy, purchase prices are typically higher for Electric Vehicles than their combustion counterparts. Although we are starting to see prices fall in the passenger vehicles sector, we do expect some prices to remain elevated as the scale of production ramps up in the commercial sector.

However, we would urge business owners to consider the lifetime costs of these vehicles. If a company can finance a newer electric vehicle, they may well find that the increased repayments are more than offset by cheaper running costs. Although electricity prices are currently quite elevated, our monthly fuel price survey shows that it is still significantly cheaper to fuel an EV than a combustion engine passenger car. Some business owners are even employing solar PV on the roof of their premises and charging up their vehicles on free electricity.

Maintenance cost are typically much lower for EVs. They are far simpler machines, with fewer moving parts to service and replace. For example, Regenerative Braking allows an EV to slow down by using its electric motor to charge up the battery. As a result, some EV owners find that they never need to replace brake pads.

## What about range and charging?

It is crucial that a business very carefully considers the range of the vehicle they are buying and how they will charge it. We are not yet in a position that Electric Vehicles can replace all combustion vehicles. However, there are many cases where an EV will in fact make life easier for the business. It is about use-case scenarios.

Take the example of a parcel delivery company that needs their van to be out on the road all day, but the route only covers 40kms typically. An electric van such as the Maxus eDeliver3 could very well do a week's work without the need to be charged. Even if that route happened to be 400kms, a 45-minute charge at the depot during lunch hour would be enough to cover the distance.

The public charging network is currently lacking. Although the chargers are generally reliable, there simply isn't enough of them for businesses to depend on their availability. This must be factored into a business's consideration. However, many businesses can install chargers on their premises. That way, they will never need to use the public network. They can install the type of charger that best suits their needs.

The AA are part of ISME's Affinity programme offering saving of 35% on AA Membership for Roadside Rescue, Home Start & Rescue Plus Cover – €98 per vehicle to ISME Members. Find out more [here](#).

# Brian Halligan,

## Managing Director, Halligan Insurances



### What interests/hobbies do you have outside of work?

I have a deep appreciation for fine art and artists such as Bacon, Basquiat, Giacometti... the list goes on. I paint myself, and while I have less time now with work and family commitments, painting for me is a creative challenge. It is very rewarding when the piece works out, it's not always a foregone conclusion that it will. You start out with a blank white rectangle and idea, but when it comes together there's an unexpected sense of achievement.

### Why does painting appeal to you?

Painting is a self-serving endeavour, with artists often referring to 'the work'. However, this is not conventional 'work' that has any actual function. Yet there has been perpetual appreciation for art and the artist through the ages. The artwork that appeals to me most is artwork that represents a unique interpretation of the world; just look at Picasso's 'Guernica'.

### What type of painting do you do and what inspires you?

I have had several exhibitions in the past and a sizable catalogue of paintings. My style of paintings combines abstract expressional elements with photorealistic representation. My paintings reflect the dichotomy in me in a lot of ways. We often wear different hats, and there can be a push and pull between the professional part of my personality and the creative side (not to say you can't be creative in business!) But the world of insurance broking and fine art exhibitions wouldn't often go hand in hand. Yet in me, they do.

### Do you have other interests/activities?

I love music, particularly live music, and have a short list of bands that I will travel to see perform live whenever or wherever (logic prevailing). I also really enjoy movies and have even scribed a few short films in the past. This was a chance occurrence but resulted in some great experiences. Filming is such a collaborative process (unlike painting) and I really enjoyed that aspect of it.

### Do you have any stand out moments from the painting you have done?

I'm fortunate to have had a reasonable amount of success with my paintings over the years, with some of my artworks in private and corporate collections, while also raising money for charities at auctions. I'm probably most proud that one of my paintings is in the permanent collection of the Museum of Free Derry and was featured in their Bloody Sunday 50-year anniversary exhibition last year.

### Are there any hobbies or challenges you would like to try?

I would love to learn an instrument, I can play a few chords on the guitar, but need to carve out the time to improve. My true goal though would be to be able to play piano at a competent level. Music has this amazing ability to change your entire emotional state in a matter of minutes. I just love that.

### Talk to us about the work you do and your business, Halligan Insurances?

I'm MD of Halligan Insurances, an insurance broker business my father, Michael, set up almost 40 years ago. We specialise in devising bespoke insurance schemes for large employers and associations. I enjoy the challenge of carving out a niche in the industry that utilises technology to solve problems and deliver a valuable service to our clients.

### Tell us about your involvement with ISME as a National Council member over the years?

I have been involved with ISME as an NC member for 10 years and continue to enjoy having an input on business policy for the SME sector. I have also been Chair of the ISME Skillnet and I am proud of how that Skillnet has grown and evolved over the last number of years. I am an advocate for education and upskilling, as business will forever evolve and change.

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

As entrepreneurs there is always a risk of never switching off. My father, Michael Halligan had five children, and we would joke that his sixth child (and possibly his favourite) was the company! That's what it takes to succeed. Yet he loved his family, playing his golf and following the rugby, so downtime is very important and outside interests are vital for a healthy mindset.

### 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 imperative to a full life lived. We should always strive to be cognisant of our time with those we love, and how precious that is. I have two girls (10 & 7) and they are a true blessing, which I appreciate daily, even if I am just a glorified taxi at the weekend, going from gymnastics to GAA!

Visit Halligan Insurances [here](#) and see their ISME Affinity offers for Home and Life Insurance [here](#).