

AUTUMN 2023

Volume 1
Issue 22

THE **b**ISME

THE BUSINESS OF IRISH SMEs

Distilling what's important in business

Bronagh Conlan,
Co-Founder & Managing
Director, Listoke Distillery
discusses overcoming
challenges & growing her
business

The b Issue

Understanding your credit rating

The b Insight

Succession planning for SMEs

Technology Focus

The essential guide to cybersecurity for
SMEs

HR Focus

Accommodating breastfeeding breaks in the
workplace

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Credit Review



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17 Kildare Street,

Dublin 2, Ireland.

Phone: (01) 662 2755

E-mail: info@ismie.ie

Web: ismie.ie

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Editorial: maeve@ismie.ie

Design: ciara@cnocii.ie

Advertising: marketing@ismie.ie

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CONTENTS

4. A Message from the Chief Executive:

Neil McDonnell discusses the need for government intervention & support

6. The b News:

News and updates for business

10. The b Interview:

Bronagh Conlan, Co-Founder & Managing Director, Listoke Distillery discusses overcoming challenges & growing her business

12. Technology Focus:

The essential guide to cybersecurity for SMEs

15. Member Feature:

Zendfast

16. HR Focus 1:

Accommodating breastfeeding breaks in the workplace

17. The b Issue:

Catherine Collins explains the importance of a good credit rating

19. Marketing Focus:

Dhruv Mathur shares game-changing tips for SEO

20. The b Insight:

Karl Hutchinson looks at succession planning for SMEs

21. Business Focus:

How to stay competitive in your industry

22. Health & Safety Focus:

Occupational safety and health guidance on remote working

24. ISME at work for you:

The latest updates on ISME activity

28. Member Feature:

Studio Donegal

30. Finance Focus:

Deirdre O'Keeffe explains why understanding taxes can save money

32. HR Focus 2:

Unpaid leave for medical care purposes

33. Energy Focus:

Improving energy efficiency for businesses

35. Wellness Focus:

Fostering human connections via healthy home working habits

36. Another side of...

Another side of... Adam Weatherley, ISME

Without Government intervention or support, we can expect significant difficulties

Hello readers,

Some of you are in business peak, while others are drawing breath before return to post holiday working in September. Most of you however are expressing concern about the adjustments to payroll which have occurred this year and which will increase again in 2024:

- St Brigid's day bank holiday (introduced 2023)
- Low Pay Commission recommendation of a 12.4% increase in the National Minimum Wage
- Three days Statutory Sick Pay rising to five days in January, seven days in 2025 and ten days in 2026
- 1.5% pension auto-enrolment cost
- Gender pay gap reporting (150 employees in 2024, 50 employees in 2025)
- 9% VAT reverting to 13.5%.

We understand that much of the NMW legislation is driven from Europe, however Ireland already has very average wages due to a well-paid public service and a large multinational sector. Expecting SMEs to compete with those wage rates is unrealistic.

Without Government intervention or support, we can expect significant difficulties to arise in the childcare, nursing home, personal grooming, retail, leisure, hospitality, and fallen animal collection sectors. We must also alert the public to unavoidable services and food price inflation coming their way in January.

You may have seen our call on the Ministers of Finance and Communications to take measures to prevent invoice redirection and to [prevent scam calls texts and emails](#). We have heard nothing yet, but we will keep you informed.



Neil McDonnell, Chief Executive, ISME

Unfortunately, [these scams are becoming more regular](#), and we continue to hear back from members about the latest fraud perpetrated against them. They are increasingly sophisticated, so we ask you to be really vigilant and to keep your staff on alert.

Don't forget – If you need money, use the [ISME FINANCE FINDER!](#) This has access to all funders in the market, and you can seek the best cost of finance there. Never more important than now as interest rates are on the rise.

Lastly, a date for your diary: please put the afternoon of Friday 17th November in your diary to celebrate ISME's 30th anniversary. Following a survey of members' preferences in July, we will hold our anniversary lunch in Clontarf Castle. This will be a big event, with Ministerial and guest attendance, and you are invited to bring your staff as an early Christmas function. All are welcome, members and non-members, although member discounts will apply. PLEASE KEEP 17TH NOVEMBER FREE IN YOUR DIARY!

Yours in business,

Neil McDonnell
ISME CEO



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USEFUL EVENTS FOR SMES

Astropark Focus Ireland Business Cup

Thursday 7th September
4.00–10.00pm
Astropark, Coolock
Details [here](#).

TechConnect Live /Sales & Marketing Summit

Thursday 14th September
9.00am–4.00pm
RDS Hall 4, Dublin
Register [here](#).

BizExpo

Friday 22nd September
9.00–4.00pm
Croke Park, Dublin
Details [here](#).

CIF Annual Conference

Thursday 28th September
8.00am–4.00pm
Croke Park, Dublin
Book [here](#).

Jobs Expo Dublin

Saturday 14th October
10.00am–4.00pm
Croke Park, Dublin
Book [here](#).

Cyber Security Summit

Thursday 19th October
9.00am–3.30pm
Croke Park, Dublin
Book [here](#).

The Irish Startup Conference 2023

Thursday 26th October
6.00–8.00pm
Ed Burke Theatre, Trinity College Dublin
Book [here](#).

Health & Safety Authority update

The HSA are delighted to have reached a huge milestone with [BeSMART.ie](#) with over 100,000 users.

[SunSMART Employee Information sheet](#) is written primarily for employees and safety representatives to raise awareness about the risk of skin cancer from sun exposure.

[New Code of Practice for Indoor Air Quality](#) provides practical guidance as to the observance of the provisions of the Safety, Health and Welfare at Work (General Application) Regulations 2007 (S.I. No. 299 of 2007), as amended by S.I 255 of 2023. This Code of Practice came into operation on 26th May 2023. Notice of the publication of this Code of Practice was published in Iris Oifigiúil on 6th June 2023.

[Use Chemicals Safely – Read the Label information sheet](#) provides information about how to read the label on containers – in particular, understanding the dangerous properties of a chemical. The information sheet also provides information about hazard pictograms.

[Using Chemicals safety at home and in the garden information sheet](#) provides guidance about the safe use of chemical in both the home and garden.

[Information Leaflet: Risk Assessment of Chemical Hazards](#) is intended to help employers in assessing the risks that relate to chemical agents in the workplace and in determining adequate precautions or control measures to safeguard health and safety.



Healthy Workplace

The Healthy Workplace Framework is a government strategy to enhance the health and wellbeing of Ireland's workers. A committee led by the Department of Health and the Department of Enterprise, Trade and Employment oversaw the development of this Framework and set the strategic direction for workplace policies and programmes to enhance the health of workers.

A new Healthy Workplace website was recently launched and features interactive tools to facilitate the delivery and evaluation of health and wellbeing initiatives in workplaces of any size. This website aims to be the one-stop-shop for everything you need to make your workplace a Healthy Workplace. It is designed to cater for the needs of public and private organisations and is targeted towards members of staff from Wellness/Health Promotion, Human Resources, Occupational Health, Health & Safety, decision-makers in senior management, and employees hoping to champion a Healthy Workplace.

Find out more on [healthyworkplace.ie](#)

Credit Review Market Commentary

The latest **Credit Review Market Commentary Report** observes that credit demand for new money across Ireland remains muted. The expectation however is that as the economy gets back on its feet bank lending should grow, but growth could be hindered by increasing interest rates and increased economic uncertainty.

Specific issues highlighted include:

- The exit of Ulster Bank and KBC – SME's seeking finance have fewer options and access to credit for businesses with historic credit challenges is increasingly limited.
- Unwinding of Covid related creditor legacy issues, including tax warehousing, may lead to cashflow pressures and debt restructuring requests.
- SMEs currently have a preference for using internal funding for investment, which can tie up working capital and reduce resilience to further shocks.
- Irish banks are tasked with a reduction of Non-Performing Loans/Exposures ratio to 3% by end 2023 which will require further SME debt restructuring or portfolio loan sales.

For these reasons Credit Review expects an increased level of appeals in relation to debt restructuring and refinancing requests in the short term, while the level of appeals for new money requests will remain subdued. Read the full report [here](#).

Sustainability Skills Programme

Now, more than ever, companies need to ensure that their employees have the skills to compete in a low carbon, resource efficient, and circular economy. Climate change and sustainable development are a key focus for SOLAS and Further Education and Training (FET) to harness its strong capabilities in energy, building and the environment to make a strong contribution to the Government's call to action. Responding to the critical challenges that businesses are facing, SOLAS through Skills to Advance is developing several sustainability skills programmes in collaboration with Education and Training Boards (ETBs) and strategic partners such as Enterprise Ireland, IDA, EPA, SEAI, Irish Water and Regional Skills Fora. They include QQI accredited micro-qualifications which are of short duration at Level 5 and 6 in Environmental Sustainability, Lean Practice for Sustainable Business, Resource Efficiency, Circular Economy and Sustainable Supply Chain Procurement. They are highly subsidised and delivered flexibly to suit business needs.

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



Enough is Enough Campaign

The Alliance for Insurance Reform launched on 31st July their 'ENOUGH IS ENOUGH' campaign, calling for an end to unjustifiable personal injury claims that are damaging Irish society. The Alliance recognises the importance of a robust personal injury system to compensate those who have been injured due to the negligence of others in a way that is fair and proportionate. That is why liability insurance is there.

Too often however, unjustifiable personal injury claims are made where there is no negligence. It is often assumed that these claims are victimless, with insurance companies picking up the bill. The reality is that insurers simply pass the cost on to policyholders – voluntary and community groups, charities, sports and cultural organisations, small businesses and the State – who also spend enormous amounts of time and effort defending such claims.

From the perspective of voluntary and community groups, charities, sports and cultural organisations as well as small businesses, the message is clear: Enough is Enough!

Find out more [here](#).

One in three construction workers struggling with stress and mental wellbeing issues

A survey of 500 professionals in the construction sector by ISME Member and leading HR software platform, HRLocker, reveals that a staggering one-third (32%) of construction workers have struggled with stress and mental wellbeing issues within the past 12 months.

Despite these challenges, a significant portion of the workforce (40%) feel compelled to continue working even when suffering from mental health problems. This reluctance to take time off for self-care highlights a cultural issue within the construction industry, posing a notable risk to safety and productivity.

Financial worries and the broader cost-of-living crisis emerged as leading causes of stress, with 36% citing their negative impact on mental health, and one in five (20%) stating they were working extra shifts, which significantly increases the risk of burnout. Furthermore, the rising cost of materials (35%) ranked among the main stressors, signalling the mounting pressures faced by construction professionals in their day-to-day work.

The survey also revealed that the majority of tradespeople (78%) do not feel comfortable discussing their mental health concerns with others, and only a small percentage (15%) have sought support from friends or family. Shockingly, more than a quarter of workers (27%) feel unable to take time off work to address their mental health needs, potentially exacerbating their conditions and compromising their well-being.

The survey also underscored the impact of external factors such as the Covid-19, delayed projects, and labour and material shortages on the stress levels of construction workers. The cyclical pressure from management further contributes to the strain faced by workers, emphasising the need for a re-education of managers to assess workloads, identify well-being red flags and promote a supportive and empathetic culture.

HRLocker produced a [free webinar](#), with Kara Connect and JJ Rhatigan, on developing HR strategies to combat burnout in the construction industry.

SEAI Energy Supports

The Government announced in July approved amendments to the existing Non-Domestic Microgeneration Scheme, to extend supports to a wider range of businesses and non-domestic applicants. The Non-Domestic Microgen Grant provides financial assistance to help businesses, farms, schools, community centres, or other non-profit organisations to install Solar PV panels to generate electricity on site.

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 [here](#).

SEAI run a series of briefings throughout the year on how your business can save money and energy this year, find out more [here](#).

Review of occupations eligible for employment permits

Neale Richmond TD, Minister of State for Business, Employment and Retail launched on 26th June a review of the occupations on the Critical Skills Occupation List and Ineligible Occupations List for employment permits and has called for employers and stakeholders to make a submission.

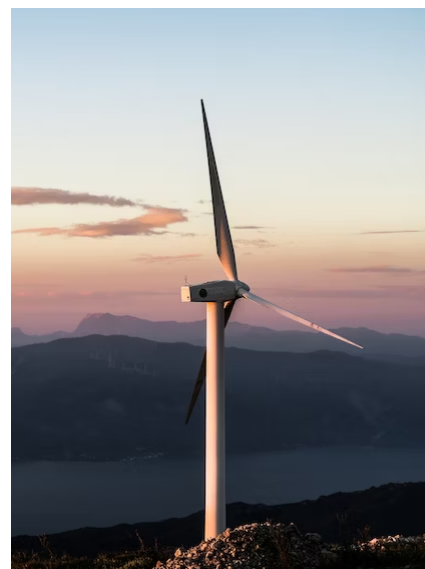
Submissions are invited from representative bodies, Government Departments, Agencies, and other interested parties to a public consultation to review the eligibility of occupations appearing on the Critical Skills Occupations List and the Ineligible Occupations List for employment permits.

If you feel that there are skills/labour shortages or surpluses in relation to occupations in your sector and that these are adversely affecting your industry, you are invited to make a submission.

You should include in your submission any relevant actors that you consider are impacting on your sector so that consideration can be given to making adjustments to the lists, for example, data on the skills or labour shortages, information on recruitment efforts undertaken, retention difficulties, relevant training incentives, impact on business, expansion plans etc., and any other evidence or data such as industry surveys or reports and views within your sector.

Submissions will only be accepted using the form made available on the department's website and will be open from **Monday 26th June 2023** with a closing date of **Friday 18th August 2023**.

Find out more [here](#).



Launch of Mid-East Regional Innovation Thinkspace

Minister for Enterprise, Trade and Employment, Simon Coveney TD was guest of honour in June for the official opening of the Mid-East Regional Innovation Thinkspace (MERITS), hosted by Kildare County Council. MERITS is an innovation Thinkspace hub created to support digital and technology innovation in the Mid-East region (Kildare, Meath & Wicklow). The state-of-the-art 1200sqm incubation space for start-up and scaling technology businesses, comprises the latest tools and technologies along with office space, meeting rooms and conference suites in an immersive experience.

The innovative hub is co-funded by Kildare County Council and Enterprise Ireland under the Regional Enterprise Development Fund (REFD) and is already home to 20 client companies, employing over 40 people. As well as access to state-of-the-art facilities, the expert team in MERITS provide access to high quality training, funding opportunities and extensive supports for entrepreneurs and tech businesses in the region, including access to the Local Enterprise Office and Enterprise Ireland. Read full details [here](#).



The official launch of the MERITS centre in Naas, Co Kildare, 23rd June.

MSS – The HR People launch new website

MSS – The HR People launched their new company website in July, with refreshed online content including the launch of their HR Hub. Joining their HR Hub is quick and easy, just 3 steps:

1. Visit www.mssthehrpeople.ie
2. Click on the “HR Hub” button
3. Fill in your details and create your account

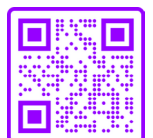
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Distilling what's important in business

Bronagh Conlon, Co-Founder & Managing Director, Listoke Distillery

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

I finished my A levels and was accepted into both Nursing and Catering for the same October. I took a 50p coin flipped it once and proceeded to qualify and work as a nurse and midwife for 10 years. This was a highlight in my life but the interest in food only increased in those years. I left nursing and set up The Real Irish Food Company, sold it to Jacob Fruitfield in 2005. The challenge here was to no longer be a caring, gentle and understanding nurse, but to become a businesswoman – something that wasn't taught in nursing school!

I then came through 18 months of treatment for cancer before finally going out on my own as a Food Consultant in 2011. During the next 5 years I was involved in both the food and drinks industry.

In 2016 I set up Listoke Distillery along with two partners. We had the first gin school in Ireland and were also the first company to produce sanitiser at the start of the Covid pandemic. In October 2020 I bought out my partners and since then have been running Listoke Distillery along with my husband Sean and daughter Sarah.

I have been involved with Boyne Valley Flavours for over 10 years and have been Chairperson for the past 5 years working alongside an amazing team of people to promote and build up the food reputation within the Boyne Valley.

What do you enjoy about your role?

Walking in the doors of my distillery every morning still gives me a buzz. To have survived the past number of years with the buyout and pandemic, is something we are proud of as a family business – though not “out of the water” yet, we have seen the business grow and develop into a significant brand.

Working with family is probably the highlight of every day. Having Sarah as Head of Sales means I don't have to worry about that end and with Sean in production, we are a great team. As Managing Director, I still have the overall responsibility, but I also network with other distilleries, state bodies and our Boyne Valley Flavours group, ensuring I don't feel alone but part of a very dynamic group of people.

Tell us about Listoke Distillery?

Listoke Distillery is based in Co. Louth close to the Monastic site of Monasterboice. We have the first, and best gin school in Ireland having won awards for our tours, school and products. We are the only distillery in Ireland that specifically focuses on white spirits – we don't distil whiskey but do have a Wise Owl Whiskey brand. This gives us an advantage regarding our gin and vodka as we have very modern equipment in the form of



the iStill, thus we can guarantee the same premium quality spirit on every distillation. Our gins have won accolades from all around the world including Best Gin in Europe!

Our Gin School Experience has been a highlight of our brand development from the onset. With customers having a 3-hour session including tastings, local foods, and distilling their own bottle of gin, they all leave as brand ambassadors for Listoke Distillery. We have an amazing team of “educators” that make the experiences fun, interesting and tasty.

Currently we are exporting our range of products into 16 markets around the world with our brands trademarked in all markets.

What opportunities do you see for Listoke Distillery over the next few years?

Listoke Distillery is only now beginning to develop as a major brand in our export markets. Within Ireland, we work with SuperValu, our local bars and restaurants but see the major volume opportunity in exports. The challenge is to support the current export markets we have before expanding much further. To achieve this, we will be visiting distributors and attending trade shows in various regions. The Gin School Experience has expanded into walk-in tours and coach tours, with highlights being pop up events with chefs and restaurants.

How important is the local community and their support to your business?

We have always worked with the local community. In 2012, I was involved in the Local Hero's TV series in Drogheda where we brought chefs and producers together to encourage local buying. This continues through my work with Boyne Valley Flavours, we employ locally and are glad to be able to supply local charities, nursing homes and individuals with sanitiser from the onset of Covid.

Local bars and restaurants are an essential part of our business as they benefit from our customers who attend the Gin School staying overnight in the town, so they have our gin available for them in their bars. We are part of the local Chamber, Love Drogheda and Discover Boyne Valley all which bring support, loyalty and comradery.

The drinks market is very competitive, in your opinion what makes a brand stand out in this busy space?

Gin has had a renaissance in the last number of years and Listoke was among the first to launch in Ireland. Although there is now serious competition in this space, we also produce about 17 private label gins and have been able to find markets in towns and cities across the country. The challenge for us is the export market as the “gin craze” is only starting in Asia and the US. We have strong distribution, but it needs to be followed up by visits, merchandise and promotions. We don’t have the budget of the other big brands, but we have an amazing product, team and energy that can be felt with every bottle we sell.

“*...we have an amazing product, team and energy that can be felt with every bottle we sell.*”

Recent years have been very difficult for the Irish business community- how have things changed for your business?

Brexit didn’t have a major effect on our business because when it was voted in, I began changing our buying to Europe and have kept it there since. Covid in theory due to the production of our sanitiser should have been brilliant for us, however, with a management buyout in the middle of it, we had our challenges to keep the doors open. We have been able to spread our brand image worldwide through the publicity over the sanitiser and our owl became a household item in the form of sanitiser throughout Ireland.

Long term, we have and will be a hands-on business. We love to meet people and talk about our product and to be able to get back out, do tastings, visit distributors, and hold events which has helped us recover from the challenges of Covid. There has been a notable increase in the cost of materials, however, even this has improved in recent months. Going forward, I honestly believe there are still major challenges, for Listoke as much as anyone else, but I’d like to think we have a new energy and ability to cope with these due to the challenges we’ve had over the last few years.

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

In 30 years of business, I have probably experienced more challenges than most. However, I am a very strong person with high values. The personal challenge I received from my ex-partners was probably the single hardest period in my entire business life. I fought my innocence and was totally vindicated by the high court, which as a minority shareholder was an achievement in itself, but an acknowledgement of my work and business ethic. The challenge to keep any business I’ve owned open is always there, but if it was easy, everyone would do it!

Do you have a business mentor? What business advice would you share?

I have had many business mentors and have also been a mentor. We are currently working with an amazing company, Boost Your Sales, where Joe O’Reilly has helped us develop and manage the business for the past 12 months.

Following the buyout, I lost all confidence in myself as a businessperson, this was the hardest part of the buyout for me, re-motivating and re-energising myself. Eventually through our local Chamber, I was introduced to a life mentor – Shane Cradock. The support and re-balancing I have and still receive from Shane and his network has got me up and running again, believing in myself first and putting structures in place to continue my focus on both myself and my business.

My favourite expression to anyone setting up on their own is “don’t do it!” But this is with the caveat that unless they have control, business acumen and access to mentors before money is even mentioned. They need to know the industry and markets they are entering, and to have something new to offer and not be reinventing the wheel.

Always listen to as much advice as you can get, write it down, assess it then make your own decision. If you think you can, you will and If you think you can’t you won’t.

“*Always listen to as much advice as you can get, write it down, assess it then make your own decision.*”

Passion, planning and people are the three ‘Ps’ that many business owners attribute their success to. Would you agree and what else makes a business successful?

I’d have to add Pain..... you do need passion, planning and people being the most important part, however, you also need to know that there will be pain – can you face it, deal with it and grow from it? Nothing is easy in business, but you must believe in yourself first, your product second and have a team that supports you all the way.



Bronagh leading a class at her Listoke Distillery & Gin School

The essential guide to cybersecurity for SMEs

Darragh Reynolds, Marketing Manager, CommSec

SMEs often assume that they are not likely targets of cyberattacks since they do not have the same level of resources as large corporations. However, the reality is quite different. Cyber attackers often see SMEs as easy targets as they may have weak security measures in place. Six in 10 Irish SMEs have experienced cyber-attacks this year, including data breaches (20%) and phishing scams (17%) ([according to Samsung research](#)). Therefore, it is essential for SMEs to implement appropriate cybersecurity measures to safeguard their business. In this article, we will discuss the [ENISA 12 Steps to Securing Your Business](#), which can serve as a guide for SMEs to enhance their cybersecurity posture.

Develop a good cybersecurity culture

The first step in securing your business is to establish a good cybersecurity culture within your organisation. This culture should prioritise security and create awareness among employees regarding the importance of cybersecurity. SMEs should establish security policies and procedures and communicate them to all employees. It is also essential to promote the concept of security as a shared responsibility, where everyone within the organisation plays a role in maintaining a secure environment.

Provide appropriate training

Providing cybersecurity training to all employees is another critical step in securing your business. Employees should be educated on how to recognize and respond to potential cyber threats, such as phishing attacks or malware. This training should also include guidelines on the use of company devices and networks, password management, and how to report incidents. It is important to ensure that all employees receive regular training and that the training is updated to reflect the latest threats and trends.

Effective third-party management

Third-party vendors can be a significant source of cyber threats. Businesses should establish appropriate measures to ensure that all third-party vendors are vetted and have appropriate security measures in place. This includes conducting due diligence before engaging with a vendor and regularly monitoring their security posture. It is also essential to have contractual agreements in place that outline the vendor's security obligations and provide the SME with the right to audit their security measures.

Develop an incident report plan

Despite having security measures in place, incidents may still occur. Therefore, it is essential to develop an incident response plan that outlines the steps to take in case of a security breach. This plan should include procedures for reporting incidents, assessing the impact of the incident, and mitigating the damage. It should also outline the roles and responsibilities of the incident response team, including who should be contacted, both within and outside the organisation.

Secure access to all systems

Businesses should ensure that all access to their systems is secured. This includes implementing appropriate authentication measures, such as two-factor authentication and password policies, to ensure that only authorised personnel can access company resources. It is also important to have appropriate access controls in place to restrict access to sensitive data and limit the potential impact of a security breach.

Secure devices

Devices such as laptops, smartphones, and tablets are often used by employees for work-related tasks. Therefore, it is essential to secure these devices to prevent unauthorised access to company resources. This includes implementing device encryption, enforcing strong passwords, and regularly updating software and security patches. SMEs should also establish policies regarding the use of personal devices for work-related tasks and ensure that all devices are secured before accessing company resources.

Secure your network

Securing your network is another critical step in enhancing your cybersecurity posture. This includes implementing appropriate network security measures such as firewalls, intrusion detection and prevention systems, and virtual private networks (VPNs). Organisations should also ensure that their network infrastructure is regularly audited to identify vulnerabilities and address them promptly.

Improve physical security

Physical security measures are also important in securing your business. SMEs should establish appropriate measures to prevent unauthorised access to their premises, such as access control systems and CCTV cameras. They should also ensure that all company-owned devices are secured when not in use and stored in a secure location. Additionally, employees should be trained to report any suspicious activity, such as tailgating or unauthorised persons within the premises.

Secure Backups

Regular backups are essential for protecting data and ensuring business continuity in case of a security breach or data loss. Businesses should ensure that all data is backed up regularly and that backups are stored securely, both on and off-site. It is important to test the backup and recovery process regularly to ensure that it works as intended.



Engage with the cloud

Cloud services offer significant benefits to SMEs, such as cost savings and scalability. However, it is essential to ensure that appropriate security measures are in place when engaging with the cloud. You should assess the security posture of cloud providers and ensure that they comply with relevant regulations and standards. It is also important to implement appropriate measures to protect data in transit and at rest, such as encryption and access controls.

Secure online sites

Online sites, such as e-commerce platforms or customer portals, are often targeted by cyberattackers. Businesses should ensure that their online sites are secured by implementing appropriate security measures, such as SSL/TLS encryption and web application firewalls.

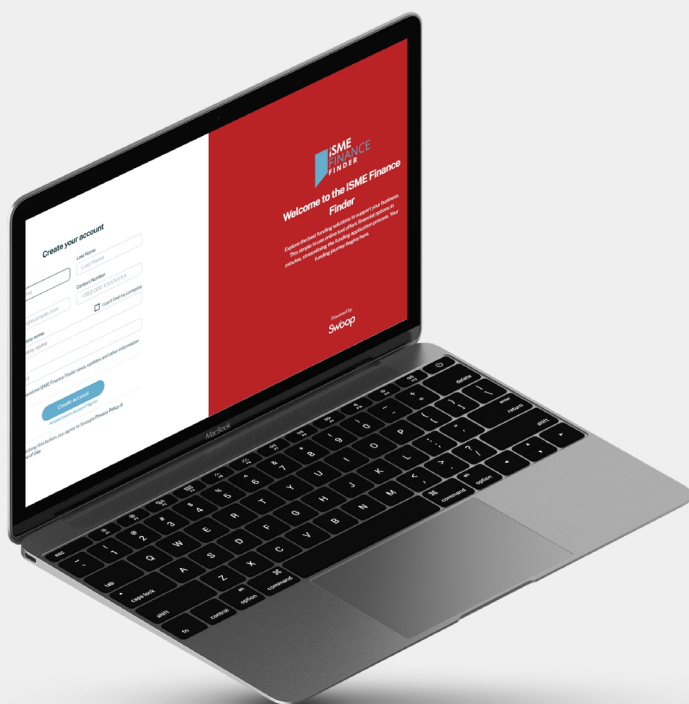
They should also ensure that all software and plugins used on the site are up to date and regularly audited for vulnerabilities.

Seek and share information

Finally, businesses should actively seek and share information regarding potential cyber threats and vulnerabilities. This includes subscribing to relevant threat intelligence feeds and sharing information with other organisations in their industry. It is also essential to report incidents to the appropriate authorities, such as law enforcement or regulatory bodies, to help prevent future incidents.

In conclusion, implementing appropriate cybersecurity measures is essential for SMEs to safeguard their business and protect their customers' data. The [ENISA 12 Steps to Securing Your Business](#) provides a useful guide for SMEs to enhance their cybersecurity posture. By establishing a good cybersecurity culture, providing appropriate training, implementing effective third-party management, developing an incident response plan, securing access to all systems, securing devices, securing your network, improving physical security, securing backups, engaging with the cloud, securing online sites, and seeking and sharing information, you can significantly reduce their risk of cyber-attacks and minimise the potential impact of security incidents.

For more information visit www.comsec.ie/business-secure which offers a package that monitors and protects users for €50 per month per user for up to 3 devices. ISME members can get a 50% discount for the first year by using discount code ISME10.



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Zendfast

Delivering success through innovation and dedication

Founded in 2015, Zendfast has carved a niche for itself with its innovative approach and commitment to customer satisfaction. Declan Murray, an experienced professional with a background in freight forwarding, logistics and supply chain management, began his entrepreneurial journey in 2013. Having lost his job, he found himself at a crossroads. Fueled by a desire to create his own path, Declan began a quest to find a gap in the market that would allow him to build a successful business.

Declan began researching, seeking guidance from trusted friends, and engaging with Enterprise Ireland and the Local Enterprise Office. As the days turned into weeks, the idea began to form – a courier business with a difference, leveraging innovative technology and placing the customer at its core.

In 2015, Zendfast was born. At the age of 60, Declan embarked on a new chapter of his life, equipped with a vision of transforming the courier industry. Faced with limited financial resources, he focused on building a business that utilised crowdsourcing and embraced technology. Zendfast's innovative mobile app became the centerpiece of their operations, connecting customers to a network of trusted and reliable couriers.

From the beginning, Zendfast positioned itself as a customer-centric company. By leveraging the power of technology, Zendfast offered a smooth and efficient delivery experience, ensuring that packages arrived promptly and securely at their destinations. This dedication to customer service set them apart from their competitors and allowed them to quickly gain traction in the market.

Declan believes *"If you are smart, you'll get even smarter people around you."* As the business grew, the team expanded with the addition of committed professionals who ensured the smooth operation of every aspect of the company. They were united by a shared vision of revolutionising the courier industry, propelling Zendfast forward by driving innovation and adaptability.



Declan Murray CEO of Zendfast

Over the years, Zendfast has experienced remarkable success and growth. In addition to [same day](#) and [next-day](#) courier services that established their reputation, the company expanded its services to cater to a broad range of evolving customer needs and demands, including [international courier services](#) that provide seamless deliveries across borders, introduction of a *"Man with a Van"* service to cater to customers' specific transportation requirements, and a [special delivery service](#) for time-sensitive and high-priority packages.

Not stopping at courier services, Zendfast recognised the need for efficient and reliable comprehensive [freight solutions](#) and expanded their offerings. Zendfast now handles a wide range of freight requirements, ensuring seamless and reliable delivery of goods for businesses across Dublin and beyond.

Looking towards the future, Zendfast has ambitious plans for expansion and is positioned to grow. By focusing on sustainability and embracing emerging technologies, they aim to continue redefining the courier and freight industry through strategic partnerships, increased operational efficiency, and a commitment to customers' evolving needs.

Declan Murray's entrepreneurial journey is evidence of the power of determination, resilience, and innovation. From his initial struggle to the success of Zendfast, he is an example of how to create opportunities where none exist. With his dedication and a team that shares his vision, Zendfast continues to deliver excellence, setting new standards in the world of courier and freight services.

Zendfast are part of ISME's ADVANTAGE Affinity programme offering 10% discount on their services, find out more [here](#).



Breastfeeding Breaks in the Workplace

Michelle Ellis & Sinead Byrne, ISME HR Advisors



In July 2023, new employment entitlements were brought in as part of the recently passed Work Life Balance Act 2023. The Government enacted the extension of the breastfeeding entitlement from 6 months to 2 years which puts the responsibility on employers to ensure that these individuals are accommodated with suitable facilities or are facilitated with reduced hours to enable breastfeeding.

An employee working and breastfeeding is entitled to take paid time off work each day to breastfeed. Individuals wanting to avail of breastfeeding breaks must notify their employer of their intention to breastfeed (or express breast milk) at least 4 weeks before they return from maternity leave.

Breastfeeding breaks can be taken as either a one-hour break, two 30-minute breaks or three 20-minute breaks. Part-time workers are entitled to breastfeeding breaks, calculated on a pro-rata basis.

Employers will need to develop policies and procedures for managing these rights and prepare for negotiations with employees who want to alter their working patterns. Breastfeeding can be a sensitive and difficult issue for employees to discuss with their employer, but it is an important one to help their transition back to work after maternity leave.

It is good practice for employers to discuss with employees who are still breastfeeding what could reasonably and proportionately be done to facilitate their return to the workplace. An employer may consider nominating a female employee to conduct these discussions if there is a question of sensitivity or appropriateness.

Enabling employees to continue breastfeeding at work can encourage staff loyalty and the organisation can benefit from the skills of the employee returning sooner than might otherwise be the case. Breastfeeding can help maintain the wellbeing of the returning employee by avoiding health problems such as mastitis and other related issues.

Creating the right environment

Policy

It is good practice for an employer to have a policy on breastfeeding which sets out how requests from employees returning from maternity leave for changes to their working conditions would be considered. An employer should make this policy known, this might be part of a flexible working or maternity policy.

Facilities – getting it right

A private space

A breastfeeding employee may ask for a private, hygienic, safe and secure area where she can express milk –this could be an unoccupied office, or an area used for meetings that can be discreetly screened. If in doubt an employer should ask the employee what would be most appropriate.

In any event it would be inappropriate to use toilets or sick rooms as there may be a hygiene risk.

If, after careful consideration, an employer is physically unable to provide an appropriate space, they should discuss the issue with the employee to see if there is any alternative facility.

Fridge and storage

Most businesses have refreshment areas that contain a fridge or cool area. Employers should consider enabling expressed milk to be stored there, perhaps secured in a re-sealable container for hygiene purposes. It would be good practice to discuss storage preferences with the employee.

Adapting the workplace

Sometimes employers can make simple adaptations for little cost. Once again invite suggestions from the employee. Examples may include a curtain, a cooler box, etc.

If employers are unable to grant additional breaks, they could consider slightly extending normal breaks for the employee such as a mid-morning coffee break or leaving earlier in the day to minimise any disruption to the business.

Use of flexible working

Although the law allows employees to ask for flexible working for any reason, such requests from staff who want to breastfeed are likely to be temporary and so a permanent change to an employment contract would not be appropriate. However, a temporary change to working arrangements may enable the employer and employee to both meet business and breastfeeding needs.

Employers may find it helpful to consider including accommodating the needs of breastfeeding employees within a policy for requesting flexible working. This can help employers make objective, correct and fair decisions.

If, after discussion, an employer needs to turn down a request to breastfeed, they should explain the business reasons to the employee.

Managing the narrative around other employees

The employer needs to strike a balance between the needs of a breastfeeding employee, bearing in mind it will only be for a short period and any additional work that colleagues may have to do over this time. Employees have temporary changes to their working patterns for all sorts of reasons and you should explain your decision from this standpoint.

Breastfeeding in the workplace and the risk of discrimination

A refusal to allow a breastfeeding employee to express milk or to adjust her working conditions to enable her to continue to breastfeed, may amount to unlawful sex discrimination. However, if you have considered the request objectively, discussed the issue with your employee and explore ways together as to how best to adhere to the new legislation whilst not impacting too greatly on your business, then a transparent honest robust conversation would help.

ISME Members who require further assistance on this topic can contact the HR Team at HR@ISME.IE or call 01 6622 755 Option 2.

Understanding your credit rating



Successful credit applications can depend on a good credit record, advises Credit Review, which provides an independent review process for SMEs refused credit by their bank.

Credit Review was set up by the Minister for Finance to ensure the flow of credit to viable SMEs and Farm businesses and provides an independent review process when SMEs have had credit facilities refused, reduced or withdrawn by their bank. We also review credit restructures, whether sought by borrower or bank. Through our work with businesses and banks, we see at first hand the reasons why business owners are refused credit by banks.

When applying for credit, most businesses are aware that they will need to show the bank they have the ability to repay the credit they are seeking – **but did you know that one of the most important considerations for a bank can be your credit history?**

Your credit history is a record of your borrowings and repayment practices. For most banks a poor track record can lead to a swift refusal. And it's not just the credit history of the business: for sole traders, the banks will review the borrowers personal credit history, and for limited companies, the banks may also look at the personal accounts of the owners and directors. From the bank's perspective, your personal handling of credit can be a good indicator of your likeliness to repay a business loan.

In Ireland, banks are obliged to check the **Central Credit Register**, a national database of information on consumer and business loans for loan applications over €2000 established by the Central Bank of Ireland. Banks will use the borrowers' credit report to help them when making decisions about loans and loan applications. **It's important to note that the bank makes the lending decision, not the credit register or credit agency.**



Catherine Collins, Head of Credit Review

If you are applying for a loan, you should check your credit history before you apply. It can help you spot any missed payments or mistakes in your credit report. You can check out your credit history (personal and business) on the **Central Credit Register**, which can be done free of charge any time. The [CCR website](#) provides guidance on how to do so, and what to do if there are errors on your report.

In addition to the external CCR record, your bank will take into consideration its own internal records – or how you operate your business current account. Late payments, unpaid direct debits or bounced cheques can be signs of business distress, so make sure you pay your bills on time and have sufficient funds available to meet your commitments and direct debits. If you have an overdraft, you will also need to ensure it stays within its limit and is in credit for at least 30 days a year, which is normally part of the terms and conditions attaching to overdraft facilities.

A good track record of debt repayment, and a well operated current account provide comfort to banks and can help ensure your business gets the credit it needs to grow and develop – now is not the time for borrowers to ignore debt obligations, even if the level of the debt appears small or insignificant.

And remember, if you are refused business credit by your bank, Credit Review can help.

For more information on our independent appeals process, visit creditreview.ie or call 0818-211 789.



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

Revolutionise your SEO strategy with these game-changing tips

Dhruv Mathur, Founder & CEO, Perfect Digitals

Are you looking to boost your website's visibility on search engines? Search Engine Optimisation (SEO) plays a crucial role in driving organic traffic to your website and improving its ranking. In this article, we will explore game-changing SEO pieces of advice that can help you achieve better results.

Optimise your website structure

To lay a solid foundation for effective SEO, it's important to optimise your website's structure. A well-structured website not only enhances user experience but also helps search engines understand your content better.

Improve site navigation

User-friendly navigation is key to keeping visitors engaged on your website. Ensure that your website has clear and intuitive navigation menus, making it easy for users to find the information they are looking for. Well-organised menus and internal links contribute to a positive user experience and facilitate better crawling by search engine bots.

Use clear and descriptive URLs

Utilising clear and descriptive URLs is another aspect of optimising your website structure. Including relevant keywords in your URLs helps search engines understand the content of your pages. Avoid using lengthy URLs with unnecessary parameters and focus on concise, keyword-rich URLs.

Conduct thorough keyword research

Keyword research forms the foundation of any successful SEO strategy. By understanding the search terms and phrases that your target audience uses, you can optimise your content accordingly.

Use a variety of keyword research tools

Make use of various keyword research tools to identify relevant keywords with high search volumes and low competition. Tools like Google Keyword Planner, SEMrush, and Moz Keyword Explorer can provide valuable insights into keyword trends and competition levels.

Analyse competitor keywords

Analysing competitor keywords can provide valuable information about their SEO strategy. Identify the keywords your competitors are ranking for and evaluate their relevance to your own business. This analysis can help you discover new keyword opportunities and refine your content strategy.

Create high quality and engaging content

Content is king in the world of SEO. Producing high-quality, informative, and engaging content not only attracts users but also encourages them to stay on your website and explore further.

Focus on user intent

Understanding user intent is crucial when creating content. Put yourself in your audience's shoes and think about what they want to achieve when searching for specific keywords. Tailor your content to provide the information or solutions they are seeking, which can increase user satisfaction and improve your website's visibility.

Incorporate relevant keywords naturally

While keywords are important, it's essential to use them naturally within your content. Keyword stuffing can harm your SEO efforts and make your content appear spammy. Aim for a balance between optimising your content for search engines and providing value to your readers.

Optimise on-page elements

Optimising on-page elements helps search engines understand the context and relevance of your content. Pay attention to elements like meta tags and header tags to enhance your SEO.

Write compelling meta tags

Meta tags, such as the title tag and meta description, provide concise summaries of your web pages. Craft compelling meta tags that accurately describe your content and entice users to click through from search engine results pages. Include relevant keywords naturally within these tags to boost your visibility.

Use header tags properly

Header tags (H1, H2, H3, etc.) structure your content and provide hierarchical information to search engines. Use them properly to organise your content and highlight important sections. Incorporate relevant keywords in your header tags to signal the relevance of your content to search engines.

Build high quality backlinks

Backlinks play a vital role in SEO, as they are considered votes of confidence from other websites. Building high-quality backlinks can improve your website's authority and visibility.

Influencer outreach

Collaborating with influencers or industry experts can help you earn authoritative backlinks. Engage with influencers in your niche and explore opportunities to contribute guest posts, interviews, or collaborations that can lead to valuable backlinks and increased exposure.

Implementing this game-changing SEO advice can significantly improve your website's visibility, organic traffic, and ultimately, your business's success. Stay consistent with your SEO efforts and monitor your progress to adapt and refine your strategies for optimal results.

Visit Perfect Digitals [here](#).

Succession planning for SMEs – why it's important

Karl Hutchinson, Co-Founder & CEO, Plugged

Many small and medium business owners lack succession plans. It's like making a Will – it's one of those actions that just doesn't get done in good time. And that's understandable because our time is consumed by our business. But as small business owners, we need to think about what happens to our business before we retire or the unexpected happens.

Whatever the future holds, it's important to have a clear plan to know your business is in good hands when the time comes. The earlier you can design a succession plan, the smoother it will make the transition. Because succession planning isn't only about control and ownership. There may also be tax issues, training concerns, or finding a viable exit strategy if there's no relative or current employee willing (and able) to take over.

The most common reason for not creating a succession plan is that the owner doesn't know where to start. Although we all know that we will die one day (and possibly become incapable of running the business before death), many business owners don't have any clarity about what will happen when that time comes. And the hardest task to begin is the task that does not have clear steps.

So, what are the proper steps to take? Where do you start?

The first three steps are relatively simple and easy. Taking them will help you identify the succeeding steps. Eventually, a succession plan will be clear, enabling you to make that transition when the time comes.

The first step is to **learn what your choices are**. And the best way to do that is to talk to ten business owners who have retired or developed succession plans that don't involve family.

You probably know a few people who have retired and sold their companies. Reach out to them. But you may only be acquainted with a couple of such people. So, part of this first step will be to talk to people who can refer you to others who have sold their businesses and retired. Good referral sources would be fellow trade members or professional associations like ISME. Ask people who may be of retirement age what their succession plans are. Leverage their wisdom. Other good referral sources would be suppliers and customers.

Accountants, lawyers, bankers and insurance agents could also make referrals. Keep at it until at least ten conversations have been held. Personal discussions with people who have gone through the process will add texture to the bare facts, pitfalls to avoid and opportunities to embrace.

The second step is **knowing your options** and this is based on these conversations and your own research. Keep notes on the possibilities that others used and those considered and rejected.

After learning what the options are, the third step is to **plan the next few steps**. A single option may stand out. For example, the best choice may be to sell your business by your 65th birthday. If that's the case, then you need to ensure that your business will be attractive to a buyer at that time. The next action is to identify what needs to be done to make your business saleable.

In other situations, you may have narrowed the choices to a couple, such as liquidating the company's assets or selling to a current employee. In this case, the next step would be to sketch out actions for each of these possibilities.



So, to summarise, if you lack a succession plan, there are three steps to get started:

1. Talk to others who have exited their business.
2. Identify viable choices for your particular situation.
3. Sketch out the next steps in developing the plan.

With this simple plan, there's no excuse for you not to take action.

Plugged is part of ISME's ADVANTAGE Affinity programme offering a special rate for ISME Members to the Smart Business Legal Hub or 15% discount for HUB Access with Legal Support, find out more [here](#).

How to stay competitive in your industry

Elis Quinlan, Director, Quinlan & CO

We know that it's difficult to make your business stand out from the crowd, especially in the 21st century digital environment where businesses large and small are competing for the same customers. We understand that remaining competitive is vital for any business. If you stay ahead of your competitors and hang onto your customer base, your sales stay stable and your revenues remain predictable. But how can you do that in today's increasingly challenging business environment?

Key ways to remain competitive in your market

No market sits still. And the competitiveness of your company's brand will also fluctuate and evolve over time. But this doesn't mean that you can just sit back and let your competitive edge fade away. The more proactive you are about your position in the market, the more you can do to preserve your advantage and keep your business ahead of your competitors.

Here are some helpful ways to boost your competitive edge:

Provide a personalised experience for your customers

Customer experience is everything in the digital age. A happy customer will buy more, so you need your CX to deliver every time, no matter what. Try analysing your customer data and feedback, and then using that information to tailor the customer's experience with your company.

Carry out competitor intelligence activity on your main competitors

Competitor intelligence is an important activity for any company. It involves gathering data about your competitors, including their strengths and weaknesses. You'll need to identify the competition, find out what they're doing, and analyse the data you've collected.

Offer high-quality products or services at reasonable prices

You won't sell high volumes if you don't have a quality product or service. And you also need to offer a price point that your customers see as good value. If you're not sure if your prices are competitive, take a look at what your competitors are charging. This will give you an idea of what people are willing to pay for the same products or services that you offer.

Develop new technologies that are not yet on the market

Investing in new technologies is risky but can also be profitable. To help mitigate the risks of developing a new technology, it is important to research the market and make sure that there is a genuine customer need for your product. It's also important to ensure that your product will be affordable and has potential for growth in the future.

Keeping your business at the competitive edge of the market can be a challenge. But by analysing your customer and competitor information, you can do your best to remain competitive and keep your dominant position in your market or industry sector.

Quinlan & CO can help you identify the risks, spot the opportunities and amend your business strategy to remain competitive, stable and profitable in the future. To find out more visit our [website](#) or contact us on tel. 045 871 221 or email enquire@quinlanaccountants.ie



Occupational safety and health guidance on remote working

Dr Joan Cahill and Brian Molloy, Health and Safety Authority

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. If an employer wishes to offer remote working away from the employer's normal work premises, they are responsible for organising the work.

The Occupational Safety & Health Guidance on Remote Working provides guidance for employers and employees on roles and responsibilities when remote working, and the remote working assessment checklist.

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 while at work.

Employees working remotely also have a responsibility to take reasonable care while at work, and must:

- Co-operate with their employer and follow agreed safety procedures
- Protect themselves from harm during their work; for example, use any equipment provided correctly and report any defects immediately to the employer
- Report any injury arising from the work activity to their employer immediately.

Remote Work Assessment

To address the changing nature of remote work or work location, a Remote Work Assessment for the employee should be completed. The assessment involves a three-step process.

The steps include:

- **Step 1** - An assessment of the work activity
- **Step 2** - An assessment of the hazards
- **Step 3** - Monitoring, reviewing and communicating with employees

As outlined in the guidance, the assessment of the hazards and risks at the place of work must consider:

- Work environment
- Work activity
- Work equipment
- Workstation
- Sensitive workers including those with disabilities
- Employee health and welfare and communications

Further, the assessment should incorporate additional information, guidance, advice, training, and instructions to support the employee when setting up their workstation. If the employee is working in a remote working hub, employers may need to consult with the operator of the remote working hub.

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.

When is Further Assessment Required?

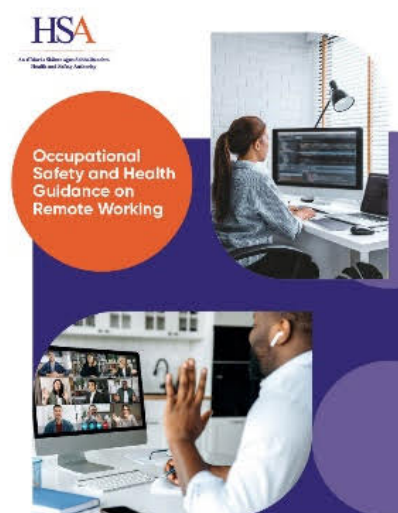
Further assessment is required in certain situations. This includes when:

- The nature of the work changes
- There are changes in the location of the employee's place of work
- The duration of remote work changes
- There are changes in the location of the workstation

Further Information

For more information on remote working and the guidance information provided by the HSA, please see the following:

- [Remote working website page](#)
- [Occupational safety and health guidance for remote working](#)
- [Occupational safety and health checklist for remote working](#)
- [A short awareness raising course on this guidance](#)
- [HSA 'Position Yourself Well'](#) infographic to advise employees on setting up an ergonomic workspace
- [19 FAQs for employers and employees for home working on a temporary basis](#)



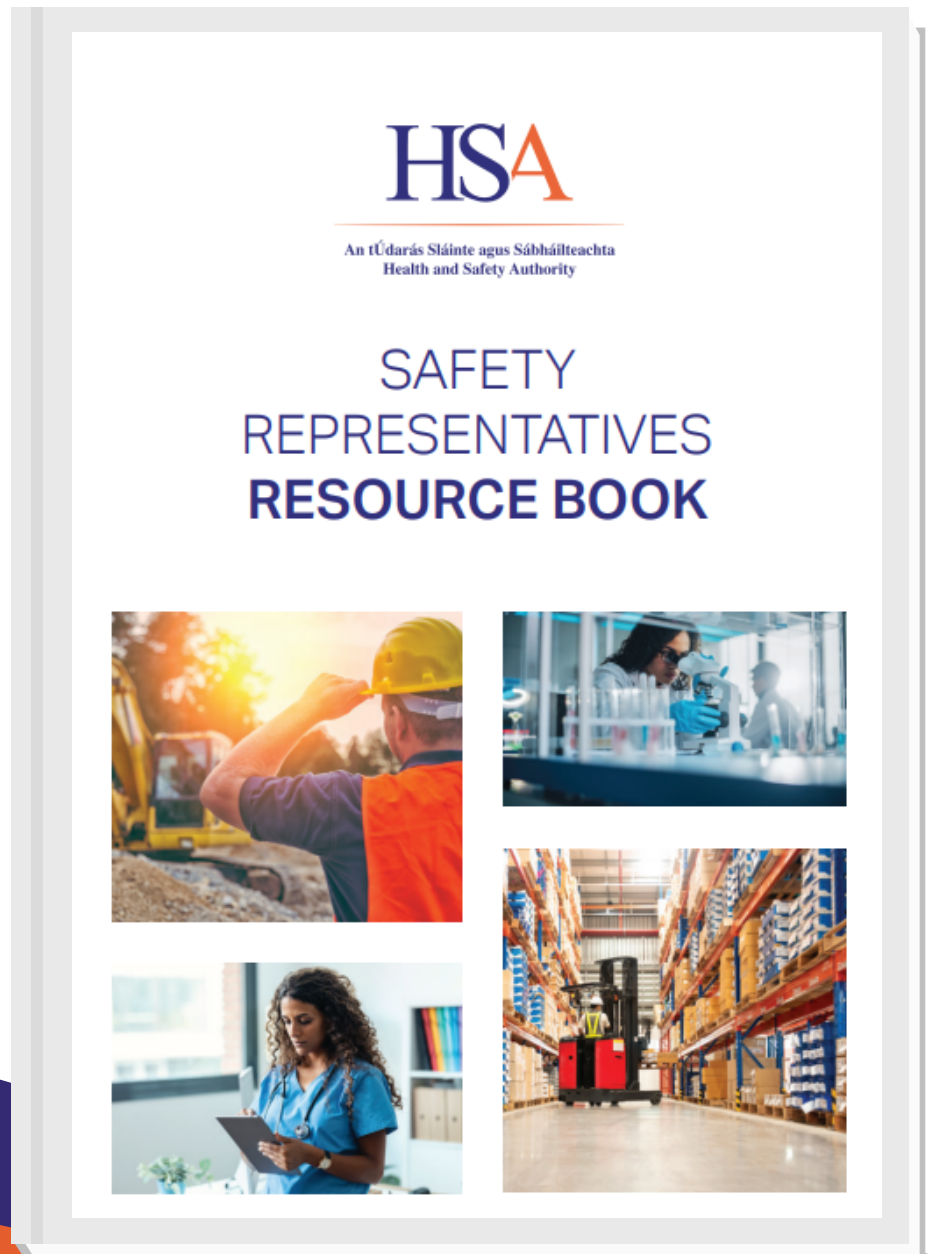


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Health and Safety Authority

Safety Representatives' Resource Book



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DATES FOR YOUR DIARY

LinkedIn for Business
Friday 15th September
9.30am–1.30pm
[Book here.](#)

Microsoft Excel Intermediate
Monday 25th September
2.00–5.00pm
[Book here.](#)

Excel: Dashboards and Data Visualisation
Monday 25th September
9.00–11.30am
[Book here.](#)

Google Analytics 4: The Next Generation of Analytics
Wednesday 27th September
10.00am–1.30pm
[Book here.](#)

Beginner VAT
Tuesday 3rd October 3rd
9.30am–12.30pm
[Book here.](#)

Intermediate VAT
Thursday 5th October
9.30am–12.30pm
[Book here.](#)

Advanced VAT
Tuesday 10th October
9.30am–12.30pm
[Book here.](#)

ISME 30 Years Business Lunch
Friday 17th November
1.00–5.00pm
Clontarf Castle Hotel, Dublin
Details coming soon [here](#)



Some members of the ISME National Council pictured at the AGM

Meet our 2023-2025 National Council

The 2023-2025 ISME National Council was appointed at ISME's AGM in the St. Stephens Green Club, Dublin on 23rd May. Outgoing Chair Margaret O'Rourke Doherty presented incoming Chair, Marc O'Dwyer with the ISME medal at the AGM. The 27 strong Council members are elected owner/managers of SMEs from all over Ireland and from a variety of sectors. You can find out more about the current National Council members [here](#).



ISME Finance Finder – free consultations available

The ISME Finance Finder, powered by Swoop, is offering a **free 30-minute one-to-one consultation clinic**. The consultations are provided on a no obligation and confidential basis.

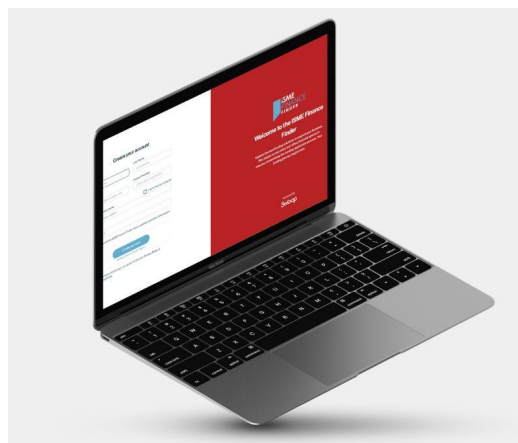
The Swoop team provide expertise and professionalism based on their deep knowledge of the lending market both in Ireland and in the UK. During the consultation they can address such key questions as:

- Who are the key players?
- What does it mean for your business?
- What small business loans or funding is available for SMEs?

Plus

- They can advise and review your business's specific requirements?

You may want to start or expand your business, improve cashflow, refinance debt, acquire a business, purchase property, stock or invest in a new market...then there are funding opportunities available to you. Now may not be the time to apply for a loan but the Swoop team will look at your business to see if it's loan-ready or give advice on what you need to do before applying for funding and show you the options available.



There are 3 ways to connect and set up your free consultation:

- Click [here](#) to fill out a form
- Email isme@swoopfunding.com
- Phone +353 1 270 7658

Visit the ISME Finance Finder [here](#).

ISME calls on Government to urgently tackle fraud on businesses

We have asked the Government to introduce measures as a matter of urgency, that will help tackle and reduce business fraud in Ireland. If successfully implemented, these simple suggested steps will reduce fraud and save small businesses from severe financial loss. Currently the cost of fraud to the SME sector is conservatively estimated at €310 million annually.

Tackling business fraud crosses a range of government departments and state agencies, so ISME is contacting the Minister for Finance; Minister for Enterprise, Trade and Employment; the Minister for the Environment, Climate and Communications; the Central Bank; ComReg and the Garda National Economic Crime Bureau, in its effort to implement three basic fraud reduction tactics for businesses.

The top three measures to tackle basic online and telephone fraud are:

- 1. Tackling email compromise** – with good workplace security and password policy. Email compromise is used to carry out invoice redirect fraud, or to circulate malware or ransomware, through phishing or social engineering. Service providers must do more to stop email compromise at source.
- 2. Tackling scam texts and calls** – with the installation of filters capable of detecting incoming fake calls or texts. Large numbers of businesses and consumers have been victims of “smishing” texts which purport to originate from service providers. ComReg estimates the cost alone of these scam calls and texts in Ireland to be in the region of €300m per annum. The technology to disrupt scam texts and calls exists. It simply must be rolled out to all manufacturers and network operators.
- 3. Tackling invoice redirect fraud** – with Confirmation of Payee (CoP) technology for Electronic Funds Transfer (EFT) payments. Fraudulent EFT activity has significantly increased in Ireland recently as legitimate IBAN changes have occurred because of the closure of Ulster Bank and KBC. EFT payments in Ireland rely fully on the payee IBAN to affect the payment, yet payee details are not cross-checked by banks against the IBAN on record for that payee. CoP requires a bank to match the payee IBAN with the name of the payee on file, and if the IBAN does not match the payee’s name, the payment will not be processed. There is no reason Irish banks should not immediately roll out CoP.

Read full details [here](#).

ISME IN THE NEWS

ISME featured recently in the media speaking about the following subjects:

- Social & affordable housing
- Minimum wage increases
- Youth minimum wage
- Social insurance payments in Ireland
- Clampdown on ‘compensation culture’
- SMEs and debt
- Business fraud

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



Q1 2023 Trends Surveys

How did your business find the first quarter of 2023? In an ever-changing business environment, we want to hear from you on how your organisation has been impacted by completing our Trends Survey for Q1 2023 [here](#). Please share this survey with your network.

Business Saving with ISME

Take a look at the most recent addition to the ISME ADVANTAGE Affinity programme from ISME Member business [AJ Products](#). ISME Members get 10% discount on orders over €250 for office furniture, school furniture, warehouse shelving and more. Other benefits include free standing desks installations, free delivery on orders over €199 (ex VAT) and a 7-year warranty. Find out more details about the programme [here](#).



National minimum wage concern

ISME is concerned that the big increase in the minimum wage planned by the Low Pay Commission for next year will be unaffordable for many small businesses. Our concerns include:

- A 12.4% increase in the National Minimum Wage will increase the gross wage bill for an employee on the national minimum wage (NMW) by €3,153 pa.
- That excludes the cost of Brigid's Day bank holiday introduced this year (€110) and the contingent cost of five days statutory sick pay (€550).
- Auto-enrolment will add €386 in wage costs to an employee on the NMW.
- This won't just impact workers on the NMW. The basic NMW rate works as a benchmark rate for most wages up to €30,000.
- Unless that additional €3,000 can be recovered from customers through price increases, it will result in reduced hours or a higher productivity requirement from employees.
- For workers in sectors where the employer can't pass the cost on, this will mean that, at best, they will earn the same amount next year as they did in 2023.
- This will severely impact high-wages services jobs: childcare, nursing homes, convenience retail, grooming, hospitality.
- We already see convenience retailers reduce labour cost through automation and introduction of self-check-out. The labour cost of retail ranges from 8% (German discounters) to 20% (small convenience). This would mean grocery price rises of 1% to 2.5%.

Read full details [here](#).

ISME wrote to the Taoiseach on 31st July to further highlight issues around the impact of the proposed 12.4% increase on the National Minimum Wage in 2024, noting that the measure will create a financially unsustainable situation for many SMEs across Ireland. The letter from the Chair of ISME, Marc O'Dwyer, follows representation from many of ISME's Association members and affiliated trade bodies.

Marc O'Dwyer noted to the Taoiseach that while very few of ISME's members pay staff at the NMW, the rate serves as an important benchmark and relativity for most incomes up to approximately €30,000 per annum. Also, it is the largest proposed increase in the NMW since 2012, and it comes on top of a raft of other payroll cost increasing measures introduced or about to be introduced.

"In the absence of the opportunity to adequately represent these views in the Labour Employer Economic Forum (LEEF), we fear your government might press ahead with an unaffordable and unsustainable increase in payroll costs in January" noted Marc O'Dwyer.

Read full details [here](#).

ISME 30 Years

To launch our 30 years celebration, ISME will be hosting the ISME 30 Years Business Lunch in the **Clontarf Castle Hotel, Dublin on Friday 17th November, 1.00-5.00pm**.

Put this date in your diary and please bring along your staff and clients. Mix and network with fellow businesspeople, enjoy a four-course lunch and celebrate 30 years of ISME. Full details including the guest speakers will be announced soon. To register your interest please contact marketing@ism.ie.

Share your memories of ISME

We want to gather as much material as we can about ISME, particularly of the early years – 1993-2033. We are asking member to share any photos, videos or documents you might have. Perhaps you were at an ISME event, attended a meeting or want to send in photos of your business – if so please send them to marketing@ism.ie.



Summer Spending

We are currently running a *Summer Spending* campaign encouraging people to Think Local for holidays, activities, entertainment and shopping. ISME Members can advertise for free so please add your details [here](#) if you would like your business featured or to update your existing ad in our [Shop Local portals](#). To find out more please contact marketing@ism.ie

HR Essentials for SMEs

This programme has been developed by the ISME HR Team, the ISME Skillnet and our expert trainer, Tracy O'Brien from The People Password. It covers the topics that we get the most enquiries about from our members. This is aimed at people with HR responsibilities who have little or no formal training in HR. We will be providing templates and tools to help a busy SME manage their staff and ensure that they have the correct policies in place.

We will be running the modules lunchtimes twice a week 12.00 – 1.30pm, commencing 18th September and concluding on 27th October. For more information and bookings see [here](#).

Fully funded programmes for those returning to work

ISME Skillnet is delighted to be offering 4 fully funded programmes for people wishing to return to work. These courses are being run under the Skillnet Ireland initiative called Skills Connect.

We have partnered with the Dublin Business School to run Sustainability Management and Digital Marketing & Strategy diplomas which both commence in September. In addition, we have also partnered with the UCD Professional Academy to run two further diplomas, HR Management and Office Administration.

The 4 programmes are aligned to skills requirements needed in business today:

- Business Sustainability Management
- Digital Skills and Adoption
- Human Resources Management
- Office Management and Administration

Please click [here](#) for more information including eligibility criteria.

Few places for UCD Professional Academy diplomas

We are heavily subsidising these diplomas to encourage people to upskill in their roles. They are highly affordable due to 65% subsidies that we are providing. There are 40 business diplomas to choose from. Please enquire [here](#).

ISME HR Hub

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.

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.



HR Essentials for SMEs

9-week online series
Book all courses [here](#).

Recruitment and Selection
Monday 18th September
12.00–1.30pm

Contracts and Probation Management
Friday 22nd September
12.00–1.30pm

Managing Performance
Monday 25th September
12.00–1.30pm

Managing Absence and Statutory Leave
Monday 2nd October
12.00–1.30pm

Wellbeing and Diversity
Friday 6th October
12.00–1.30pm

Must have policies, managing data and WRC Investigations
Friday 13th October
12.00–1.30pm

Learning and Development
Monday 16th October
12.00–1.30pm

Dignity at Work
Friday 20th October
12.00–1.30pm

Understanding and managing conflict
Monday 23rd October
12.00–1.30pm

Culture
Friday 27th October
12.00–1.30pm

View details & book [here](#).

Studio Donegal

Studio Donegal is a small woollen mill, located in the village of Kilcar in Southwest Donegal. It was established in 1979 with the aim of preserving the traditional craft of handweaving, which was becoming endangered with the introduction of mechanical weaving in the 1960s. Initially engaged as manager, Kevin Donaghy bought out the business from its parent company in the mid-1980s, a tough time for the textile industry in Ireland.

It remains family-owned, Kevin's son Tristan now runs the business with his wife Anne, taking the reins after many years working alongside his father. A team of 12 skilled workers keep the wheels in motion in Studio Donegal. The most valuable asset of the operation according to Tristan is that *"most of our team have been with us for many years and know the business inside out"*.

A growing business will always need new staff, however, finding new team members is not always easy in the modern world of fast technology. However there are some still to be found thankfully, Studio Donegal has recently recruited a young woman who is quickly picking up the skills involved in hand weaving, ensuring the continuation of the craft into the future.

Recent interest in sourcing locally made products has shown an increase in business – Studio Donegal is seen by the discerning customer as a place to source genuine handmade and Irish made products. Each item carrying the Studio Donegal label has been handwoven and handmade in the mill in Donegal. In addition to the weaving room, which currently boasts four hand weavers, there is also a sewing room where all the garments are created – jackets, Aran vests, capes, hats, scarves as well as cushions to match the colourful collection of handwoven throws and blankets.

Covid has been somewhat of a blessing in disguise, restrictions on travel have seen an increase in visitors to the scenic Kilcar/ Glencolmcille area.



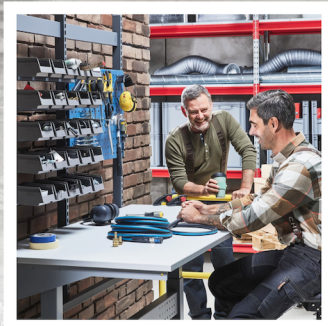
Tristan says:

"Every cloud has a silver lining, as people have discovered Donegal, they have also discovered Studio Donegal!"

Return customers remain at the heart of business, with many visitors returning year after year to visit the mill to add to their collection of Studio Donegal products.

The retail space downstairs in the mill is their only shop, filled with beautiful woollen goods, all made onsite. Visitors to the mill shop are welcome to take a free self-guided tour of the works where they can talk to the team and see the handweaving and garment making first-hand. The wow factor of seeing the processes involved, especially for first-time visitors is enlightening and validates the authenticity of the products in the shop, which is frequently a boost to sales.

In addition to their mill shop, Studio Donegal operate a thriving wholesale business, with loyal customers in Continental Europe, the US, Canada and Japan, and are gaining traction in the Nordic countries. They are the distributors of a range of hand knitting yarns under their own brand, manufactured by their neighbours Donegal Yarns. As with all modern businesses, they have a healthy online business, which you can visit at studiodonegal.ie



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Death and Taxes: neither can be evaded but one can be avoided!

Deirdre O’Keeffe, Trainer & Founder,
The Clever Burdy

How understanding taxes allows you to manipulate tax law and learn how to pay less tax (legally)!

If you are a business owner, an employee or have any type of income, then you know already that you will have to pay tax on these earnings. “I love tax”, said nobody ever!

Tax is something we cannot evade but by learning how tax works you will have an amazing ability to now understand how to manipulate tax law and make it work to your advantage whilst still staying within the realm of tax law. What can be more appealing than learning how to exploit every legal tax loophole and reducing your tax liability?

So, what do I mean by this? Once upon a time I didn’t know much about tax except for the fact that I had to pay it as I had a business and had to file personal income tax returns and corporation tax return annually. But I didn’t know how to make any effective changes and daily decisions that could reduce my liability. I then took it upon myself to study business tax and income tax and my mind was blown. I suddenly understood where I was failing to claim expenses that would reduce my tax bill and realised I had been drip feeding precious business funds into expenses that I couldn’t even use to reduce my taxable profit.

Think about that for a minute. Imagine taking your hard-earned money from your business and just blowing it on things that were ultimately of no tax benefit to you or your business so not only had you harmed your bank balance but now you still have a huge tax liability at the end of the year. Yes, I was feeling sore over that too.

When I say to business owners, “tax can be a doddle”, I generally am received by what can only be described as a glazed set of eyes looking back at me. Many people assume you have to be a maths genius, a legal boffin or a glutton for punishment to learn about taxes. But I explain that understanding tax can be one of the most powerful things you will learn for your business. You will develop a set of skills that will allow you to make calculated decisions for your business as you will now know what expenses can and can’t be claimed, when and why you should buy an asset, and how to reduce that taxable profit. You have now learned the skill of paying less tax.

More money for you and you have just given the

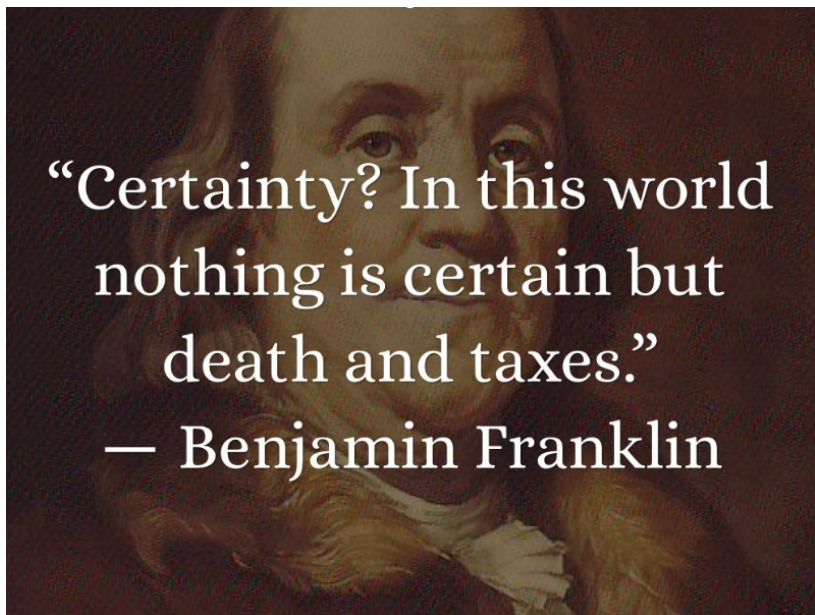
taxman a pay cut.

By understanding the day-to-day aspects of taxes that affect your business such as income tax, corporation tax, VAT, employers taxes and much more you have now empowered yourself to make really effective decisions every time you spend money as you are now actively working towards paying less tax. Your entire mindset changes and tax is no longer that scary enigma full of jargon.

As the title of this post says, tax cannot be evaded (that’s illegal) but learning those essential tax hacks can now enable you to learn the sweet art of avoiding taxes. That is, you know how to legally reduce your tax liability just by making some savvy spending and investment choices today and forevermore.

Remember my mantra; “Your business spending choice today decides your tax liability tomorrow”. Make every move a smart move from this point on.

Deirdre gives courses on VAT through ISME Skillnet view her October courses [here](#) or visit [The Clever Burdy](#).



“Certainty? In this world
nothing is certain but
death and taxes.”
— Benjamin Franklin

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 (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



Work Life Balance and Miscellaneous Act 2023: Unpaid leave for medical care purposes

Michelle Ellis & Sinead Byrne, ISME HR Advisors

Enacted into legislation in July 2023, the Act contains a new entitlement for employees to up to 5 days unpaid leave (in any period of 12 consecutive months) for serious medical care purposes, to provide personal care or support to certain specified persons, including: a child, spouse/civil partner, cohabitant, parent or grandparent, brother or sister or a person who resides in the same household as the employee, where any of those persons is in need of significant care or support for a serious medical reason.

For the purposes of the Act, a person is considered to be “in need of significant care or support for a serious medical reason”, where, owing to a person’s disability, injury or illness, they require such care and support that includes the presence of the employee at the place where the person is based. There is no service requirement needed to avail of this leave and the leave must be taken in periods of at least one day.

An employee who has taken or intends to take leave for medical care purposes, must as soon as reasonably practicable provide a signed confirmation of this to their employer.

This confirmation must specify the date and duration of such leave and a statement of the facts entitling the employee to the leave. Their employer, on receipt of such confirmation, can request that the employee provide further information in relation to the employee’s relationship with the person who required care, the nature of the care required and relevant evidence relating to the need for significant care.

The law covering leave for medical care is the [Work Life Balance and Miscellaneous Provisions Act 2023](#).

Unpaid leave for medical care is different to [Force Majeure leave](#), which is paid leave for an urgent family crisis.

ISME Members who require further assistance on this topic can contact the HR Team via HR@ISME.IE or call 01 6622 755 Option 2.

ISME Wellness Programme

ISME
Irish SME Association

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

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

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

Special Member Rate:

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

Learn more here:

isme.ie/isme-wellness-programme

Improving energy efficiency for businesses

Article courtesy of the Sustainable Energy Authority of Ireland



The Government announced in July approved amendments to the existing Non-Domestic Microgeneration Scheme, to extend supports to a wider range of businesses and non-domestic applicants. The Non-Domestic Microgen Grant provides financial assistance to help businesses, farms, schools, community centres, or other non-profit organisations to install Solar PV panels to generate electricity on site. This technology reduces commercial electricity costs and increases security of supply, while enhancing a positive sustainability image. Grant funding is available for systems up to a maximum 1000kWp. The new range of installation sizes will cover a significant variety of businesses, from small local shops up to large manufacturing facilities. It will also be available for public buildings, sports clubs and community organisations. An installation size of 1000 kWp equates to approximately 2,500 solar PV panels, which could be accommodated on a large factory or warehouse rooftop.

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 [here](#).

At SEAI we 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, sign up [here](#)
- 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.

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

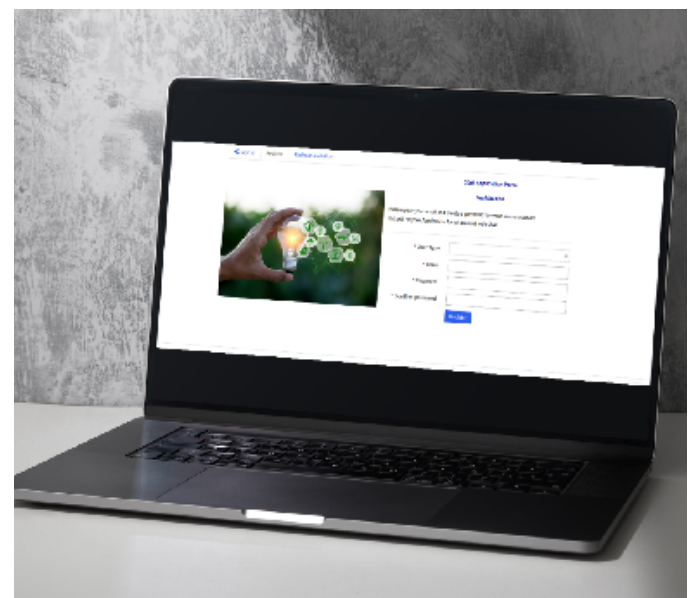


An energy action plan will help you to improve your business’s energy performance through basic techniques and steps. SEAI’s “Introduction to Energy Management” workshop will teach you how to develop and implement an effective energy action plan. These sessions, run by experienced trainers, will help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

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 percent 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](#).



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discounts on business
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Affinity programme

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now on
www.isme.ie/advantage**



Fostering human connections via healthy home working habits

Article courtesy of Laya Healthcare

Remote working expert, Rowena Hennigan shares some valuable tips around healthy remote working.

Before You Start Work

Take a minute first! Resist the temptation to scroll through emails on your phone immediately upon waking. Give yourself time to get dressed, have your breakfast and perhaps listen to some energising music. (Rumbas are worth a try!) If you have the time, join an online exercise class, which will support human connection.

Get in the zone

Working from home means the line between personal and professional often becomes blurred. Consider replacing your old commute to work with a stroll outdoors before starting your workday. This small act recreates the period where we mentally shift to work mode, it also has the added benefit of increasing your energy levels and reducing the time spent inside in a seated position.

Schedule time for connection

Look at your daily calendar and routine, seeking out ways to connect e.g. join a group online exercise class, organise a virtual coffee chat or lunch with a colleague or friend (no talk of work allowed!) or go to a local cafe. Sometimes simply being in social places with others also helps us feel more human and connected.



During the home working day

Keep Connected

It's vital to continue to create and maintain connections with your professional network. Skip sending emails back and forth with your colleagues and schedule a video call. Take the first 5-10 minutes to have a casual chat about your week or upcoming social plans, before you discuss the topic at hand.

Stick to set working hours

Boundaries can be a real issue in remote working. Establish your official working hours and communicate them to your team. You can support these boundaries by using out of office (OOO) automated responses for your email, as well as using an OOO status on your direct messaging account.

Step away from the desk

It's so important to make time in your day to get out of your house and enjoy the flexibility that comes hand in hand with remote working. If you notice you are missing human connection, seek out places or activities with others. Arrange a catch up with a friend, take your lunch to a local park or even go for a jog at lunchtime.

After work

Have fun, weave social activities into your work week. Try something new such as yoga, join the local gym or take a cooking class. Whatever you decide to do make sure that enjoying yourself is one of your weekly priorities, and it's reflected in your schedule.

Power down

When the workday has finished, shut down your computer/laptop and if possible put it away until the next morning. As the old saying goes, 'Out of sight, out of mind', and this can't hold more true when your living room/bedroom has become your office. Once your laptop is no longer within grasping-distance you are less likely to 'just quickly check your emails'.

Turn off notifications

One of the biggest challenges of working from home is the self-imposed pressure to 'always be on'. Although we may feel that we need to be available at all times, this unhealthy habit diminishes the time that we should be spending on our social life. Once the workday ends, turn off email and DM notifications so that you won't be tempted to slip back into work mode. You can even utilise tools which will automatically do this according to your work schedule.

Reflect on your day

Practice 'Three Good Things', a daily exercise designed to tune you into positive events in your life. Write down three good things that happened to you that day, describing in detail (1) what happened, (2) who was involved and (3) how it made you feel.

An example could be a simple gesture i.e., my colleague thanked me for a task I completed. This exercise also helps us foster positive intention with colleagues and supports ongoing conversations and meaningful connections.

ISME in partnership with Laya Healthcare and Spectrum Life offer an Employee Assistance (EAP) programme to support our members and their employees. Find out more [here](#).

Another side of...

Adam Weatherley

Learning & Development Manager, ISME

What interests/hobbies do you have outside of work?

I have always loved rugby, both as a player and now as a coach. I coach the U18.5 youth team at De La Salle Palmerston FC in Kiltarnan. Running around with a tackle bag on a wet November night is my idea of heaven! I have lived in four countries, and I find joining a local club the very best way to get your network going.

I was lucky enough to be spotted by Harlequins to play in their development academy and spent three seasons there. During that time, I played for the U21s and many times for the 2nd XV who happened to be captained by Bill Cuthbertson, a former Scotland international. There were also other ex-internationals in the team like Marcus Rose and Huw Davies. Bill was an inspirational leader and I still use parts of his pre-match build up talks with the U18s I coach now.

I would have loved to have played more 1st XV games, but the back row back then was Micky Skinner, Peter Winterbottom and Chris Sheasby – a formidable trio. Dick Best was the club coach who went on to become the England coach for a time.

As a family we love to travel. Since moving to Ireland from Australia we have enjoyed travelling to different parts of Europe. My 3 boys are surprisingly patient when we go sightseeing.

Barbecuing is another passion. Ten years in Australia must have rubbed off on me.

Why do these hobbies interest you?

I love the challenges rugby throws at a player. You may not be the biggest or fastest, so you must work out how to compete against a good team. It's all about teamwork, keeping to the game plan and communication.

I can put the travel and cooking together really. New cultures and flavours.

Do you have an interesting story about your hobby?

My "lockdown toy" during Covid was a rotisserie. It has opened a whole new repertoire for me. Sunday roasts have become even more popular!

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

In Australia I used to do a lot of mountain biking. It's a country so well geared up for this pursuit. I really should take it up again. We live in South County Dublin and there are terrific facilities very near to us like Three Rock, Cruagh Wood and the countryside around Enniskerry.



Adam receiving his kit for a DLSP London Irish Tour from Irish International Rob Kearney

Talk to us about the work you do at ISME?

I have been with ISME for 5 years now as the Learning & Development Manager. There were several challenges in the early days that we had to tackle, and the training function is now doing very well. Covid was a catalyst for people coming back to upskill. They had a bit of time on their hands, so they engaged in training that they had been meaning to do. Thankfully the level of engagement has continued which the Irish economy will benefit from over time. I enjoy providing solutions to a business owner and their staff that will help them do their jobs more effectively and run their business better.

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

We all need to switch off at some point. To have an outlet to blow off steam at the weekend will help us return refreshed to take on another week of challenges.

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

It's hard for business owners to switch off entirely. There's always something that needs doing whether it's catching up on invoicing or unblocking the sink in the office! Personally, I find family and friends a great distraction at weekends. Have the craic as they say.

A series that highlights the lives and interests of ISME members and staff. In this edition, The BISME talks to ISME Learning & Development Manager Adam Weatherley about his hobbies.