

Member's Newsletter

October 2023

iSME
Irish SME Association



Message from the CEO

Dear member,

October is crunch-time for so many SMEs. Not alone do we await the budget on 10th October, but as many of you finalise your annual accounts, the figures for 2022 are challenging. On top of this, we have been contacted by several members from whom the Revenue is aggressively pursuing the repayment of EWSS and TWSS monies paid during the pandemic which the Revenue has retrospectively decided were claimed in error.

We have set out our members' asks from Budget 2024 in our [Pre Budget Submission](#).

We are extremely concerned about the [Revenue Enhanced Reporting Requirements](#) announced without consultation in August. These would require employers to pay and display all vouched and unvouched expenses paid to employees through payroll and on payslips. We are at a loss as to why Revenue needs to impose such a reporting burden on the SME sector. If they feel there is abuse of the expenses regime, they should be auditing the companies they are concerned about, not punishing the 99% of compliant employers and employees. We will be meeting with the Department of Finance in the first week of October to express your concerns.

It is rarely that we find ourselves as a trade association "on the picket line," but September saw the [FECF withdrawal of childcare services](#) in protest at the inadequate levels of Government funding of childcare. This is forcing many small providers out of business. While we realise that withdrawal of services hits both employers and employees, a temporary closure of services is far better than a permanent one. We hope the FECF comes to a reasonable settlement with DCEDIY and Minister O'Gorman as soon as possible.

While Government has postponed their decision to introduce [Pension Auto Enrolment](#) into the second half of next year, we are advising all businesses to budget the first 1.5% employer contribution into their budgets for next year.

We were delighted with the response from members and non-members to the call for applications for the [Growth and Sustainability Loan Scheme](#) last month. We had enquiries for €11.5 million of unique funding. This is really good value finance for any business considering capital expenditure, **especially expenditure on climate and sustainability projects**. It is good to see some businesses confident enough to take on debt finance projects. If you are interested in low-cost capital finance, you can start your application for funding [HERE](#)

Tickets for our 30th Anniversary Lunch are on sale [HERE](#). We look forward to seeing as many as possible of you there for what will be a really enjoyable event for you and your staff. Comedian Barry Murphy of Après Match fame will entertain guests over dessert. If you wish to participate as a sponsor, contact marketing@isme.ie.

A handwritten signature in black ink, appearing to read 'Neil O'Donnell', followed by a stylized flourish.

The Doorway Gallery

Success Online

KEL Consolidated Logistics

Thanks Plants

ARAG Legal Protection Ltd.

KSi Faulkner Orr

Coffey Electrical Ltd

UrbanVolt

Gorey Tiles

Vico Advisory Limited

Green D Project

B2 Communications

Loco Digital Limited

Positive Retail

Pearse Road Tyre Centre (Letterkenny) Limited

Higgins Dry Cleaning and Launderette Services

L's Angel Driving Academy

Fortify Institute

Santiago SME Finance

Media365

ISME 30 Years Business Lunch

To launch our 30 years celebration, ISME will be hosting a 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. Comedian Barry Murphy will also provide guests with some “Après Lunch” entertainment. We look forward to seeing members and non-members alike in Clontarf in November.

To book tickets and to know more about the event, click [here](#).

For any queries, please contact marketing@isme.ie



Join us for lunch to celebrate the 30th anniversary of ISME

**Friday, 17th November
Clontarf Castle, Dublin 3**

BOOK NOW >

ISME Finance Finder: Free 30-minute Consultation 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?

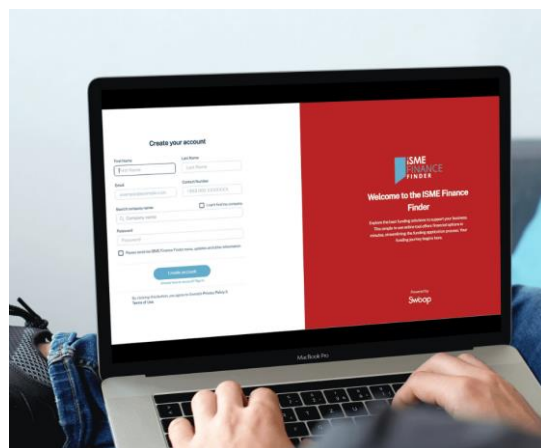
You may want to start or expand your business, improve cashflow, refinance debt, acquire a business, purchase property, stock or invest in a new market...then there are funding opportunities available to you.

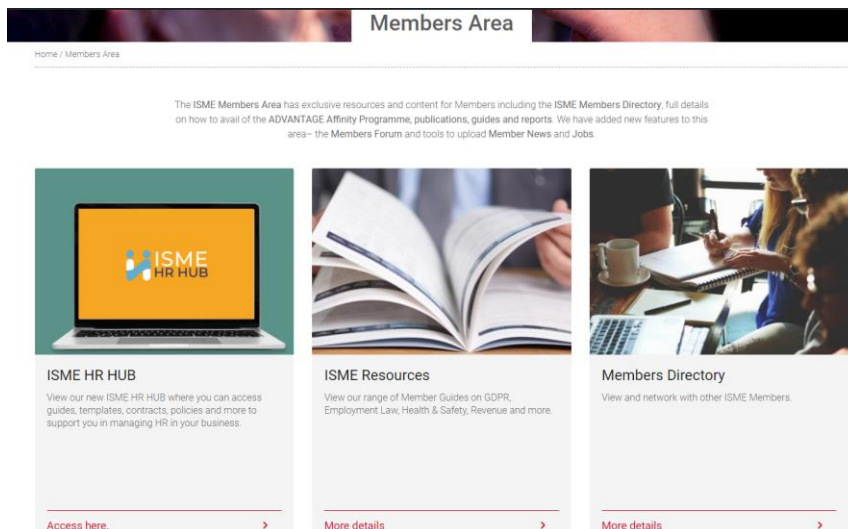
Now may not be the time to apply for a loan but the Swoop team will look at your business to see if it's loan-ready or give advice on what you need to do before applying for funding and show you the options available.

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 HR Hub – your HR support

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

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

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

ISME taking bookings now for ads in the 2024 Wall planner

We will be printing and distributing our popular 2024 ISME Wall Planners to the membership before the end of the year. We offer advertising space on the planner, a great B2B tool which will be distributed to all ISME Members nationwide. There are four sizes available for advertising, and as always, ISME Members receive a discounted rate. Book your spot now as they sell fast.

Download the spec [here](#) or email marketing@isme.ie for more information



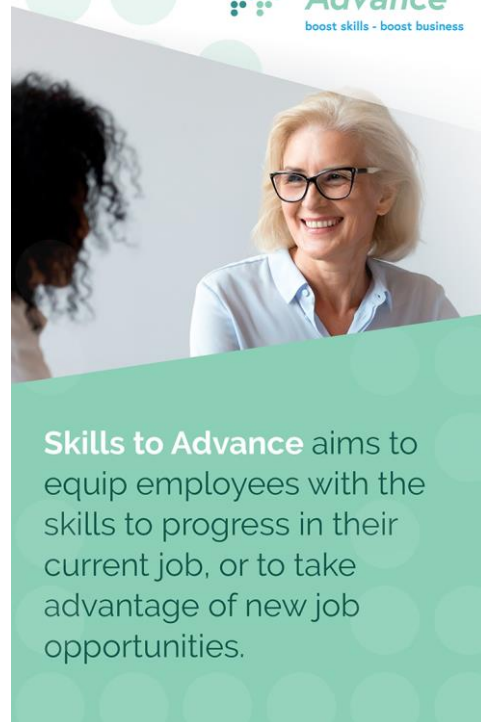
Advertise in the bISME

The final issue of The bISME will be out at the end of November and we are taking bookings now for this issue, due out in November. ISME Members get reduced rate on ads, find out more [here](#) and to book contact marketing@isme.ie.

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 subsidized and delivered flexibly to suit business needs.

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



Skills to Advance aims to equip employees with the skills to progress in their current job, or to take advantage of new job opportunities.

ISME Surveys

➤ Q2 2023 Trends Survey

How did your business find the second 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 Q2 2023 [here](#).

Please share this survey with your network.

➤ Q2 2023 Bank Watch Survey

Please take our Bank Watch Survey for Q2 2023 based on your experiences of accessing finance and engaging with lenders [here](#).

The Bank Watch Survey provides us with the latest up to date information on SME's access to finance. The findings of these surveys will be circulated to media and will feed into relevant groups and committees ISME sit on. Reports will also be uploaded to the ISME website, view previous reports [here](#).

Please share this survey with your network.



Empowering SMEs Through the Sales Apprenticeship Program: A Pathway to Success

In today's ever-changing business landscape, small and medium-sized enterprises (SMEs) face distinctive challenges, notably in recruiting and nurturing sales talent.

Developed in collaboration with industry experts and supported by Mayo, Sligo, and Leitrim Education and Training Board (MSLETB), the Sales Apprenticeship Programme aims to bridge the sales talent gap. Its primary goal is to provide committed, adaptable, and skilled individuals to SMEs across the nation.

Since it launched in 2020, over 100 SMEs nationwide have used the programme to enhance the skills of existing sales staff and train individuals aspiring to excel in sales careers.

- SMEs can benefit from the following:
- Employer Grant worth €4000 for each apprentice registered.
- Zero training costs – fully Government funded.
- Choose the location most convenient for them: Cork, Dublin, Kerry, Leitrim, Louth, and Tipperary.

This programme provides a dynamic blend of hands-on training, classroom sessions, online learning, and self-study. The apprentice will continue working full-time in the company while acquiring an internationally recognised Quality and Qualifications Ireland (QQI) Major Level 6 Award. They attend classes online (2 hours per week) and in person at a location chosen by the company (for 2 days every 6-8 weeks).

Companies of all sizes, from all sectors can apply and the programme is suitable for all sales and customer service roles. The registration process is flexible and is open to existing staff and new hires.

Successful graduates can chart their path to a prosperous career in the sales sector or pursue higher education options.

Registration for 2023/2024 is Now Open!

Upcoming Classes:

- LEITRIM – 20th Sept 2023- The Bush Hotel, Carrick on Shannon, Co. Leitrim
- CORK – 1st Nov 2023 Cork College of Further Education and Training, Bishopstown, Cork
- LOUTH – Jan 2024 - Drogheda Institute of Further Education, Drogheda, Co. Louth
- DUBLIN – 14th Feb 2024 - Whitehall College of Further Education, Dublin
- TIPPERARY – 14th Feb 2024 – Archerstown Training Centre, Thurles, Tipperary
- KERRY – Jun 2024- Monavalley Campus, Tralee, Co. Kerry

Explore the Sales Apprenticeship Programme by contacting apprenticeship@msletb.ie, 1800 100 100, or visit [here](#) for more information.

Stay tuned for updates and success stories from the Sales Apprenticeship Programme by following #salesapprenticeship or [social media](#).

Health & Safety Authority Update

The HSA are delighted to have reached a huge milestone with [BeSMART.ie](https://www.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 comes 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.

New Courses Available from the HSA

➤ New Ergonomics Risk Assessment Course

A new course Introduction to Ergonomic Risk Assessment is now live on hsalearning.ie. This course is intended to raise awareness and provide an overview of ergonomics and its relationship to the risk assessment process.

The course is available at: <https://hsalearning.ie/mod/page/view.php?id=36>

Please also note the suite of supports developed by the HSA in the Manual Handling/Display Screen Equipment space. For more, please see here: https://www.hsa.ie/eng/topics/manual_handling/

➤ Health and Safety in the Workplace for Apprentices

The **Health and Safety in the Workplace for Apprentices** course is now live on hsalearning.ie. Please see:

<https://hsalearning.ie/mod/page/view.php?id=1536>

The course provides a general overview of safety, health and welfare and the key areas that apply to apprentices at work.

The course is free and takes 20 minutes to complete. A certificate is available on completion of a short assessment at the end of the course.

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](#).

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 <https://healthyworkplace.ie/>

ISME in the news

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

- Ireland's capital projects taking far too much time and money.
- ISME to celebrate 30 years anniversary.

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

Events

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

Cyber Security Summit Thursday 19th October 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](#).

The ESG Summit, Thursday 9th November, Radisson Blu Royal Hotel, Golden Lane, Dublin, Book [here](#).

Concerned about rising business costs?

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

**ISME members can save
now on
www.isme.ie/advantage**



AI in the Workplace – whether we like it or not....

We are at the crest of change yet again. While artificial intelligence (AI) itself is not new – many organisations, knowingly or not, already use forms of AI technology within their businesses – we are now at the cusp of a major change. So just as the internet of things changed the way we work, connect, shop, spend our leisure time – and in turn how businesses operate – the AI revolution is set to usher in massive change affecting job design, workforce planning and organisational development.



By creating a comprehensive policy around the use of AI in the workplace, Employers can help to ensure that the technology is used effectively and ethically and that employees are trained on how to use it safely and responsibly. The policy should be formulated with guidance and governance in mind. Already we have seen some of the risks and opportunities that Generative AI can bring however it is not without its limitations;

- The difficulty with generating an AI policy for a business is that it's impossible to define policy without knowing for what purpose AI will be used.
- It is advisable that any business in a regulated space - tax, accounting, law/HR, transport, pharma, food, etc to be extremely cautious about use of AI tools, and not to presume that any output is compliant.
- AI is only as good as the data it is set. The output is only as good as input.

How are businesses using ChatGPT?

Examples include:

- Writing templates for online content.
- Customer service correspondence (Chat Bots)
- Writing code.
- Writing sales pitches.
- Summarising long reports.
- Analyse business trends.

Supporters of the system maintain that it doesn't signal a replacement of traditional workers, but it does give traditional workers a time-saving tool, the likes of which they have never seen before. In other words, it's opening new doors.

Food for thought

- Set guidance based principles. Most if not all employees will be using these tools in the next few years so forbidding is not an option.
- Data Security needs to be at the forefront of all guidelines
- Be mindful of bias
- Experiment with the tools – knowledge is key and again it may be a workplace opportunity.
- Think Strategically – can value be added in your company using this tool?

Why the need for a policy for ChatGPT?

Because as good as ChatGPT looks on first viewing, the system also has its share of limitations that could cause problems if left unchecked. Much of these limitations stem from the information bank available to it.

- That bank does not keep up with any news cycle. The most recent information could be months, if not years, old. This means any ChatGPT-produced content could ignore the most recent relevant events.
- The information bank can include biased sources. ChatGPT could misinterpret these as hard facts and present them as such.
- The bank may contain sensitive data, which ChatGPT could deem fair game for widespread publishing. If organisations use ChatGPT for published content, they become liable.

In addition, the system (like any other technology) can make simple errors that might be challenging to spot. Limitations are just one factor in why companies should create a policy for Chat GPT. The other is the pace of its popularity. Many will undoubtedly feel they need help to keep up and make sound decisions about its use. Policies help correct this imbalance.

What should a ChatGPT or AI usage policy contain?

1. **Data privacy and security:** A policy should be put in place that outlines how the company will collect, store, and protect the data used by AI systems. This includes ensuring that only authorised personnel access data and that it is stored securely.
2. **Bias and discrimination:** AI systems can reflect and amplify human biases and prejudices. The policy should address how the company will ensure that AI systems do not discriminate against individuals or groups based on protected characteristics such as race, gender, or age.
3. **Transparency and fact checking:** The policy should require that AI systems used in the workplace are transparent and explainable. This means that employees should be able to understand how AI decisions are made and why specific outcomes are generated.
4. **Employee training:** The policy should require that all employees who work with AI systems are trained on how to use them effectively and ethically. This includes understanding the limitations of the technology and the potential impact on their work.
5. **Accountability and responsibility:** The policy should clearly define who is responsible for AI systems' decisions in the workplace. This includes holding individuals and departments accountable for the outcomes generated by AI systems.
6. **Ethical considerations:** The policy should address ethical concerns surrounding the use of AI in the workplace, such as the potential impact on employment and the ethical use of AI in decision-making.
7. **Continuous monitoring and improvement:** The policy should require ongoing monitoring and modification of AI systems used in the workplace to ensure that they are functioning as intended and are not causing unintended consequences.

If perhaps you require any guidance on this topic or any other HR topic don't hesitate to contact the HR Team on 01 6622755 (Option 2) or alternatively via HR@ISME.ie

ISME Wellness Programme

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

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

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

Special Member Rate:

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

Learn more here:

isme.ie/isme-wellness-programme



ISME Skillnet's new partnership with IPICS – The Supply Chain Institute Ireland

- **30% co-funded by ISME Skillnet**
- **Certified Supply Chain programmes**
- **Launching November 2023**
- **Easy to enrol with the ISME team!**

The ISME Skillnet is delighted to have partnered with IPICS – The Supply Chain Institute of Ireland to offer certified programmes to all Irish SMEs involved in the movement of goods nationally and internationally.

IPICS is a leading promoter of education and training in Supply Chain Management, including, Production, Planning, Operations, Inventory, Materials Management, Procurement, and Logistics in Ireland. IPICS is the Premier Channel Partner of ASCM, Association for Supply Chain Management (formerly known as APICS) in Ireland.

ASCM is the leading International Professional Certification body for Supply Chain Management. Its CPIM, CSCP and CLTD qualifications are regarded as the benchmark for all similar Supply Chain certifications worldwide.

Adam Weatherley, ISME's Learning & Development Manager said: "Our recently arranged partnership with IPICS is an important new offering to our membership from ISME's Learning & Development team. We see these certified programmes as a valuable resource to SMEs wishing to maximise the effectiveness of their supply chains. To be able to co-fund these programmes via the essential funding we receive from Skillnet Ireland is a very exciting opportunity, and one that will prove valuable to the Irish economy".

We are offering four certified programmes which the ISME Skillnet is delighted to be co-funding by 30%.

The programmes on offer, and their subsidised costs are:

- Certificate in Supply Chain Planning – subsidised cost of €560
- Certificate in Supply Chain Procurement – subsidised cost of €630
- Certificate in Supply Chain Warehousing – subsidised cost of €560
- Certificate in Supply Chain Technology - subsidised cost of €630

Participating businesses will experience world-class learning with industry-focused courses, aligned with global supply chain standards. You will enjoy flexible learning through an interactive online study environment which makes these internationally recognised supply chain courses highly accessible and cost-effective for SMEs.

If you wish to express your interest in the programmes, please email us at skillnet@isme.ie with the title of the programme you wish to take in the subject field



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

HR Essentials for SMEs

Ongoing until Friday, 27th October

[Find out more](#)

Beginner VAT

Tuesday 3rd October

[Find out more](#)

Intermediate VAT

Thursday, 5th October

[Find out more](#)

Advanced VAT

Tuesday, 10th October

[Find out more](#)

Creating And Working With Pivot Tables – An Introduction

Monday, 9th October

[Find out more](#)

Business Tax 101

Thursday, 12th October

[Find out more](#)

Finance for Profit and Growth

Tuesday, 17th October

[Find out more](#)

Introduction to SEO + Web Analytics

Wednesday, 18th October

[Find out more](#)

Instagram for Business

Thursday 9th November

[Find out more](#)

**FIND THE FULL LISTING ON
WWW.ISME.IE/LEARNING**



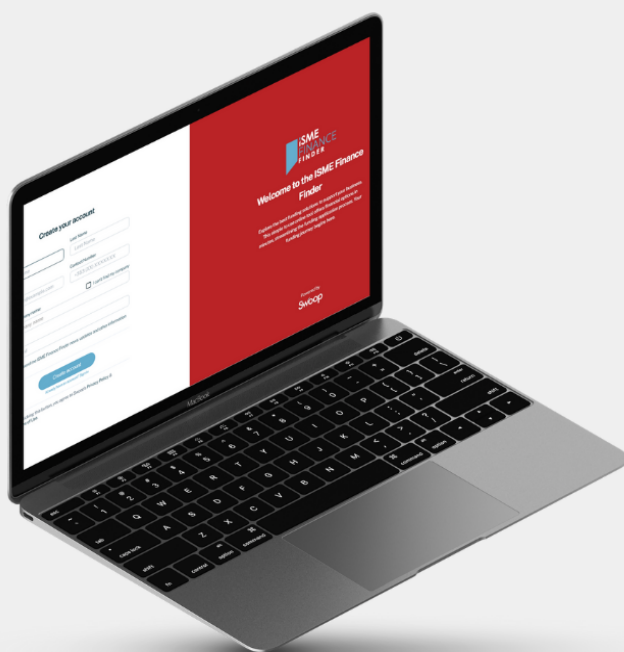
Do you want to...

start or expand your business?

improve cashflow?

acquire a business?

purchase property?



If so, your finance journey starts here

isme.ie/finance-finder