

Member's Newsletter

September 2023

The background of the entire page is a photograph of autumn leaves. The leaves are in various shades of orange, yellow, and brown, with some showing signs of being eaten by insects. They are attached to dark, thin branches. The lighting is soft, creating a warm, seasonal atmosphere.

iSME
Irish **SME** Association



Dear member,

While the social partners and unions greeted the proposals to increase the minimum wage by 12.4% in January, [ISME raised members' concerns](#) about the effects it would have on many retail and services businesses. We understand the pressures employees are under because of inflation, but bumping the minimum wage up by the largest percentage since 2012 will not be the answer.

While SMEs can't compete with the salaries on offer from the public service and multinationals, there are things that your business can do to for your employees which they will appreciate and value as part of their employment package:

- Working from home remains an attractive proposition for many. Workers will also have the right to request working from home, so it's wise to facilitate this as much as you can.
- Provide workers with [Life Cover insurance](#). ISME can provide €100,000 life cover from €4.75 per week.
- Provide workers with a [Wellness Programme](#). The ISME wellness programme costs only €500 per year to cover up to 30 employees per annum and provides them with a 24/7 employee assistance package.
- Make use of the [Small Benefit Exemption](#) to give employees a [Gift Card](#) worth up to €1,000. This is especially appreciated at Christmas- just make sure to let employees know it's coming!

Revenue announced [Enhanced Reporting Requirements](#) for employers from 1st January which would require all employee expenses, subsistence etc to be paid through payroll. There was no consultation on this measure, and we will raise our concerns with the Department of Finance.

While ISME members never want to see workplace disruption, our colleagues in the Federation of Early Childhood Providers are in [urgent need of increased funding support](#) for their businesses. Things are so serious that they have announced their intention to withdraw childcare services on 26th, 27th and 28th September. We hope an acceptable compromise can be reached with the Department of Children in the meantime, but I must warn you of the possibility of disruption to childcare on those dates.

We expect an announcement from the Department of Enterprise in early September on the next tranche of funding under the Future Growth Loan Scheme. This is longer dated debt of up to 10 years, and is in high demand. If you are looking for longer-dated finance for a capital or sustainability project, NOW is the time to act.

- The key features of the Business Growth Loan are:
- Loans from €25,000 to a maximum of €3,000,000 per borrower.
- Loan amounts up to €500,000 will be unsecured with no Personal Guarantee required.
- Loan amounts greater than €500,000 will require some form of collateral (assessed case by case).
- Minimum Loan term 7 years; maximum Loan term 10 years.
- Principal and Interest to be repaid monthly over the term of the loan.
- It is likely that a portion of the Loan amount being applied for must be used for environmentally sustainable measures (to be determined).
- The scheme is open to SMEs and Midcaps, meaning the €500m is expected to be fully subscribed quickly, and will be dispersed on a first-come first-served basis.
- Get your application ready using the experts at the ISME Finance Finder - meaning your application and financials have been reviewed in advance of the launch date, and ready to be submitted on the day that applications open.

You can start your application for funding [HERE](#)

Arteteka Ltd.

Forward Electrical Ltd.

Gary's Computer Repair Service

Mercator Marketing Research

Sean Daly Designs Ltd t/a Dingle Crystal

Kelly & Co Ltd. Bantry

Darragh Connolly Garden Care Ltd

Natural Stone Carpets Ltd.

Aidan's Consultancy Agency t/a Align CA

ISME 30 Years

To launch our 30 years celebration, ISME will be hosting a 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@isme.ie.

Share your memories of ISME

We want to gather as much material as we can about ISME, particularly of the early years – 1993-2003. We are asking members 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@isme.ie.

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.



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.

ISME Finance Finder: Government- Backed Business Growth Loan

In view of the popularity of the now-closed Future Growth Loan Scheme among small businesses, a successor to this Government-backed loan is to be announced in the next few weeks. As it is longer dated debt of up to 10 years, the upcoming Government - Backed Business Growth Loan has previously seen all available funding drawn down by lenders soon after issue. If you are looking for longer-dated finance for a capital or sustainability project, NOW is the time to act.

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- Get your application ready using the experts at the ISME Finance Finder - meaning your application and financials have been reviewed in advance of the launch date, and ready to be submitted on the day that applications open.

Call ISME Finance Finder helpline at 01 2707658 to schedule a 30-minute consultation, or simply fill in the form [here](#)

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?

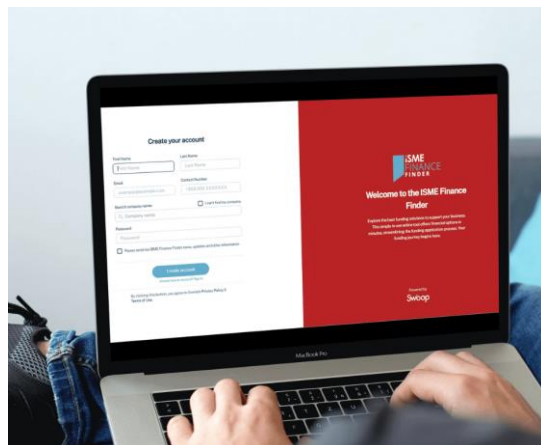
You may want to start or expand your business, improve cashflow, refinance debt, acquire a business, purchase property, stock or invest in a new market...then there are funding opportunities available to you.

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](#).





Enough is Enough Campaign – Alliance for Insurance Reform

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](#).

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.



The European Covenant of Companies assists European companies in their decarbonisation journey: sign up now!

The Covenant of Companies for Climate and Energy (CCCE) has launched a brand-new pledging scheme that supports European companies on their decarbonisation journey. By making a pledge, companies commit to taking climate action and reducing their carbon emissions.

In return, the Covenant offers them – free of charge – the knowledge and support they need to carry out these measures including a suite of advisory services to help prepare for a net zero future. The Covenant's guidance aids companies in defining and then implementing emissions reduction goals that are manageable, attainable and aligned with their level of ambition.

In addition to paving the way to a net zero future, companies will receive:

- ⚙️ Practical, step-by-step guidance and technical assistance
- 💡 Advice on energy saving costs
- 📧 Measurement of their carbon footprint
- ⚡ Support to boost their sustainability measures

Applicants will also be recognised for taking climate action and awarded a Bronze, Silver, or Gold Seal of Approval, depending on the magnitude of their efforts.

Companies of all sizes, from all sectors and from all EU member states are eligible to make a pledge with the Covenant. Technical Assistance is available in Dutch, English, French and German and to a limited extent in Bulgarian, Lithuanian, Romanian and Spanish.

So, ready to sign up for the Covenant of Companies and join a community of environmentally-conscious businesses across the European Union?

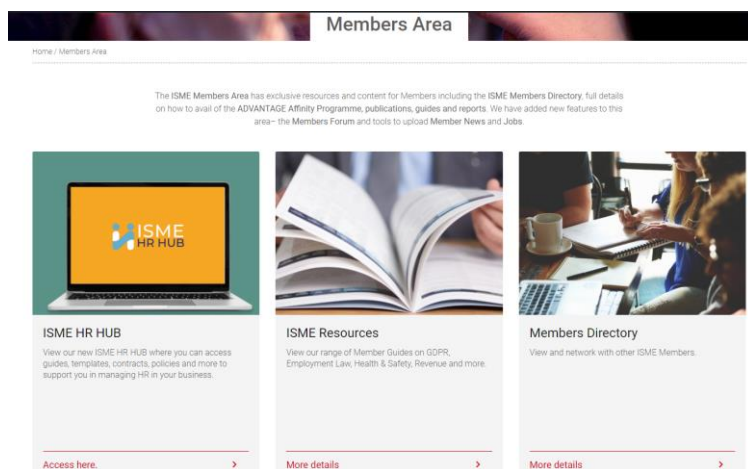
Click [here](#) to pledge and commit!

For more information, please visit <https://covenant-of-companies.ec.europa.eu/> or stay tuned at [#CovenantOfCompanies](#) on social media.

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



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.

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](#).



ISME in the news

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

- Irish SMEs eschew banks in favour of P2P loans
- Social & Affordable Housing
- Planned minimum wage hike unaffordable for many SMEs

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 Supports Available from the HSA

National Irish Safety Organisation, in conjunction with the Health and Safety Authority, is running a nationwide 2-hour workshop throughout 2023. The workshop will focus on supports for enterprises and employees along with providing updates on the Authority's strategy and programme of work. Managing hazards and risks in the workplace is the foundation for a safe and healthy workplace and the provision of tools and resources for all stakeholders is critical to achieving this goal.



The workshop will focus on new supports available from the Health and Safety Authority such as remote working, the role of the safety representative in the workplace, effective communication in the workplace and the free tools and resources that are available for employers and employees along with an overview of accident statistics and trends that are occurring in workplaces in Ireland.

Dates and Venues:

- **Galway:** 7 September: Clayton Hotel, Monivea Road, Ballybrit, Galway, H91 D526
- **Kilkenny:** 14 September; Springhill Court Hotel, Waterford Rd, Springhill, Kilkenny, R95 NX32
- **Killarney:** 12 October 2023; Great Southern Killarney, Co Kerry
- **Sligo:** 8 November: Clayton Hotel, Clarion Road, Ballinode, Sligo, F91 N8EF
- **Dublin:** 16 November: NISO Training Centre, A11 Calmount Park, Ballymount, Dublin 12, D12 EH21

Read full details [here](#).

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/>

Events

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 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](#).

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



ISME's Guide to Managing a Data Subject Access Request

The scope of a Data Subject Access Requests (DSAR) is wide ranging and has become a staple action point in the itinerary of an employee embarking on a contentious internal or external legal process with their employer.

Under the above EU legislation, Employees have the right to get a copy of any personal data which an organisation holds on them. Employees also have the right to find out if their personal data is being processed.

If an Employee's personal data is being stored or used (processed), they have the right to know:

- The reason why it is being processed
- Where the personal data came from
- Who your personal data will be shared with
- How long your personal data will be kept
- The categories of personal data being processed
- How to exercise your data protection rights

Finally, Employees have a right to make a complaint to the [Data Protection Commissioner](#) should they see fit.

Special Category Data

Some personal data is very sensitive and special rules apply to this information. These special categories include information that reveals any of the following:

- Race or ethnic origin
- Political opinions.
- Religious or philosophical beliefs
- Trade union membership
- Health



- Any biometric information (for example, your fingerprints) or genetic data
- Sexual orientation or sex life

The processing of this information is only allowed where the employee has given their explicit consent or where the information is absolutely necessary to meet other legal requirements. For example, you may have to inform an Employer of nationality to show that they have the legal status to work or perhaps require a visa.

Article 15 - EU GDPR "Right of access by the data subject"

Article 15 of the GDPR allows an employee to seek confirmation from their employer that personal data relating to them is processed by the employer. However, the real crux of this article from an employer's perspective is it must provide a copy of the personal data undergoing processing to the employee making the DSAR. Article 15 brought in for Data subjects to self-govern what data is held in relation to them. The request must be in writing – email is sufficient. It is not advisable for Employer to question motives as to why the request has arisen

When a DASR is received

It is good practice to write to the employee at the earliest opportunity to:

- Confirm receipt of the DSAR
- Request further clarification on the request
- Seek confirmation of identity, if necessary
- Propose the scope of the reply and seek the employee's agreement
- Indicate when the request is likely to be responded to

Processing the Request as the Data Controller

Initial considerations on receiving the request

- Data Protection Officer should be advised
- Refine Scope
- Plan for timeframe inline with legislation (1 month)
- If the request is complex or involves a large amount of information, the data controller can extend the time to respond by a further two months. Employee should receive a written explanation for any extension within the initial one-month period.
- Protection of personal data from destruction from this day forward
- There is no longer a fee involved in the administration of the request

Reasonable Searches

- Identify custodians – processing activities
- Keyword searches – use Employee name and Employee Number if applicable

Information to be provided when responding to the Request

Entitled to confirmation is personal data being processed and if so:

- Why their personal data is being used
- The types of personal data held
- How long the Data Subject’s personal data will be stored
- If you have or will be transferring personal data to a third party
- Where restrictions are applied.

Applying Redactions

DPC Guidance Work on a Copy Understand the information Keep a detailed record	Electronic Records Be careful using word search tools Don’t rely on highlighting Consider replacing with “redacted”
Manual Records Cutting out Cover with Tape Block out by hand	Artificial Intelligence Tools Privacy by design

When can you restrict the exercise of a Data Subject Request

A data controller can refuse access to some or all of the requested data where:

- Providing personal data has an impact on the rights of others
- The personal data is listed with the personal data of others (In these cases, the data controller may remove the personal data of others to provide you with your data)
- The personal data is in a document that has trade secrets, confidential information or intellectual

- The request is considered 'manifestly unfounded or excessive' (for example, if you made a request in the recent past and were told that the data controller had no personal data relating to the specific Data Request)

By law, access to your personal data may also be refused in relation to processing carried out:

- For electoral purposes, such as publishing a roll of electors
- By the [Electoral Commission](#)
- In the administration of tax and duties
- To safeguard Cabinet confidentiality
- When defending legal claims

These exceptions are listed in [Section 60 of the Data Protection Act 2018](#).

How are complaints made regarding ?

If the employee is not satisfied with the DSAR response, it is open to them to file a complaint with the DPC that the employer did not properly respond to the DSAR. Complete the [DPC's online complaint form](#). The complainant will be asked to provide evidence to support their complaint. This includes:

- Evidence of their access request
- Correspondence between the complainant (or your legal representative) and the data controller and
- information in support of their belief that the data controller holds your personal Information

Deceased people

- In Ireland, GDPR rules for the processing of personal data do not generally apply to those who have died. Access may be possible under [Freedom of Information laws](#).

The Right to be Forgotten

Everyone no matter their role has the right to have their data erased, without undue delay, if one of the following grounds applies:

- Where their personal data is no longer necessary in relation to the purpose for which it was collected or processed.
- Where they withdraw your consent to the processing and there is no other lawful basis for processing the data.
- Where they object to the processing and there is no overriding legitimate grounds for continuing the processing
- Where they object to the processing and your personal data is being processed for direct marketing purposes
- Where their personal data has been unlawfully processed.
- Where their personal data has to be erased in order to comply with a legal obligation.
- Where their personal data has been collected in relation to the offer of 'information society services' (for example, social media) to a child.

The Right to be Forgotten does not override National Legislation under any circumstances.

Good practice to conduct an annual review of how your department holds data using a Data/Record Retention Schedule. ISME's Record Retention Schedule can be found on the ISME HR Hub.

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 Skills Connect Programmes

- **Fully Funded**
- **In-demand skills**
- **Upskill for a new career direction!**
- **Launching late September**
- **Easy to enrol with the ISME team!**

The ISME Skillnet is delighted to offer four new diplomas via The UCD Professional Academy (UCDPA) and The Dublin Business School (DBS), two highly respected business academic organisations and recognised by businesses as valued certifications. The rapid development of new technologies, the importance of addressing businesses' carbon footprints and running a business legally and safely are at the forefront of government departments strategic agendas (see links 1 and 2 below).

We have strategic relationships with UCDPA and DBS to assist businesses with the skills of their employees to address the latest important business issues. These fully funded diplomas are aimed at people wishing to take their careers in a new direction, either with a new company of new business sector and to help them to secure new skills in a new domain. We are also offering these to people wishing to return to the workplace after a long lay-off of employment, and to recent graduates who want to learn from trainers / tutors who have practical and relevant experience in running their own businesses.

The diplomas on offer are:

- Diploma in **Digital Marketing & Strategy** with DBS
- Diploma in **Sustainability Management in Business** with DBS
- Diploma in **Office Administration** with UCD Professional Academy
- Diploma in **HR Management** with UCD Professional Academy



What we need from you:

If any of these diplomas are of interest, please send us an up-to-date CV by email to skillnet@isme.ie. Please also include the words "Skills Connect" and the diploma of interest in the subject line. You should also check your eligibility here:

<https://www.skillnetireland.ie/developing-irelands-future-workforce/#eligibility-criteria>.

You can also find all information about these diplomas on our website. Please click this link to do so: <https://isme.ie/learning/skills-connect-programmes-2023/>

1. <https://enterprise.gov.ie/en/what-we-do/the-business-environment/building-better-business/building-better-business.html>
2. <https://www.workplacerelations.ie/en/what-we-do/wrc/>



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

Monday, 18th September-Friday, 27th October

[Find out more](#)

LinkedIn for Business

Friday, 15th September

[Find out more](#)

Microsoft Excel Intermediate

Monday, 25th September

[Find out more](#)

Excel: Dashboards And Data Visualisation

Monday, 25th September

[Find out more](#)

Google Analytics 4: The Next Generation of Analytics

Wednesday, 27th September

[Find out more](#)

Exciting new and on-demand training:

Introductory Certificate in Bookkeeping using Big Red Cloud

Ongoing until Sunday, 31st December

[Find out more](#)

IPICS ISME Skillnet Supply Chain Courses

Tuesday, 26th September – Sunday, 31st December

[Find out more](#)

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



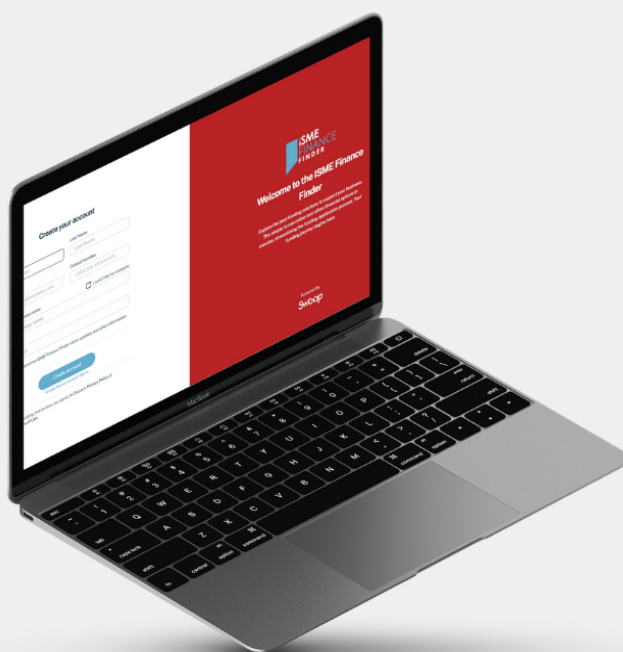
Do you want to...

start or expand your business?

improve cashflow?

acquire a business?

purchase property?



If so, your finance journey starts here

isme.ie/finance-finder