

WINTER 2023

Volume 1  
Issue 23

# THE **b**ISME

THE BUSINESS OF IRISH SMEs

## Celebrating 30 Years of ISME

### The **b** Insight

The Impact of Minimum Wage Increase

### HR Focus

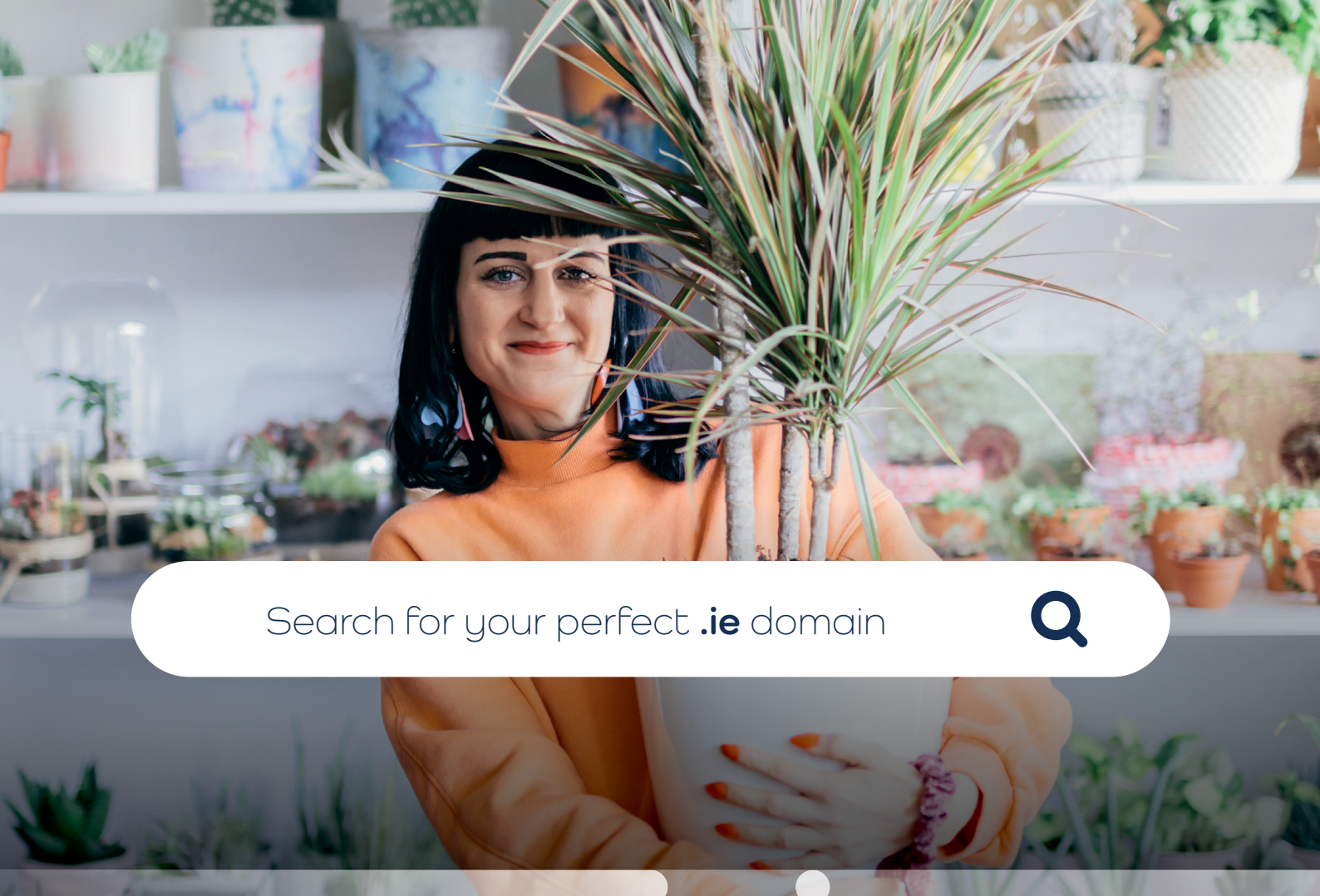
Navigating Changes in Employment Law

### What's on our Mind

A Call for Action on Retail Violence

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**WINTER 2023**

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### CONTENTS

#### 4. A Message from the Chief Executive:

The final letter of the year from ISME CEO Neil McDonnell.

#### 6. The b News:

News and updates for business.

#### 11. 30 Years of ISME:

A look back at the last 30 years in ISME...

#### 15. Finance Focus:

Where is the private sector workforce at in terms of pension equity?

#### 16. HR Focus:

Navigating changes in Employment Law for 2024.

#### 18. Marketing Focus:

How Irish small businesses can harness AI for lead list expansion.

#### 20. The b Issue:

The Impact of Minimum Wage Increase.

#### 21. Energy Focus:

Starting off on the energy efficiency journey

#### 22. Health & Safety Focus:

New Online Ergonomic Risk Assessment Course

#### 24. The b Insight:

The challenges and opportunities for Autistic individuals in the workplace

#### 27. Business Focus:

Local Enterprise Offices helping small businesses save time, money and energy

#### 29. Learning Focus:

The Power of Business Coaching for C-Suite Leaders

#### 30. Sustainability

##### Focus:

Converting to energy efficient lighting to cut energy bills

#### 32. Technology

##### Focus:

We speak to ISME Member Roberto Masiero, SVP of Product Development and Innovation at ADP about their new payroll and HR app

#### 34. What's on our Mind:

We need a call for action on retail violence

#### 35. Another side of....

Aisling Cullen from Thanks Plants



# Cyber attacks growing very quickly...

Colleagues,

This is my last bISME note for 2023. In my last note in August, I advised businesses to plan and budget for known cost increases in 2024:

- St Brigid's day bank holiday (introduced 2023).
- A 12.4% increase in the National Minimum Wage.
- Statutory Sick Pay entitlement increasing to five days in January, seven days in 2025 and ten days in 2026.
- 1.5% pension auto-enrolment cost- plan this in from 1st July 2024.
- Employer's PRSI increasing to 11.15% from 1st October 2024.
- Gender pay gap reporting (150 employees in 2024, 50 employees in 2025).

To those of you who supported us at our 30th Anniversary lunch- many thanks. It was a great afternoon, enjoyed by all, and is likely to morph into an annual event.

Since then, Government announced plans in the budget to assist businesses which would struggle to meet these costs. The [Increased Cost of Business scheme \(ICOB\)](#) will benefit SMEs with commercial rates below €20,000 will be grant assisted to the tune of 50% of their rates. We know this will not assist a lot of businesses, and we hope to have some news on flexibility in this scheme before the end of the year.

The fact that government needs to support business to meet labour costs shows how out of touch many politicians are with the cost of business issue. We encourage you to contact your [local Minister, TD or Senator](#) over the Christmas break and inform them of how serious the situation for your business is. Most of them simply don't know!



Neil McDonnell, Chief Executive, ISME

Unfortunately, I have to report that the number and sophistication of cyber attacks is growing very quickly. This is obviously due to the rapid advances in AI and various forms of ChatGPT which are producing extremely convincing messages, including cloned voice messages. We will be driving a training message on this for you in the New Year, but we advise you to stay updated by reviewing the news from the [National Cyber Security Centre](#) and understanding the implications for your business of the new [EU NIS2 Directive](#). This will impact your ability to get competitive cyber insurance and/or professional indemnity insurance, so DO NOT IGNORE!

The response to our [ISME FINANCE FINDER](#) campaign has been phenomenal. Finance enquiries totalling €19.7m have been made for secured and unsecured debt, commercial mortgages, invoice financing, asset leasing and merchant advances. Of course, not all of those will turn into drawn down finance, but it is great to see that so many of our small and medium businesses are still actively seeking finance solutions. Lastly, given the time of year, it is important to remember your staff. You can access the [ISME Affinity Programme here](#) to avail of the [Small Benefit Exemption](#) to give staff a tax-free benefit of up to 1,000 euro. Make sure to tell your staff in time so that they can use it for their Christmas shopping. And as always, we encourage you and your employees to Shop Local, for at least some of your festive spend! or any other area of Government enterprise policy.

Neil McDonnell  
ISME CEO



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## USEFUL EVENTS FOR SMES

**Pendulum  
Summit, Thursday,**  
12th January, The  
Convention Centre  
Dublin, D1  
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**Entrepreneurship  
in the Northwest,**  
Wednesday, 17th  
January, Lough  
Eske Castle,  
Donegal  
[Book here](#)

**ISME Employment  
Law Update,**  
Friday, 26th  
January, Online  
[Book here](#)

**The Guaranteed  
Irish  
Pharmaceutical  
Forum,**  
Wednesday, 31st  
January, Radisson  
Blu Royal Hotel,  
Dublin 8  
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**The National  
Pensions Summit  
2024,**  
Thursday, 1st  
February, Croke  
Park,  
Dublin  
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**Design Leaders  
Conference 2024,**  
Thursday, 1st  
February, Light  
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## Think Local, Shop Local this Christmas

We are currently running a Christmas *Think Local Shop Local* 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@isme.ie](mailto:marketing@isme.ie)

## Healthy Workplace website launched

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 [www.healthyworkplace.ie](http://www.healthyworkplace.ie)



## New Affinity Programme

Take a look at the most recent addition to the ISME ADVANTAGE Affinity programme from ISME Member business [Me2You](#). **Order over €5,000 and get €50 gift card free.** Other offers include **discounted acceptance rates** while joining for all new ISME member merchants/retailers joining Me2You gift card.

Me2You is Ireland's exciting multi-store gift card offering amazing choice with **thousands of partner stores and many exclusive spending environments**. It is brought to the market by Retail Excellence Ireland to help support the Irish retail industry and Irish jobs. It is welcomed by many fantastic & exclusive retailers such as **Tesco, Smyths Toys, Applegreen, Avoca & thousands more nationwide.**





## ISME 30 Years Anniversary Lunch

ISME's 30 years Anniversary Lunch took place at Clontarf Castle on 17th November 2023. The discovery of a WWII bomb nearby led to the event's abandonment. Despite the setback, ISME NC Chair Marc O'Dwyer expressed gratitude to almost 300 attendees, staff and sponsors for their support and ISME CEO Neil McDonnell emphasised the resilience of SMEs in Ireland and the support ISME has offered to SMEs for the past three decades.

Co-founder and Chairman of Irish cloud and managed services company Ergo, John Purdy attended the event as special guest and addressed the lunch before evacuation. We are currently in talks with Clontarf Castle to explore options to reschedule the event. Stay tuned for updates but in the meantime, send any feedback, or your thoughts on a rescheduled anniversary, to [neil@isme.ie](mailto:neil@isme.ie).



## CEA Inaugural Conference

The CEA hosted its inaugural conference at the King's Inns, Dublin on 19 October 2023. There was a highly impressive array of speakers, which included experts in both civil and criminal law drawn from practice, public administration, and academia. The conference was opened by the Minister of State for Trade Promotion, Digital and Company Regulation, Dara Calleary, TD with the afternoon session Chaired by the Attorney General, Rossa Fanning. The conference was fully subscribed with 160 delegates attending the historical venue.

Read more about the day [here](#).

## SEAI Energy Support

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](#).



## Green Skills Initiative

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 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 and assist companies to make that transition to sustainability. Responding to the critical challenges that businesses are facing, SOLAS has developed several sustainability 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 highly subsidized programmes, of short duration and delivered flexibly to suit business needs covering Environmental Sustainability, Lean practice, Resource Efficiency, the Circular Economy and Sustainable Supply Chain Procurement. All micro-qualifications are QQI accredited.

For further information on what's available in your locality contact your local ETB or visit [www.skillstoadvance.ie](http://www.skillstoadvance.ie).



## BeSMART.ie celebrates 100,000 users

The HSA are delighted to have reached a huge milestone with BeSMART.ie with over 100,000 users. Below you will find more resources from HSA:

- [Psychosocial Risk Assessment: Guidance for Exposure to Sensitive Content](#) was developed by the Health and Safety Authority and the State Claims Agency. It was developed in order to assist organisations employing people in roles which expose them to sensitive content as part of their assigned duties or other employees who are unexpectedly exposed in their role.
- [Exposure to Sensitive Content Risk Assessment Template](#) was developed by HSA to support organisations employing people in roles which expose them to sensitive content.
- [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.







# Green skills for a sustainable future

- Develop new skills in your team
- Green your business for cost savings, competitiveness and profitability
- Access highly subsidised flexible training

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## 30 Years of ISME: A Journey of Advocacy and Impact (1993-2023)

In November 2023, the Irish Small and Medium Enterprises Association (ISME) celebrated its 30th anniversary, marking three decades of dedicated service to the small and medium-sized business community in Ireland. As we reflect on this journey, it becomes evident that ISME has played a pivotal role in advocating for the interests of SMEs, navigating challenges, and fostering growth. Let's delve into the key milestones that have defined ISME's evolution from its inception in 1993 to the present day.



### 1993-1999: Foundation and Structural Development

1993: The foundation of ISME on November 14, 1993, marked the beginning of a collective effort to represent the interests of small and medium-sized enterprises.

1994: The inaugural National Council meeting in Buswells Hotel laid the groundwork for future engagements.

1994: ISME, with 215 member companies, initiated its first regional meetings, addressing critical issues such as the European Monetary Union, technology, and labor skills shortages.

1996: ISME acquired 17 Kildare Street as its headquarters, providing a central hub for its operations.

1999: A constitutional framework was adopted, solidifying ISME's organizational structure and direction.

### 2000-2010: Technological Advancements and Advocacy

2000: Major 'Technology Roadshows' were conducted, emphasising the importance of technology adoption for SMEs.

2000: ISME introduced a Group Life cover scheme to benefit its members.

2004: ISME played a role in the establishment of the Personal Injuries Assessment Board (PIAB), contributing to legal reforms.

2007: A 'China Corner' on the ISME website provided valuable information for businesses trading with China.

2010: Successful lobbying efforts led to the creation of the Credit Review Office and the Employers PRSI Exemption Scheme.





### 2011-2015: Legislative Wins and Social Responsibility

2011: ISME assisted in the establishment of the 'Advisory Group for Small Businesses' and advocated for a 15-day Prompt Payment requirement for public sector bodies.

2012: Successful lobbying efforts resulted in the introduction of the Micro-Enterprise Loan Fund, Microfinance Ireland, and the SME Credit Guarantee Scheme.

2014: ISME helped establish the 'National Retail Forum' to support retailers.

2015: Collaboration with the Central Bank led to changes in the Banking Code of Practice for lending to SMEs.

### 2016-2020: Awards, Reforms, and Pandemic Response

2016: The Sean Hannick SME Award was introduced, recognizing outstanding contributions to the SME sector.

2017: ISME successfully lobbied for reduced administrative costs on SMEs in the 'Companies (Accounting) Act 2017.'

2018: Key issues such as GDPR, Brexit, labor scarcity, and broadband access were addressed, and ISME became a founder member of the Alliance for Insurance Reform.

2020: During the COVID-19 pandemic, ISME advocated for an affordable administrative examinership process, launched the "Fair Book of Quantum" to reduce personal injuries damages, and proposed the "Blue Cert" for tax-incentivized business qualification.

### 2021-2023: Legislative Milestones and Continued Advocacy

2021: The Judicial Council announced a 50% reduction in personal injuries damages.

2021: A majority female National Council was elected under Chair Margaret O'Rourke-Doherty.

2021: Government enacted the Companies (Rescue Process for Small and Micro Companies) Act 2021 and the Criminal Justice (Perjury and Related Offences) Act 2021, outcomes of ISME's intensive lobbying.

2022: ISME launched the ISME Finance Finder with Swoop Finance, enhancing financial support for its members.

2022: ISME membership adopted a new constitution, reflecting the evolving needs of the SME community.

2023: ISME joined forces with the Federation of Early Years Childhood Providers in advocating for fair fees.



As ISME looks back on 30 years of advocacy and service, it stands as a testament to the resilience and dynamism of Ireland's small and medium-sized enterprises. The journey from its establishment in 1993 to its impactful initiatives in 2023 underscores ISME's commitment to fostering a thriving environment for SMEs, contributing significantly to Ireland's economic landscape.







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## Pension equity is a crucial step towards ensuring the well-being and financial security of the private sector workforce.

Finally the issue of the pension standard fund threshold (SFT) is being considered by the Department of Finance. This is only being considered because members of the Garda Síochána are refusing to accept promotions because of their tax liabilities under it. However, ISME has been lobbying for equal treatment for private sector pension savers for several years without success. Now, there is a real opportunity for the Minister for Finance to create pension equity for the private sector.

The SFT has been fixed since 2014 without indexation, meaning that each year, retiring workers are treated less favourably than workers who retired the year before. It is ironic that the SFT issue is being addressed now not because it is just, fair and equitable to do so, but because members of the public service are being hit with tax demands.

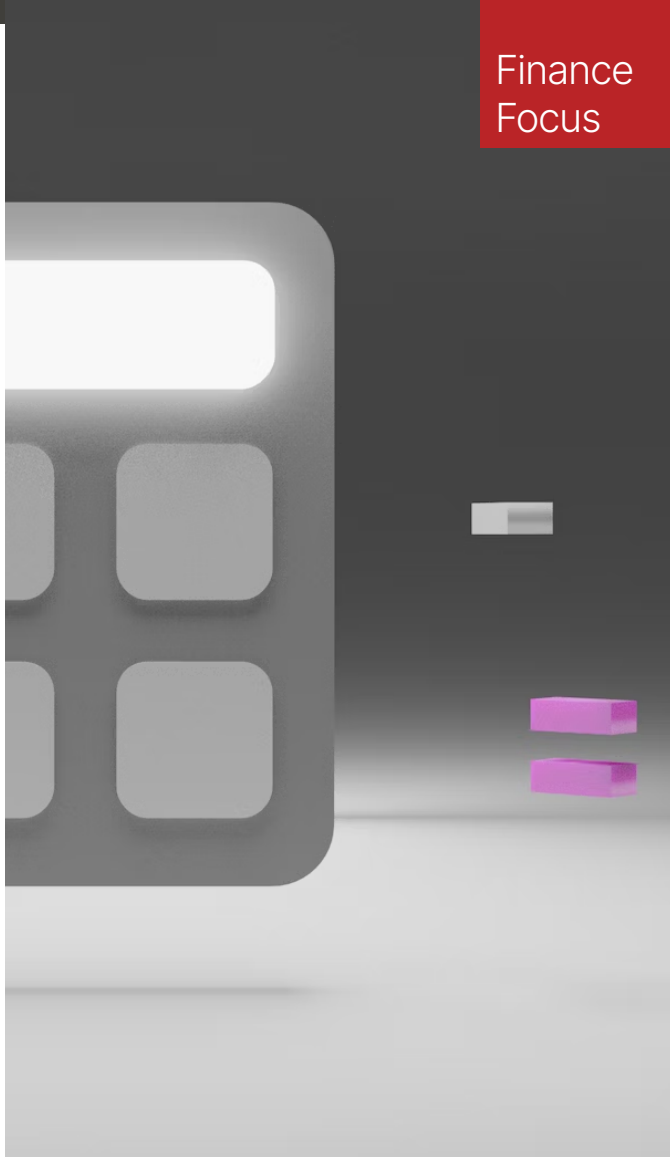
Private sector workers have long sought equitable treatment of their pensions, in line with that of members of the public service but have been ignored. In terms of tax equity, liability to pay tax on a funding excess should be based on the current value of a worker's pension on an open market basis, not on a notional or fictional discount rate set years ago by a public servant who does not have to fund their own pension.

The facility which public servants enjoy paying their tax liability over twenty years (and the liability ceases if the public servant dies before discharging it) is not available to private sector workers. If they have a pension liability on their retirement, they must settle it in cash, in full, within three months of retirement.

Proposals made by other parties in Dáil Éireann to cap the Standard Fund Threshold at €1.5 million would mean that any pension more than €49,500 per annum would attract a significant liability to Revenue. This would affect thousands of civil and public servants.

ISME has called on Minister McGrath and the Department of Finance as a matter of urgency to address the Standard Fund Threshold issue, "not because it is affecting politicians and members of the public service, but because it is the just, fair and equitable thing to do," said Neil McDonnell, Chief Executive, ISME. "The Minister should immediately increase the SFT and commit to its annual indexation in line with CPI. A commitment to do this now would resolve the issues being faced by the Department of Justice."

As business owners navigate through economic challenges, pension equity is a crucial step towards ensuring the well-being and financial security of the private sector workforce. ISME's plea is not just for fairness in the tax system but for a fundamental shift towards justice and equality in pension treatment across the board.



## Navigating Changes in Employment Law



**Staying up to date with changing employment laws is of vital importance for companies. As employment law is continually evolving businesses must be aware and prepared to ensure compliance, minimise possible costly legal fees and reputational damage. The below article will cover important changes in Irish employment law in the coming months.**

### Work Life Balance and Miscellaneous Provisions Act 2023

The Work Life Balance and Miscellaneous Provisions Act 2023 transposes the EU Work Life Balance Directive into Irish law. While this Act was enacted in April 2023, some parts of the new legislation have just commenced or are yet to commence. We do not have confirmation on the exact dates of some of the final elements of this act will commence but it is likely this will happen soon.

1. Domestic Violence Leave Commenced on Monday 27 November 2023. Employees are now entitled to up to five days paid Domestic Violence leave in any 12 consecutive months.
2. The Act also introduces the legal right for employees to request authorisation from their employer for remote working. The Act requires that the employer must consider the request and if the request is denied, the employer is obligated to provide reasons for such a refusal.
3. Under this Act parents and carers will have the right to request flexible working. Flexible working arrangements can include different working hours, the use of remote working and/or reduced working hours. Employers again must consider the request received and must provide reasons if refused.

### Budget 2024

It was announced in Budget 2024 that the minimum wage will increase from 1 January 2024. The national minimum wage for people aged 20 and over will increase from €11.30 per hour by €1.40 to €12.70 per hour.

Budget 2024 also revealed that Parent's leave and Parent's Benefit will be extended by 2 weeks to 9 weeks from August 2024.

### Protected Disclosures (Amendment) Act 2022

The Protected Disclosures Act 2014 as amended by the Protected Disclosures (Amendment) Act 2022, protects workers if they bring forward information about wrongdoing in the workplace, meaning they should not be treated unfairly or lose their job because they have made a protected disclosure. Workers can report wrongdoing internally to their employer or externally to a third party and are protected by law.

The new legislation imposes new requirements on employers in both the public and private sectors and also for prescribed persons. These requirements are summarised here:

All organisations with 50 or more employees must establish internal channels and procedures for their workers to report wrongdoing from 17 December 2023. All public sector organisations and organisations subject to EU laws and regulations in the areas of financial services; prevention of money laundering and terrorist financing; transport safety; and safety of offshore gas and oil operations must establish internal channels regardless of size.

### The internal procedures established must include:

- Acknowledgement, in writing, of all reports received, within 7 days.



- Thorough follow-up on all reports received.
- Feedback to the reporting person on actions taken or envisaged to be taken in follow-up within 3 months.
- Further feedback, on request, to the reporting person at 3 month intervals.
- A statement of policy as regards the conditions, if any, under which anonymous reports will be followed-up.
- Information on how to report externally to a prescribed person or the Protected Disclosures Commissioner.

### ERR (Enhanced Reporting Requirements) for Revenue

Finance Act 2022 introduced Section 897C which will require employers to report details of certain payments made to employees and directors. From 1 January 2024, employers who pay any of the following expenses or benefits to their employees will be required to report those benefits to Revenue.

- Travel and subsistence,
- Small benefit exemption,
- Remote working daily allowance.

### Statutory Sick Pay

Since the 1st of January this year, employees have a right to 3 days' sick pay a year. This statutory entitlement to sick pay is paid by employers at 70% of the employees normal pay up to a maximum of €110 a day. The entitlement to paid sick leave is being phased in over 4 years, employers must note that from January 1st 2024 employees entitlement will increase to 5 days sick pay.

ISME HR Team are here to assist members transition and comply with this upcoming legislation. Members can also get updates regarding current employment legislation changes into their inbox as a member of ISME. For further information or support on this or any HR matter, ISME Members can contact the HR Advice line via [HR@ISME.ie](mailto:HR@ISME.ie) or 01 6622755.

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## Unlocking Growth: How Irish Small Businesses Can Harness AI for Lead List Expansion

Ciara Whooley, founder CNOCL, *A Marketing Agency for SMEs*



In the dynamic landscape of Irish small businesses, staying ahead requires leveraging cutting-edge technologies. One such tool proving instrumental in enhancing efficiency and boosting growth is Artificial Intelligence (AI). For businesses looking to expand their reach and streamline lead generation, integrating AI into their strategies can be a game-changer.

By automating the process of gathering information from various sources, businesses can build comprehensive lead lists with minimal manual effort. These tools not only save time but also ensure accuracy, reducing the likelihood of errors in data entry.

### Predictive Analytics:

Predictive analytics, a subset of AI, empowers small businesses to make informed decisions by analysing historical data and identifying patterns. By understanding customer behavior and preferences, businesses can tailor their outreach efforts, targeting potential leads more effectively. This strategic approach significantly improves the chances of converting leads into loyal customers.

### Personalised Customer Interactions:

AI allows small businesses to personalise their interactions with leads, creating a more engaging and relevant experience. Chatbots and virtual assistants powered by AI can handle routine queries, freeing up human resources for more complex tasks. Additionally, AI can analyse customer interactions and provide valuable insights, enabling businesses to fine-tune their communication strategies.

### Social Media Listening:

In the era of social media dominance, AI can be a valuable ally for small businesses aiming to expand their lead lists. AI tools can monitor social media platforms for mentions of relevant keywords and sentiments, helping businesses identify potential leads and understand market trends. This real-time data can be leveraged to tailor marketing strategies and engage with prospects effectively.

### Lead Scoring:

AI-driven lead scoring systems enable businesses to prioritise leads based on their likelihood to convert. By analysing various data points, such as engagement history and demographic information, AI assigns a score to each lead, allowing businesses to focus their efforts on the most promising opportunities. This targeted approach enhances efficiency and maximises the impact of marketing and sales initiatives.

### Continuous Learning and Improvement:

One of the remarkable features of AI is its ability to learn and adapt over time. Small businesses can use AI algorithms to analyse the performance of their lead generation strategies continually. By identifying what works and what doesn't, businesses can refine their approaches, ensuring a continuous cycle of improvement.

AI is not just a tool for large enterprises; it's a powerful ally for Irish small businesses seeking to thrive in a competitive market. By integrating AI into your lead generation strategies, you can automate processes, make data-driven decisions, and foster personalised interactions. As technology continues to evolve, embracing AI becomes not just a choice but a strategic imperative for small businesses aspiring to grow their lead lists and, consequently, their overall success.

#### Some popular AI tools for lead generation:

- Clearbit
- Leadfeeder
- Lusha
- Drift
- LinkedIn Sales Navigator
- Snov.io
- ZoomInfo

Before selecting an tool it's crucial to assess your business's needs, budget constraints, and integration requirements. Additionally, check for the latest reviews and updates to ensure they align with the current industry standards and user experiences.





Tabhair cuairt ar ár suíomh gréasáin agus lean muid ar na meáinshóisialta le haghaidh eolas maidir leis an méid seo a leanas:

- do chuid dualgas agus oibleagáidí mar stiúrthóir na cuideachta;
- do chuid cearta mar bhall den chuideachta / mar scairshealbhóir;
- conas gearán, léiriú imní nó nochtadh cosanta a chur faoinár mbráid; agus
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# The Impact of Minimum Wage Increase

Marc O'Dwyer, Big Red Cloud

The minimum wage in Ireland has been a subject of continuous debate and discussion, reflecting the ongoing efforts to address income inequality and ensure that low-wage workers earn a living wage.

The minimum wage in Ireland is set to increase from €11.30 to €12.70 per hour in January 2024, following a recommendation from the Low Pay Commission. More than 164,000 workers are expected to benefit from the increase to their wages.

However, some industry groups and economists have warned that this increase could have negative effects on employment, competitiveness, and inflation.

## Economic Implications

An increase in the minimum wage can stimulate economic growth. Workers with higher wages have more disposable income, leading to increased consumer spending. This demand can spur businesses to expand, potentially leading to job creation.

Some argue that higher wages can strain small businesses, possibly leading to layoffs or reduced hiring. It's crucial to balance these potential outcomes when considering wage increases.

## Social Impact

Higher wages can significantly improve the quality of life for low-income workers. This can lead to better health outcomes and reduced poverty rates. Moreover, it can decrease income inequality, an issue of growing concern globally.

According to the Economic and Social Research Institute (ESRI), the 2016 minimum wage increase from €8.65 to €9.15 per hour reduced the hourly wage gap between high and low earners by 8%, and by 24% for young workers. This indicates that the minimum wage can be an effective tool to narrow the wage distribution and promote social justice.

## Small Business Impact

Small businesses often express concerns about their ability to absorb the increased labour costs associated with a minimum wage hike. The increase in minimum wage comes on top of other employment costs that are coming for SMEs.

These include Statutory Sick Pay, Pension auto-enrolment, and the increase in Employer PRSI. However, there are various strategies SMEs can employ to mitigate these impacts, such as adjusting pricing, improving efficiency, or diversifying their offerings. Some small businesses may also benefit from increased consumer spending resulting from higher minimum wages.

## The Costs of Raising the Minimum Wage

Raising the minimum wage also entails some costs and trade-offs that need to be considered. One of the main concerns is that a higher minimum wage could reduce employment opportunities for low-skilled workers, especially during an economic downturn.

Another concern is that a higher minimum wage could erode the competitiveness of Irish businesses, especially in sectors that rely heavily on low-paid labour, such as food, retail, accommodation, and hospitality. These sectors are already facing rising input costs due to inflation, energy prices, Brexit, and Covid-19.

The impact of a minimum wage increase largely depends on how it's implemented. Gradual increases can give businesses time to adjust. Additionally, complementary policies like tax credits or subsidies can offset potential negative effects.

The impact of raising the minimum wage in Ireland depends on several factors, such as the level and timing of the increase, the state of the economy, the structure of the labour market, and the availability of complementary policies.

The optimal level of the minimum wage should balance the benefits of improving workers' welfare and reducing inequality with the costs of reducing employment and competitiveness.

In navigating this complex landscape, Irish policymakers must strike a delicate balance between the need to improve the standard of living for low-income workers and ensuring a thriving business environment.

As Ireland's economy continues to evolve, finding an appropriate minimum wage that harmonises these objectives remains a critical challenge in economic policy.





# Starting Off Your Energy Efficiency Journey

## Article from SEAI

At SEAI we understand that starting off on the energy efficiency journey can be quite daunting for businesses. That is why we recommend that businesses take step-by-step approach to energy efficiency.

1. **Step 1** is to understand your energy use, and our Energy Academy is the perfect resource for that.
2. **Step 2** is to develop an energy action plan, which is where our "Introduction to Energy Management" workshop comes in handy.
3. **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.
4. **Step 4** is to invest in energy efficiency and renewable measures for which grants may be available.
5. **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.

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

### You will learn:

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

Join the SEAI Energy Academy [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

Check out the SEAI website for the next training.

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

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

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. You can do so [here](#).

# New Online Ergonomic Risk Assessment Course

Health and Safety Authority

Managing ergonomic risk factors is important to help protect human health, improve worker performance and to comply with legal requirements. The Health and Safety Authority (HSA) has developed a short, interactive online course titled 'An Introduction to Ergonomic Risk Assessment'. The course is designed for practitioners including managers, supervisors, safety officers and occupational health professionals who may be assessing work activities that involve manual handling and /or repetitive tasks involving the upper limbs.

The course has 7 parts and takes approximately 20 minutes to complete. It is a free course that can be accessed through the HSA e-learning portal [here](#).

The risk assessment process is central to effective ergonomic risk management. The course has a particular emphasis on the 5-step risk assessment process offering participants a practical overview of ergonomic risk assessment. As part of this, it introduces three evidence based risk assessment tools developed by the Health and Safety Executive UK:

- Manual handling assessment charts (the MAC tool)
- Risk assessment of pushing and pulling (RAPP) tool
- Assessment of repetitive tasks of the upper limbs (the ART tool)

Frank Power, Senior Ergonomist (Inspector) with the Health and Safety Authority said, "The course is based on the 'Managing Ergonomic Risk in the Workplace' guidance available on [hsa.ie](#). It will help practitioners including managers, supervisors, safety officers, safety representatives and occupational health professionals to apply a 5-step risk assessment process for assessing work activities, which involve manual handling and/or repetitive tasks involving the upper limbs.

Employees should be involved in any risk assessment process and redesign of the system of work."

## Learning outcomes:

**On successful completion of the course, participants will be able to:**

- understand the meaning of ergonomics and how it relates to manual handling work activities and/or repetitive tasks involving the upper limbs,
- understand why ergonomic risk factors must be managed,
- understand the ergonomic risk factors that impact on musculoskeletal health,
- recognise risk assessment tools that can be used to assess ergonomic risk, and
- apply a 5-step ergonomic risk assessment process for assessing work activities.

Participants can take courses during their own time, at their own pace and can download a certificate of completion on passing the short assessment. The course is intended to raise awareness and provide an overview of ergonomics and its relationship to the risk assessment process. It is not intended to replace the workplace specific information and training needs required by health and safety legislation and it does not denote competency in ergonomic risk assessment. Specific training and / or specialised advice may also be required.

To see the full range of HSA courses on offer, browse or register as a learner [here](#). Have a look at the leaflet for [hsalearning.ie](#) outlining the list of online courses available [here](#). If you are interested in further information on any of these courses contact [elearning@hsa.ie](mailto:elearning@hsa.ie).





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- An Introduction to Ergonomic Risk Assessment NEW
- A Short Course for Safety Representatives
- Psychosocial Hazards and Stress at Work NEW
- Occupational Safety and Health when Remote Working NEW
- Health and Safety in the Workplace for Apprentices NEW

# The Challenges and Opportunities for Autistic Individuals in the Workplace

**Debbie Merrigan, Head of Adult Support & Employment, AslAm, Ireland's Autism Charity**

Almost 6 in 10 (58%) of people within Ireland's Autistic community fear that being open about their diagnosis to an employer would worsen their chances of finding their preferred role. This is according to research published by leading hiring platform IrishJobs and Ireland's Autism Charity AslAm. The Autism in the Workplace report, published in April, assesses the attitudes of more than 461 Irish Autistic people and businesses of the workplace and employment. The report builds upon the findings made in the first edition of the Autism in the Workplace Report in March 2021.

According to the report, fears around disclosing their diagnosis and worsening their employment chances means that fewer than 20% of Autistic people received any supports or reasonable accommodations during the recruitment process for their current role. 40% did not made their current employer aware of their diagnosis at all, while just 15% disclosed their diagnosis before or at interview stage. This is in spite of the fact that 8 in 10 Autistic people find most recruitment processes to be inaccessible to them.

80% of Autistic people also said they would be likely to disclose their Autism diagnosis if they were sure the employer or client would be supportive, however, the same percentage do not feel confident that employers, managers, colleagues and clients know enough about Autism to support them. In fact, of those Autistic people in employment, more than half (51%) admit they find current supports and accommodations to be insufficient. Yet, the vast majority (94%) of Autistic people believe that, with the right supports, they would be an asset to any business or organisation.

Compounding the lack of communication between Autistic people and employers is a lack of understanding and education among businesses. Only just over a third of businesses believe their staff know enough about Autism to support an Autistic colleague. In addition, half of the organisations surveyed said they don't know what reasonable accommodations an Autistic staff member might require.



Just over two-thirds of recruiters also said they believe or are unsure about whether it would be more difficult to hire an Autistic person, while 58% don't provide unconscious bias training to interview panels which includes information about Autism.

Despite these barriers, some signs of positive progress are emerging. The vast majority (98%) of recruiters who employ Autistic people believe that they make a positive contribution to the workplace, with 50% claiming to have at least one Autistic staff member, up 21% on the previous report. Over three-quarters of employers (84%) also say that new ways of working are opening up new opportunities to recruit Autistic talent. The research suggests that more education is needed to bridge the gap between employers and Autistic people. The Irish Government provides a number of supports for employers hiring Autistic individuals. However, despite it being a 26% improvement on 2021, 58% of businesses surveyed in the report say they are unaware of the current supports and schemes.

The same problem arises when it comes to availing of supported employment or advocacy organisations. Just 23% of businesses have used supported employment or advocacy organisations to assist in recruiting or retaining Autistic talent in the past, while almost a quarter are unsure if they have. Availing of these supports would help employers to further unlock the potential of Autistic talent, 96% of whom believe that businesses and organisations can do more to provide employment or entrepreneurship opportunities for Autistic people.

It would also support employers to put more structures in place for Autistic people in the workplace. The majority of businesses have an official diversity and inclusion policy but only 23% said their policy covers people with Autism. In addition, while improved by 15% on 2021, the majority of businesses (61%) still do not have or are unsure about whether they have a dedicated Autism friendly policy. 10% said their business has one but they are not familiar with it, while just 29% said their business has one and it is strongly implemented.

Download the full Autism in the Workplace Report [here](#).



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Credit Review

Local Enterprise Office



Cathal O'Donoghue,  
Rascal's Brewing Company

# Save time, money and energy

It's all in a day's work with your Local Enterprise Office

We know that for small businesses, every day is a busy day with new challenges – but with the help of your Local Enterprise Office, staying competitive and becoming more productive is much easier.

We have a range of business supports to help you save time, money, and energy.  
Find out more at [allinadayswork.ie](http://allinadayswork.ie)



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# Local Enterprise Offices Helping Small Businesses Save Time, Money and Energy

The Local Enterprise Offices (LEOs) have launched a new campaign called "All In A Day's Work" to encourage small businesses across the country to avail of supports that will help them save time, money, and energy.

The campaign highlights the Lean, Green, and Digital programmes, which enable small businesses to become more competitive and productive. These programmes are available to all small businesses through their LEO and have helped Irish companies save over €28 million since they began.

John Magee, Chair of the Network of Local Enterprise Offices, said that the campaign is designed to help small businesses become more efficient and sustainable, especially in the face of current challenges such as the cost-of-living crisis and the labour market tightness.

"The 'All In A Day's Work' campaign is about encouraging small businesses to connect with their Local Enterprise Office to find out what support is best suited to them at their stage of business and how it can benefit them," he said.

The campaign website, [www.allinadayswork.ie](http://www.allinadayswork.ie), features case studies of Local Enterprise Office clients who have availed of these supports and the impacts that they have had for them.

Clients that are taking part in the campaign who have saved time, money and energy include the likes of Rascals Brewing in Dublin City, Bon Chocolatiers in Westmeath, Kerrigans Butchers in Fingal and AIP Thermoform manufacturing in Clare.

Carol Gibbons, Head of Regions and Local Enterprise at Enterprise Ireland, said that the campaign is a key part of supporting the transition to a low-carbon, resource-efficient economy.

"Sustainability is increasingly seen as a core driver of future growth for small businesses, aligning them to changing consumer demands," she said. "The business supports offered by the Local Enterprise offices from Digital to Green for Business are a key enabler for business, and I would encourage all small businesses to reach out to their LEO and start this journey together."

The Local Enterprise Offices were established in 2014 and have helped create over 25,000 jobs across the country.

## Key Takeaways

- The Local Enterprise Offices have launched a new campaign called "All In A Day's Work" to encourage small businesses to avail of supports that will help them save time, money, and energy.
- The campaign highlights the Lean, Green, and Digital programmes, which enable small businesses to become more competitive and productive.
- These programmes are available to all small businesses through their LEO and have helped Irish companies save over €28 million since they began.
- The campaign is designed to help small businesses become more efficient and sustainable, especially in the face of current challenges such as the cost-of-living crisis and the labour market tightness.
- The campaign website, [www.allinadayswork.ie](http://www.allinadayswork.ie), features case studies of Local Enterprise Office clients who have availed of these supports and the impacts that they have had for them. You can also sign up on the website to avail of a support in less than 2 minutes.

Find out more about the campaign [here](#).

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and Podcast Host



**Shane O'Farrell**  
Director of Corporate  
Partnerships, Irish  
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# Elevating Irish SMEs: The Power of Business Coaching for C-Suite Leaders



Ireland's small and medium-sized enterprises (SMEs) are the backbone of the nation's economy. As a C-suite executive, your role in steering the ship of an SME is crucial. In the dynamic world of Irish business, there's a powerful tool that can help you navigate the challenges, seize opportunities, and drive your organisation forward - business coaching. In this article, we will delve into the world of business coaching and explore its benefits for Irish SMEs.

## Navigating the Irish Business Landscape

Ireland's business environment is unique, with its blend of multinational corporations, local SMEs, and the ever-changing regulatory landscape. For C-suite leaders in Irish SMEs, the pressure to compete and thrive is constant. Business coaching provides an avenue for personalised support and tailored guidance to help you succeed in this vibrant marketplace.

## Why Business Coaching Matters for Irish SMEs

**Strategic Growth:** SMEs often face resource limitations that can hinder strategic growth. A business coach can help you identify efficient growth strategies, such as entering new markets, expanding product lines, or forming strategic partnerships, all while maximising existing resources.

**Leadership Development:** For C-suite executives, honing leadership skills is vital. Business coaching provides a personalised platform for developing leadership capabilities, enabling you to inspire your team, make confident decisions, and steer the company toward success.

**Innovation and Market Insights:** Business coaches can provide fresh perspectives on product development and innovation, helping you stay competitive and even ahead of the curve. They can offer insights into consumer trends and market demands, which are particularly beneficial for SMEs.

**Networking Opportunities:** Business coaches often have extensive networks, which can be a goldmine for Irish SMEs. They can introduce you to valuable contacts, potential clients, or strategic partners that can significantly impact your business.

**Financial Health:** SMEs must carefully manage their finances. Business coaching can help you make informed financial decisions, optimise cash flow, and secure funding when needed, ensuring the financial health of your business.

Business coaches are also equipped to assist leaders in employee engagement, change management and improving work-life balance.

## A Personalised Approach to Success

One of the defining features of business coaching is its personalised nature. It's not a one-size-fits-all solution. Instead, it's tailored to your specific needs and the unique challenges your SME faces in the Irish business landscape. A business coach works closely with you to set clear goals, develop strategies, and monitor progress. This can be done on a one-to-one basis or you could choose to engage in a peer-to-peer coaching environment that combines the experience and knowledge of other C-suite executives with the skills and expertise of a business coach.

## Making the Investment in Business Coaching

Investing in business coaching is not an expense; it's an investment in your company's future. For Irish SMEs, this investment can lead to substantial returns. It can help your business thrive in a competitive environment, seize opportunities, and overcome challenges. It's a strategic move that C-suite leaders of Irish SMEs should seriously consider.

The world of business is ever-evolving, and the Irish SME sector is no exception. C-suite executives in Irish SMEs face a unique set of challenges and opportunities. Business coaching offers a customised approach to leadership development, growth, and success. It's a valuable investment that can help Irish SMEs not only survive but thrive in this dynamic business landscape. As a C-suite leader, consider the potential of business coaching to elevate your company to new heights. Your success is Ireland's success, and it begins with personalised guidance and support.

Dónal is a Business Coach, founder of [Flywheel Momentum](#) and [Sorrento Recruitment](#).

# Converting to Energy Efficient Lighting to Cut Energy Bills

Article from Urban Volt

Energy Efficiency is the process of reducing the amount of energy required to provide products and services". But how do we do that?

As the global population continues to grow and our natural resources become scarcer, it is essential to find ways to reduce energy consumption and lower our carbon footprint. One effective way to achieve this is by switching to LED lights and adopting energy-efficient lighting solutions. This not only helps the environment but also reduces your energy consumption by 70%-80% immediately.

Light Emitting Diode (LED) lights have revolutionised the lighting industry with their exceptional energy efficiency and long lifespan. Unlike traditional incandescent or fluorescent lights, LEDs do not rely on heating a filament or using toxic materials like mercury, which makes them not only more energy-efficient but also environmentally friendly. LEDs convert a higher percentage of the energy they consume into visible light, significantly reducing waste energy in the form of heat. This results in less energy consumption and, consequently, lower energy bills.

One of the key advantages of LED lighting is its longevity. LED bulbs can last up to 25,000 hours or more. This extended lifespan means fewer replacements are needed, reducing maintenance costs and waste. This not only saves money but also contributes to a more sustainable future by reducing the production of lighting waste.

Converting to energy-efficient LED lighting is a straightforward process. LED bulbs can easily replace existing incandescent or fluorescent bulbs in most fixtures. Additionally, LED lights are compatible with dimmer switches and can be controlled remotely through smart devices, enabling users to further optimise their energy use. It's a simple and cost-effective way to transition to more energy-efficient lighting.



The financial benefits of switching to LED lighting are undeniable. Using the Light as a Service model, there is no upfront cost - UrbanVolt takes a share in the savings over the first five years.

The share of the savings includes project management, all installation costs and maintenance over five years. And at the end of the five-year agreement the customer keep the lights and all the ongoing savings

Apart from the immediate financial advantages, the environmental benefits of adopting LED lighting are substantial. Reduced energy consumption means lower greenhouse gas emissions, which play a significant role in combating climate change. Moreover, the longer lifespan of LED bulbs and reduced maintenance contribute to a decrease in waste production, which is a step towards a more sustainable future.

Converting to energy-efficient LED lighting is a simple yet impactful way to cut energy bills while contributing to a greener future. As the world continues to prioritise sustainability and energy conservation, transitioning to LED lights is a responsible and cost-effective decision that benefits both business and the planet.



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# Revolutionary payroll and HR app, launches in Ireland

ADP has announced the expansion of its chat-based mobile payroll solution, Roll by ADP, to the Irish market. The innovative payroll and HR app serves as an intuitive advisor for small business owners, offering payroll insights and support tailored specifically for Ireland.

Roll by ADP is fast, affordable and flexible. Thanks to its natural, conversational experience, there's no training needed. Businesses can get set up on the app in minutes and run payroll anytime, anywhere in under 60 seconds. Roll allows small businesses to pay employees easily and quickly, whether they're full or part-time, permanent, temps or casual staff. The app provides on-the-go HR and payroll support, offering a direct integration with Revenue and ensuring payroll taxes are calculated and reported correctly.

The launch marks Roll's first venture beyond the United States, where it's already established as a trusted solution helping small businesses streamline their payroll processes and enhancing business efficiency. Roll by ADP is designed for small businesses and backed by the leaders in payroll.

Maria Black, President and CEO at ADP, says "With over 70 years of innovation at the heart of who we are, we've been working with AI and machine learning in our products, leveraging the power of our data to help businesses succeed. Roll is all about providing smart, easy and powerful solutions to help businesses in Ireland achieve their goals confidently."

## Roll is effortless to use, with capabilities such as:

**Intelligent Assistant** – Small business owners in Ireland can now seek guidance on managing and expanding their business through a chat-based, intuitive conversation on their mobile device. They can directly ask Roll for help writing job descriptions, conducting interviews, paying their employees' taxes to Revenue, and more.

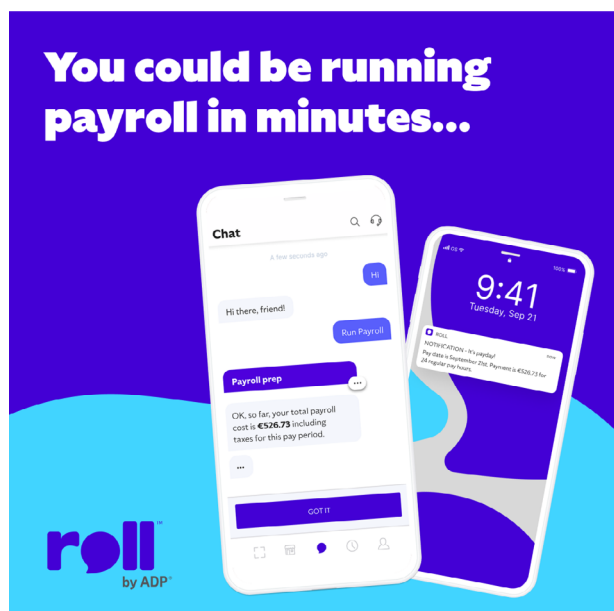
**Swift set-up and hassle-free HR and payroll support** – The app guides busy entrepreneurs in Ireland through the do-it-yourself set-up, cutting out time-consuming tasks through chat-based interactions on their device.

**Security and privacy** – All Roll Ireland data is safeguarded in a secure cloud environment and hosted in the European Union. Roll uses the latest in-app security protocols and benefits from the ongoing oversight of ADP experts to protect the employee data of Irish small businesses.



Roberto Masiero, SVP of Product Development and Innovation at ADP, and founder of Roll, emphasised, "We built Roll with the goal of giving small business owners a tool that would make their lives easier. To reduce the time they have to spend on payroll, so that they can focus on growing their business. Roll acts like an intuitive assistant, reminding them of important tasks and providing valuable guidance in a safe and secure way."

Roll™ by ADP® is now available to small businesses across Ireland. To learn more: [RollbyADP.com/en-ie](https://RollbyADP.com/en-ie).





# Growth and Sustainability Loan Scheme



## Long-Term Low-Cost Finance for Irish Businesses, Farmers & Fishers

The Growth and Sustainability Loan Scheme supports strategic investments in the growth and resilience of the business or in environmentally friendly technology with long-term low-cost finance up to €3 million.

Find out more at [sbci.gov.ie](https://sbci.gov.ie)



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## A Call for Action on Retail Violence

The scars of the violent assault on a woman and three children, coupled with a night of chaos marked by riots and looting, still linger in the thoughts of Business Owners nationwide. As the city attempts to move forward, it is evident that the recent events are symptomatic of a larger issue that has plagued the daily lives of retail workers.

The Retail Forum, held in September, brought together retail representatives, Minister Neale Richmond, Department of Enterprise officials, and Community Gardaí. The candid exchange of views shed light on the dire circumstances faced by retail workers, who live in perpetual fear of rampant criminal behavior.

Among the concerns raised were the urgent need to increase the visibility of Gardaí, a rise in staff on sick leave due to assaults, particularly by juveniles aged 13-15, and the necessity for additional prison spaces to break the cycle of recidivism. The forum underscored the prevalence of organized gangs engaging in criminal activities on a daily basis, causing a breakdown in the social contract between businesses and the state.



Neil McDonnell, CEO of ISME, emphasised that retail staff fear not immigrants, but the unbridled thuggery, violence, and theft that have become routine in their workplaces. Shockingly, some stores have resorted to keeping anti-COVID plastic screening to protect their staff from assaults and spitting.

Gardaí acknowledged a concerning "no challenge" policy prevalent in most stores, where shoplifters are not confronted to avoid potential legal repercussions. This practice stems from the fear of being sued for defamation, false imprisonment, or discrimination under the equality act.

A representative at the forum lamented the breakdown of the social contract between businesses and the state, asserting that not only does the state fail to protect stores and their workers, but the legal system provides legal aid to repeat offenders who, in some instances, have numerous convictions.

A disturbing revelation was that a minority of legal professionals are willing to represent serial perpetrators in suing the victims of their crimes.

The call for action extends to the judiciary and the prison system, urging them to reassess their roles in allowing a erosion of confidence in the rule of law. The minutes of the September Retail Forum, where these concerns were voiced, can be accessed [here](#).

As Dublin looks back on the November riots, it becomes evident that a comprehensive and collaborative effort is required to address the root causes of the rising violence and criminality, ensuring a safer environment for both retail workers and the broader community.





## Aisling Cullen Thanks Plants

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

Work keeps me busy but when I get a chance, I like to pop out to the gym for a spinning class or a short workout. I also find cooking really relaxing and like to come up with new creations over the weekend. During the week, I am less fussy about food and tend to eat for fuel rather than pleasure!

### Why does going to the gym appeal to you?

I think having a clear head is important when running a business - there are a lot of problems that happen daily that need to be solved. Exercise is important to me to clear my brain and plan on how to move forward, rather than being dragged down by any issues that are going on.

With cooking, this is my way of connecting with my family and disconnecting from work life. I love to get the kids involved and we enjoy going to the library and picking out new cookbooks and recipes to try out.

My love of cooking has turned into my career and I wouldn't change it for the world! If you can turn something you love into a job, then it doesn't feel as



much like a job.

### Is there anything outside of cooking that you would like to try?

I haven't been skiing in about 15 years and I'm hoping to get back to it next year. There is something so enlivening about being in the crisp air in the mountains and then cosying up in the evening to a warm fire.

### Talk to us about the work you do and your business, Thank Plants.

Thanks Plants manufactures meat substitutes with a wholesome ingredient list and good nutritional profile. We pack our products with veg and beans, and use the latest proteins to give texture and better nutrition.

We currently have 8 products in the range including flavoured sausages, Chorizo Crumbles, burgers and two roast products. We are working on NPD of plant-based chilled snack products and two centreplate products, all to be launched in 2024.

We have a manufacturing facility in Dublin city and we are sold in over 400 stores nationwide in Ireland, in Tesco, Supervalu and ALDI.

### What exciting developments or initiatives do you have in store for Thanks Plant as you move forward?

We are working on new products for March 2024 that will have a broader appeal to both meat eaters and veggies alike. We have done a deep dive into the snack market and it is growing at a fast pace, so this is something we'd really like to keep developing further.

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

As a business owner, work can be all-consuming. There are always emails to answer, people to contact, problems to solve... It's really important to give that part of your brain a break every now and then, so you can recharge and energise and regain focus.

### How important is work-life balance to you?

Work life balance is very important, but for me it always tips on the scales when it comes to work rather than enjoying life. I think employers do need to focus on more balance, because from my experience as being both an employer and previously an employee, I felt it was much easier to switch off at the weekends and the evenings when an employee. The responsibilities are really stressful as a company owner, but it's also incredibly rewarding.