

# Member's Newsletter

April 2024



**iSME**  
Irish **SME** Association



Dear member,

What a difference a month makes!

Last month we noted the difficulties being faced by so many SMEs, which were confirmed by insolvency data published by PwC and Deloitte.

Then came the surprise resignation of Leo Varadkar as Taoiseach and leader of Fine Gael, and suddenly people are talking about SMEs again, and their importance to the Irish economy.

This is a crucial time for the [SaveJobs](#) campaign. We need you to sign up for this, we need you to get others to sign up for it, and we need all signatories to the [SaveJobs Pledge](#) to interact immediately with their local Fine Gael representatives.

The Fine Gael Ard Fheis takes place in the University of Galway this weekend. We know there will be a change of at least two ministries on the Fine Gael side of the coalition. This is your opportunity to express the difficulties your business is experiencing, and what you want done about it. (See the [SaveJobs Pledge](#) for details). You will find the contact details for your local Fine Gael TD or Minister [HERE](#)

The political changes mean there is a good chance of an early budget and general election this year. If you have any particularly important issues you would like us to address in our pre-budget submission, now is the time to let us know. You will find our last pre-budget submission [HERE](#).

We have had a lot of queries from members on [Revenue Debt Warehousing](#). While we know there are significant delays in response from Revenue, they have confirmed to me that applications for Periodic Payment Plans (PPAs) received up to the 30<sup>th</sup> of May will be eligible for the 0% interest regime. If you have a PPA under the 3% interest regime, you MUST reapply for the 0% offer. Please don't delay this if you have outstanding Revenue debt; the interest rates outside this regime are penal.

We will be commencing our ISME Roadshows soon, please keep an eye on our [Events page](#) for details. I look forward to seeing you!

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

**Tap Retail Limited**

**UFirst Recruitment**

**Mullaney Brothers**

**Cloughjordan Distribution Co. Ltd**

**XASA International Limited**

**Comhar Criedmheasa Ghaoth Dobhair Teo**

**Rubberduck**

**Quillsen Estate Agents**

**Sligo BID**

**Blue Martini Group**

**Nigel M Daly Electrical Ltd. t/a EVchargingstations.ie**

**Thera Pharmaceuticals Ltd. T/A Axium**

**Texas Frozen Foods Limited**

**Metac Training**

**Glenilen Farm Ltd.**

**Southgate Distribution Limited**

**Taxgo Global Ltd.**

**Redquartz Ltd**

**LIA**

**Lawne's Motor Factors**

## ISME 30th Anniversary Lunch- Finally A Great Success!



After our 30<sup>th</sup> Anniversary Lunch in November had to be abandoned due to a bomb scare, ISME finally celebrated the 30 years milestone at Clontarf Castle on Friday 22nd March. Attended by approximately 300 guests, the atmosphere buzzed with excitement as Paralympic Table Tennis Player, Motivational Speaker and Actuarial Analyst Colin Judge delivered an inspiring keynote address, igniting passion and motivation among attendees. Renowned comedian Barry Murphy provided a delightful "Après Lunch" entertainment following a four-course lunch.

ISME Chairman Marc O'Dwyer welcomed attendees who included ISME members, corporate guests, His Excellency Vincent Guérend the French Ambassador, Declan Hughes, Secretary General of the Department of Enterprise, and Aidan Finnegan, Public Affairs Manager with the British Irish Chamber.

The occasion also honoured the exceptional two-decade service of ISME Staff Member Ronan Rigney, recognising his invaluable contribution over the years. We would like to extend our gratitude to our sponsors on the day - Fexco, Tara Slevin, Lily O'Briens, .ie, ISME Skillnet, Gunpowder Irish Gin, Corporate Enforcement Authority and Tier 3 Tech for their invaluable contributions, which helped create an unforgettable experience for our guests and furthered our mission of supporting Irish SMEs.

To access the photo gallery of the day, please click [here](#).

### 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 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**.





## NEW MEMBER INTRODUCTION

Time Point, founded in 1996, provides Workforce Management & HR solutions to businesses working across every industry – retail, hospitality, hotels, construction, manufacturing, logistics, healthcare, leisure and services.



With over 3000 customers, Time Point's purpose is to inspire change that elevates how a business manages its workforce, creating new efficiencies and processes that benefit every department and staff member.

Time Point Cloud is an intuitive, easy to use workforce management & HR solution connecting an entire business on one platform. It instantly updates every change on every aspect of a workforce's performance.

Time Point Cloud's workforce module includes -

Staff scheduling | Attendance tracking | Absence management | Payroll processing | Online document management | Onboarding | Digital acceptance sign off | e-Dairy HR tasks | Staff Messaging | Holiday tracking and lots more

Contact to know more at [sales@timepoint.ie](mailto:sales@timepoint.ie).

## ISME Finance Finder: Free 30-minute Consultation Available

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

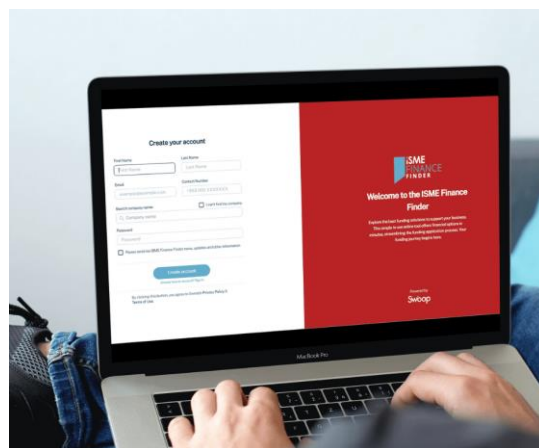
The Swoop team provide expertise and professionalism based on their deep knowledge of the lending market both in Ireland and in the UK. During the consultation they can address such key questions as:

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

Plus

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

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

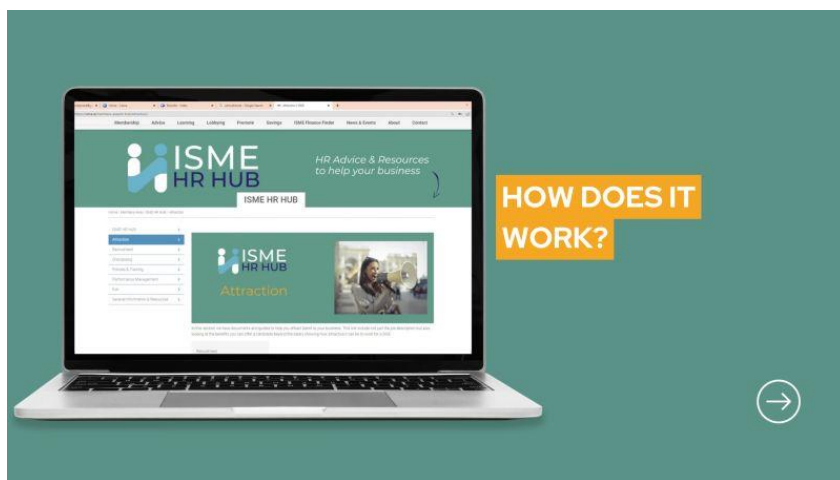


Now may not be the time to apply for a loan but the Swoop team will look at your business to see if it's loan-ready or give advice on what you need to do before applying for funding and show you the options available.

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

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

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



## ISME HR Hub – your HR support

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

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

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



## ISME Surveys

### ➤ Q1 2024 Trends Survey

How did your business find the first quarter of 2024?

In an ever-changing business environment, we want to hear from you on how your organisation has been impacted by completing our Trends Survey for Q1 2024 [here](#).

Please share this survey with your network.

### ➤ Q1 2024 Bank Watch Survey

Please take our Bank Watch Survey for Q1 2024 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.



## The Spring issue of the BISME is now live!

Spring issue of The BISME is now available to read online and download. We hope you enjoy this first issue of the BISME in 2024, full of interviews, articles and information for your business.

Click [here](#) to read and download.

## Health & Safety Authority Update



An tÚdarás Sláinte agus Sábháilteachta  
Health and Safety Authority

- ❑ A new course '[Protecting Vulnerable Workers](#)' is now live on [hsalearning.ie](#). The course is accessible from a new topic titled 'Vulnerable Workers' on [hsalearning.ie](#). This course is targeted at employers/managers/supervisors – across all sectors. It includes a definition of vulnerable workers (VWs), examples of VWs, some profiling around specific cohorts, accident data (including HSA accident trends data 2013 to 2022), an explanation of vulnerability and some indicative personas. In addition, we have a useful checklist which provides examples of what a prevention approach looks like.
- ❑ New information sheet on occupational noise is written for employers and employees to raise awareness and control the risk of workplace noise. It is applicable to all sectors. Many thanks to Declan Foster, Mairead Wall, Shara Smith and Helen Hourihane. Please see: [Sound matters - Occupational Noise](#)
- ❑ **New Topic Page on Human Factors:** [Human Factors - Health and Safety Authority \(hsa.ie\)](#)
- ❑ [Vulnerable Workers Information Sheet](#) is written for employers, managers, and supervisors. The purpose of this information sheet is to raise awareness around vulnerable workers, employer responsibilities in relation to protecting vulnerable workers, and protection practices.
- ❑ [Vulnerable Workers Topic Page on HSA Website](#) provides some high-level information about vulnerable workers and some signposting to key resources.
- ❑ The HSA are delighted to have reached a huge milestone with [BeSMART.ie](#) with over 100,000 users.
- ❑ [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.

## HSA Events



The HSA will be hosting a National Conference on Safety Representatives in Dublin Castle on the 12th of November 2024.

All current Safety Representatives, employers, training organisations, instructors, professional health, and safety practitioners, those interested in occupational health and safety and anyone with occupational health and safety responsibilities are welcome to attend the conference.

The conference will include keynote speakers, panel discussion and round table discussions.

Click [here](#) to book your spot and learn more.

## 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/>







## SEAI's Support Scheme for Energy Audits (SSEA)

SEAI's support scheme for energy audits (SSEA) has been designed to help Ireland's SMEs to take charge of their energy use. The scheme provides a €2,000 voucher towards the cost of a high-quality energy audit which, in most cases, this will cover the full cost of the audit.

With SSEA, a SEAI Registered Energy Auditor will complete your energy audit. Once the audit is complete, you'll receive an easy-to-understand report which sets out:

- An overview of how your business is currently using energy
- Opportunities to save energy and reduce carbon emissions
- Costs and return on investment for identified energy saving opportunities
- Suitability for solar PV and renewable heat solutions
- Relevant financial and non-financial SEAI supports that can turn you're audit into action!

### How will SEAI energy audit benefit my business?

An SEAI energy audit is one of the first steps a business can take to save money, save energy, enhance their brand image and future proof their operations. As well as helping you to understand how energy is used in your business, a SEAI energy audit identifies ways in which your business can become more energy efficient and reduce its climate impact.

### Is my business eligible?

If you are a tax compliant SME, registered in the Republic of Ireland and spending more than €10,000 per year on your energy bills then it is likely that you are eligible for the scheme. Check out the SEAI website for full details on the [eligibility criteria](#).

If you want to know more about the support scheme for energy audits or other ways SEAI is helping SMEs to deliver climate action, check out [SEAI website](#) or get in touch with them on [business@seai.ie](mailto:business@seai.ie)

## Events

**National Menopause Summit 2024**, Thursday 11<sup>th</sup> April - Friday 12<sup>th</sup> April 2024. Aviva Stadium, Dublin, Book [here](#)

**National Construction Summit 2024**, Thursday 18<sup>th</sup> April, Sport Ireland Campus, Blanchardstown, Book [here](#)

**Smart & Green Building Expo 2024**, Thursday 18<sup>th</sup> April, Sport Ireland Campus, Blanchardstown, Book [here](#)

**IBEC Employment Law Conference 2024**, Thursday 18<sup>th</sup> April 2024, Dublin Royal Convention Centre, Book [here](#)

**National Sustainability Summit**, Tuesday 28<sup>th</sup> May -Wednesday 29<sup>th</sup> May, RDS Simmonscourt, Dublin, Book [here](#)

# 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](https://isme.ie/isme-wellness-programme)

## AIBF Honours CTI Founder & Director Kathy O'Dwyer with Lifetime Achievement Accreditation in 2024

Originating from Kells, Co. Meath, Kathy embarked on her first professional journey in London, where she worked as a career and employment officer. Upon completing formal training and accreditation in Career Guidance in London, Kathy returned to Ireland and honed her skills in mentoring numerous women around returning to the workplace. Recognising the high demand for childcare services among the women she worked with, Kathy shifted to entrepreneurship and founded an AuPair agency before ultimately launching Career Training Internships in 2010.

CTI prioritises individuals' personal & career & training goals. The company provides a secure and immersive environment for international participants to gain valuable work experience and develop workplace-appropriate English skills. Trainee feedback has been consistently positive and enthusiastic, while local businesses have expressed how important trainees have been to their success.

The All-Ireland Business Foundation is an autonomous national accreditation body tasked with enterprise development and the promotion of Best-in-Class in Irish business. The accreditation is a fantastic acknowledgement of the hard work, dedication and contribution Kathy has given to business and entrepreneurship in Ireland.

If you are a local host company, a local host family or an international organisation that is interested in partnering with CTI please reach out to our team at [contact@careertraining.ie](mailto:contact@careertraining.ie)

On 20 March 2024, Kathy O'Dwyer, Director & Founder of Career Training Internships, was awarded the AIBF Hall of Fame Lifetime Achievement Accreditation 2024. The accreditation has been issued in recognition of Kathy O'Dwyer, who has been honoured with the Lifetime Achievement Accreditation in recognition of her "lifelong commitment to empowering young individuals and shaping their career paths."

Kathy has played a pivotal role in revolutionising internship & career training programmes in Ireland for international participants, working tirelessly to bridge the gap between education and industry. Her innovative approach has transformed traditional internship models into best-in-class programmes that attract groups of participants from all over the EU and offer invaluable real-world experiences to trainees and employers. By fostering meaningful connections between aspiring talent and forward-thinking organisations, Kathy has paved the way for countless young individuals to thrive in their chosen fields.

Kathy has strong ties to the local business community in Cork and across Ireland and has built a strong network of engaged host companies who partner with CTI to host trainees. She actively engages in events and networking activities and holds a position on the National Council of ISME (Irish SME Association). Both Kathy and CTI have been nominated for several prestigious awards, including The Club Network Female Founder Awards 2023: Business Owner of the Year, The Cork Business Services Company of the Year 2021: Training & Education by Business Cork and the Cork Business Association's Cork Business of the Year: Best in Professional Business Services. Kathy has also been recently nominated as Business Person of the Year 2021.





## Concerned about rising business costs?

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

**ISME members can save  
now on**  
**[www.isme.ie/advantage](http://www.isme.ie/advantage)**





## ISME spearheads nationwide campaign on business costs to Save Jobs



*Launching the SME campaign were – back row (from left): Adam Weatherley, ISME Skillnet; Sean Collender, Restaurants Association of Ireland; Stuart McNamara, Irish Craft and Artisan Distilleries Association; Damien Heffernan ISME. Front row (from left) Neil McDonnell, CEO, ISME; Elaine Dunne, Federation of Early Childhood Providers; Aidan Finnegan, Family Business Network; Suzanne Bannon, John Bannon Pharma; Tara Buckley, RGDATA; and Marc O'Dwyer, Chair of ISME. Photo by Siobhan Taylor.*

In response to mounting apprehensions regarding the treatment of small and medium-sized enterprises (SMEs) by policymakers in Ireland, ISME and several other trade organisations on March 12<sup>th</sup> launched a significant nationwide campaign. This initiative aims to address issues such as cumulative increases in labour costs, representation on key economic forums, and taxation concerns.

Central to the campaign's objectives is the call for a permanent nine percent Value Added Tax (VAT) rate for sectors such as food service, entertainment, experiential, and grooming. The campaign, titled "[Save Jobs – Sign the Pledge](#)," seeks to garner widespread support for its goals, which include advocating for National Minimum Wage reform, tax reform, and industrial relations reform.

The 10,500 ISME members across Ireland represent a diverse array of individual SMEs and leading affiliated trade organisations. The campaign emphasises the urgent need for reform in various areas affecting the SME sector.

### **National Minimum Wage Reform**

One of the primary concerns addressed by the campaign is the method of calculating the National Minimum Wage (NMW), which disproportionately affects SMEs. Our CEO Neil McDonnell highlights the disparity between wages in SMEs compared to large firms and the public sector. He emphasises the necessity of not benchmarking SME pay against public sector wages, calling for future NMW increases to be capped at the Consumer Price Index and for the application of the 8.8% rate of PRSI to the entirety of the NMW.

## Representation on Economic Forums

The lack of proportional representation for SMEs on key economic forums such as the Labour Employer Economic Forum (LEEF) and the Low Pay Commission is another pressing issue addressed by the campaign. Despite SMEs constituting 99.8% of total businesses and employing 60% of workers in Ireland, they are underrepresented in decision-making processes. ISME is insisting that SMEs must have pro-rata representation on these forums, demanding fair treatment and recognition from the government.

## Value Added Tax (VAT) Concerns

The Save Jobs campaign also advocates for the permanent establishment of a nine percent VAT rate for sectors like food service and grooming. ISME cites evidence of recent closures in these sectors, emphasising the detrimental impact of high VAT rates on businesses. Additionally, we call for a reconsideration of Ireland's overall VAT rates, which currently rank among the highest in the European Union.

## Wider Government Support

Despite SMEs employing 1.3 million people in Ireland, the government's promised support for small businesses falls short. We continue to highlight the stark contrast in funding compared to other sectors. The campaign underscores the importance of recognising the vital role SMEs play in the economy and the necessity of implementing supportive policies to address existing deficits in support.

## About the Campaign

The SaveJobs campaign is dedicated to reducing the cost of doing business for Irish SMEs by advocating for regulatory easing and tax reduction. ISME, along with several other trade organisations and employee representatives, is spearheading this initiative. With the support of various organisations, the campaign aims to amplify the voices of SMEs in the political arena, particularly in the lead-up to national and local elections.

Among the organisations initially joining the SaveJobs.ie campaign alongside ISME are the **Irish Hairdressers Federation, Restaurants Association of Ireland, Irish Hardware Association, Nursing Homes Ireland, Retail Excellence Ireland, Hair and Beauty Industry Confederation, Vintners' Federation of Ireland, and Convenience Stores & Newsagents Association**. These collective efforts underscore the unified stance of various sectors in advocating for the interests of SMEs and fostering a conducive environment for entrepreneurship in Ireland.

Join us today and make your voice heard! Sign the Pledge [here](#).



## Explore ISME Skillnet's Brand New Website !

In early 2023 the ISME Skillnet team embarked on a new website build to improve efficiencies and an overall user experience. By adding been adding graphics and custom-written content, the new ISME Skillnet website makes it easier for visitors to interact with their training events and content.

This is an exciting time for the ISME Skillnet as we continue to grow our engagement with businesses wishing to upskill staff, improve parts of their business and assist with the growth of their bottom line. The new website is an important tool to help us continue this growth path and to provide training courses and events that truly resonate with Irish SMEs.

We encourage you to take a tour of the new website and to register as a new user of the site (this is separate to your ISME membership logins). You can be notified of new training programmes and be first to hear about our events.

**The ISME Skillnet** 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.

### UPCOMING COURSES:

#### **Beginner VAT**

Monday, 8th April

[View Course](#)

#### **Intermediate Vat**

Wednesday, 10th April

[View Course](#)

#### **Advanced VAT**

Monday, 15th April

[View Course](#)

#### **Business Tax 101**

Wednesday, 17th April

[View Course](#)

SCAN THE QR CODE TO FIND  
THE FULL LISTING





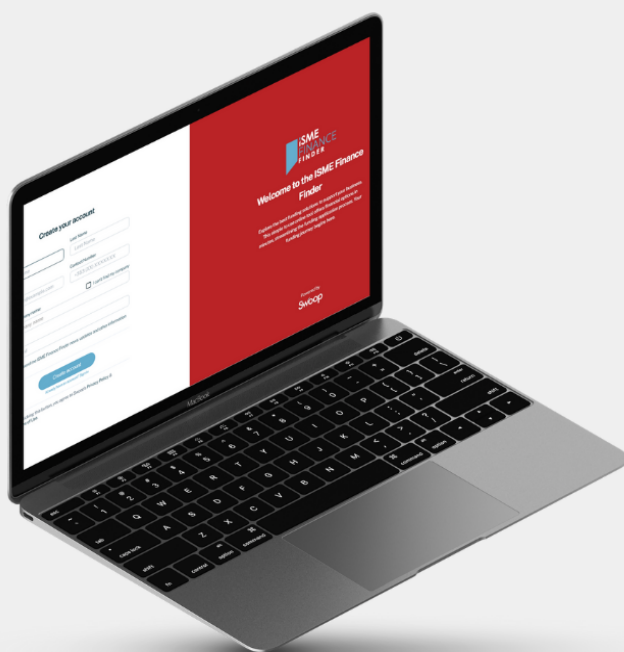
# Do you want to...

start or expand your business?

improve cashflow?

acquire a business?

purchase property?



If so, your finance journey starts here

[isme.ie/finance-finder](https://isme.ie/finance-finder)