

Members' Newsletter

November 2024



iSME
Irish SME Association



Dear member,

Elections are in the air!

At time of writing, [Paddy Power](#), [Ladbrokes](#), and [Betfair](#) all have Donald Trump odds-on to take the White House on 5th November. Should he be inaugurated as 47th US President, various economists have estimated the impact of his economic

policies as costing the US up to 8% of GDP. He is unlikely to actually follow up on many of his promises if elected, but the promise to lower US corporation tax to 15% is consistent with the [OECD BEPS](#) process, and would be popular with corporate America

To do this, he would need to get the measure through the House and Senate. According to [270towin.com](#), there will be a Republican majority in the Senate, and a dead heat in the House, making even this policy less likely to hit the US statute book.

However, whether a Democrat or Republican takes the White House, we need to understand that the US as a whole has become much more protectionist. We can, over time, expect there to be increased pressure on our FDI employer base to increase output in the US, or at the very least, to repatriate more of their profits there, rather than have them enter the pockets of the Irish Exchequer.

The consensus in the media is that our own general election will take place on November 29th, the same day as the ISME Annual Lunch! As far as we're concerned, the election can't come soon enough, as nothing of interest or assistance to SME employers has come out of the Dáil in some time.

You will therefore have canvassers on your doorstep soon. Please try to get across to them one or more of our [Key Budget Themes](#), and ask that these appear in manifestos.

1. Government must heed the voice of small business, and give them representation in the Labour Employer Economic Forum (LEEF).
2. Employers can't solve the cost living crisis cannot through the minimum wage. Only lower costs can.
3. Ireland is all-in on FDI, but we must develop indigenous business.
4. The State must invest more in infrastructure and housing spend.
5. Ireland is the second most expensive State in the eurozone in which to live. We must look critically at our standard and reduced rates of VAT, and what they are applied to.
6. The public service needs reform to deliver services efficiently and effectively.
7. We must stop removing workers from the standard rate tax band; all workers must make some level of contribution to the exchequer and social fund.
8. The legal system is a major impediment to infrastructure development, affordable housing, affordable family law, free speech, timely commercial dispute resolution. It must be reformed.
9. The social insurance fund is €350bn underfunded to meet old age pensions liabilities. We want to see a 2% PRSI rate to be applied to all earnings up to €424 per week, and 6% on the balance.
10. The public will not make the green transition without economic incentives in place to do so. Government has to make meaningful incentives to decarbonise the economy.
11. Our workers and our business owners need upskilling. We want to see the massive surplus in the National training Fund spent on workforce skills development.

This year's ISME Annual Lunch with Oonagh O'Hagan of Meagher's Pharmacy and Ross O'Carroll Kelly will be the best yet. Book tickets for you and your staff [HERE](#)!

- **Freestorm Ltd**
- **MW Health & Safety**
- **JC Engineering Ltd.**
- **O'Flaherty's Pharmacy**
- **Rapitalia Foods**
- **LA Gymnastics**
- **Crystal Clean Services**
- **O'Toole Transport Ltd.**
- **THC Consult**
- **Automated Window Blinds Limited**
- **Sine Engineering & Design Company Limited**
- **Ard Precision (Ireland) Limited**
- **Glendawn Country Fresh Herbs Limited**
- **David Taylor Animal Nutrition**
- **Clontrac**
- **Examcraft**
- **McAnenly Consulting**
- **Darragh Equestrian Solutions**
- **Cherry Picker Limited**
- **O'Shea Farms Limited**
- **Centrepoint Technical Services Holdings Limited t/a Thermodial**

2024 ISME Annual Business Lunch

Date: Friday 29th November

Venue: Fitzpatrick Castle Hotel, Dublin

We are excited to invite you to ISME's highly anticipated Annual Business Lunch, taking place on Friday, 29th November at Fitzpatrick Castle Hotel, Killiney. This year's event promises to be a memorable celebration of Ireland's SME sector, with over 300 SME business owners and staff gathering to recognise the contributions our sector makes to society and the Irish economy.

OUR GUEST SPEAKERS



Oonagh O'Hagan
*Managing Director
Meaghers Pharmacy Group*



Paul Howard
*Acclaimed journalist and author,
renowned for his satirical Ross
O'Carroll-Kelly series*

We are honoured to have **Oonagh O'Hagan, Owner and Managing Director of Meagher's Pharmacy Group**, as our guest speaker. Oonagh is a trailblazing entrepreneur, recently named Businesswoman of the Year 2023 by Irish Tatler and Entrepreneur of the Year 2023 at the Women Mean Business awards. With a thriving business spanning ten pharmacies and a global online store, her insights are sure to inspire.

Our after-lunch entertainment will be provided by the celebrated author **Paul Howard**, best known for his hilarious **Ross O'Carroll-Kelly series**. Paul is a multi-award-winning writer whose sharp wit and storytelling promise an unforgettable experience.

Book your tickets now as they are selling out fast!

ISME Annual Business Lunch – Single Ticket

Includes 4-course lunch & wine

[BOOK HERE](#)

ISME Annual Business Lunch – Table of 10

Includes 4-course lunch & wine

[BOOK HERE](#)

Watch Back: Your 2024 Employment Law Update

There have been several important employment law changes arising from the courts and new legislation in the past year. In response to that, ISME held this webinar with **Katherine McVeigh, Barrister-at-Law** to provide important updates to Irish SMEs.

Some of the areas we covered in the webinar are:

- Recent Code of Practice on the Right to Request Flexible Working and the Right to Request Remote Working, assisting members on the legal complexities of employees' requests for flexible or remote working arrangements.
- Legal changes to mandatory retirement ages in the workplace
- Increase of statutory sick pay and recent case law on an employer's obligation to pay sick pay
- Introduction of fines for employers in breach of employment laws, and how to avoid the fines
- Determining Employment Status: self-employed/ employee? Implications for employers, recent case law and new Code of Practice for guidance
- 2024 significant judgments from the courts that every employer should know about
- Please note all information is accurate as of the date of recording in October 2024.



Advertise with the bISME

The **bISME** is the official quarterly online magazine of ISME. The bISME is sent to businesses across the country and carries comprehensive editorial content including: news; interviews with leading business figures; ISME services and lobbying updates; member profiles; HR; finance; topical issues facing Irish SMEs; lifestyle articles; and lots more.

We are planning issue 26 of the bISME. If you would like to advertise in our online publication with a growing circulation, take a look at the rate card [here](#) and email us at marketing@isme.ie



New ISME Affinity Partners

Take a look at the most recent additions to the ISME ADVANTAGE Affinity programme :

Fexco offers new ISME Members **No transaction fees** on all foreign currency payments and **Free FX Assessment** to identify and mitigate potential currency risks in your business.



Davy offers a planning-led approach with a team of pension and tax specialists to help clients assess their options to avail of pension saving opportunities while they exist

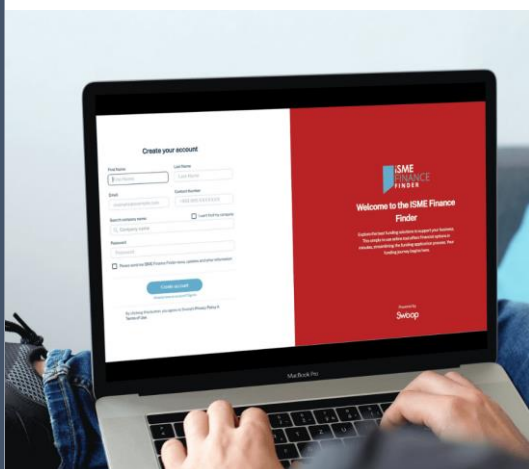
Our new lead generation partner, **Lead Forensics** offers ISME members the ability to set up free tracking on their website(s) to uncover the 98% of website traffic that is currently being lost. There is no commitment to subscribe at this stage, and the report may highlight website traffic you previously did not know the origin of. In addition, ISME members can receive their first full months tracking completely free of charge, should they decide to sign up for the service after running the free test



View all our Affinity programmes [here](#). ISME Members can access all offers when they log into the Members Area.

ISME Finance Finder

To support businesses in accessing funding the ISME Finance Finder, powered by Swoop Funding, has updated and improved its online platform by introducing cashflow and forecasting tools, banking and accounting system integration, as well as equity funding. Register here now to explore the funding options available or to start a conversation about how much you could raise through equity. Your funding journey starts now by going to www.isme.ie/finance-finder

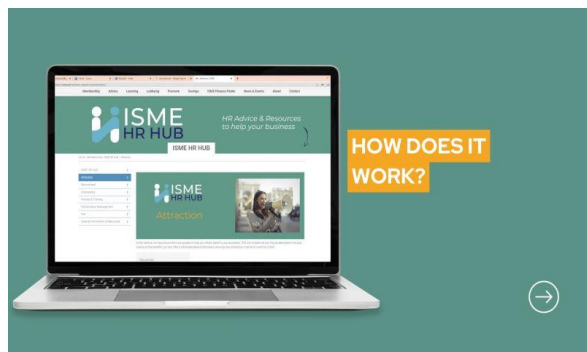


ISME HR Hub – your HR support

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.



Calling Businesses in the Retail and Hospitality Sectors – Register NOW for the €4,000 Power Up grant

Businesses will receive an email from their Local Authorities with details on how to register

On Thursday 24th October, the Minister for Enterprise, Trade and Employment, Peter Burke TD, has announced the opening of the Power Up grant, through an online portal accessible via the Department's website: [//enterprise.gov.ie/powerup](https://enterprise.gov.ie/powerup)



Retail and Hospitality businesses who received the second ICOB payment can register for the €4,000 one-off Power Up grant, once they receive their email from their Local Authority. This grant will be similar to the ICOB scheme and registration has been specifically designed to be quick and easy. The Local Authority network is administering this scheme on behalf of the Department of Enterprise, Trade and Employment.

Minister Burke and Minister Dara Calleary TD highlighted that the direct payment is part of nearly €500 million in support directed at small businesses this year, with over €244 million already paid out through the ICOB scheme. Businesses are encouraged to act swiftly to ensure they receive this support before year-end.

The deadline for registrations is 8 November 2024.

New free service makes it easier for Irish businesses to access supports



Running a business isn't easy, There are lots of things that can get in the way of success. Rising costs, increasing competition, struggling to find the right talent, and not having the time to focus on the important things. It's not easy but accessing support should be. And it starts here.

Bringing together over 180 supports from 19 different departments and agencies, the new **National Enterprise Hub** is the single source for all government support for your business. With everything from simple, easy-to-access grants to expert advice and training, our website has all the information, all in one place.

And don't worry about not knowing what you need: our helpful team of trained advisors available online or over the phone ([\(01\) 727 2100](tel:017272100)) will guide you every step of the way. So, whether you've applied for supports before, or it's your first time, we're here to help you get started.

Support starts here, visit www.neh.gov.ie for more information.

Are you an employer looking to boost your digital marketing efforts and grow your business?

MSLETB (Mayo, Sligo, Leitrim Education Training Board) recently announced the launch of the new National Digital Marketing Apprenticeship programme. This cutting-edge, two-year training programme was designed by industry for industry and offers a unique blend of online and in-person classes across Mayo, Dublin, and Kerry. If you are looking to take on a new hire or up-skill/re-skill an existing employee, then this programme is perfect for you. This apprenticeship provides hands-on experience to develop the practical digital marketing skills required by industry. Apprentices engage in real-world projects and campaigns, applying theoretical knowledge to solve practical challenges.

There are no training costs, and a number of employer grants are available.

Contact DebbieWoodward@MSLETB.ie to find out how this innovative Digital Marketing Apprenticeship Programme can help your business."

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

Health & Safety Authority Update



An tÚdarás Sláinte agus Sábháilteachta
Health and Safety Authority

- ❑ [Small Business Start-ups](#) : This short introductory course is suitable if you are starting a small business or have a new business. You will learn about the role of the Health and Safety Authority (HSA) and the importance of managing safety, health and welfare in the workplace. The elements of a health and safety management system are outlined on the course and the main duties of employers and employees under the Safety, Health and Welfare at Work Act 2005. Risk assessment and meeting Safety Statement requirements for your business is another key part of this course.
- ❑ [Small Business – Employees](#): This short introductory course is suitable for employees that are working in a small business. The course outlines the main duties of employers and employees under the Safety, Health and Welfare at Work Act 2005. It also addresses the impact of positive safety behaviour in the workplace. The course also includes key health and safety information required to keep you safe at work, including information on the roles of a Safety Officer and Safety Representative.
- ❑ [Small Business – Employers](#): This short introductory course is suitable for employers and the self-employed who are running a small business. The course outlines the role of the Health and Safety Authority (HSA) and the general duties of employers under the Safety, Health and Welfare at Work Act 2005. Information on vulnerable workers, including those in a sensitive risk group is provided. Risk assessment and the Safety Statement, and reporting accidents to the HSA is also covered on the course. The content is suitable across all work sectors
- ❑ [Occupational Health and Safety Guidance on Vulnerable Workers in the Workplace](#) guidance is written for employers and employees in all work sectors, including agency workers, contractors, migrant workers, part-time and temporary workers, and gig workers.
- ❑ A new course [Vulnerable Workers: A short Course for Employees](#) is now live on hsalearning.ie. This short awareness-raising course is for employees, including those who are vulnerable workers. The course will also be helpful to employers and managers, supervisors, safety personnel, and to organisations or educational bodies that are helping vulnerable persons to prepare for the workplace.
- ❑ [Why a Health and Safety Inspector Calls to your Workplace](#) guidance explains to you what to expect when a HSA inspector calls to your workplace to carry out an inspection or an investigation. It also explains what we do with the personal data we are required to collect during our workplace inspections and investigations.

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.

Green Business Supports

Ireland has a target to reduce carbon emissions (greenhouse gas emissions) by 51% by 2030, and to achieve a climate neutral economy by 2050. (source: Government Report). The sectoral emissions ceilings (SECs) agreed in July 2022 put in place targets for each sector to achieve this. The target for the enterprise sector is to reduce emissions by 35% by 2030. In order to do this, businesses are encouraged to invest in a greener future, through sustainable products, services and business models.

Whether your business is big or small, it is important to reduce emissions and promote sustainability in how you work. Click [here](#) to find a number of training, mentoring and financial supports for companies trying to reduce their carbon footprint

Events

Wind Energy Trade Show 2024, Wed 6th – Thur 7th Nov, RDS Dublin, Book [here](#)

Sustainable Enterprise Summit, Tuesday 5th Nov, More information [here](#)

DataCentres Ireland 2024, Wed 20th – Thur 21st Nov, RDS Dublin, Book [here](#)

Q4 Policy Forum, Monday 18th Nov, Clontarf Castle Hotel Dublin, Book [here](#)

Ireland Electrified Conference 2024, Thur 5th Dec, Clontarf Castle Hotel Dublin, Book [here](#)

Concerned about rising business costs?

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

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





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.

Lead with Confidence

Certified Leadership Programmes for SMEs in Dublin, West and Northwest Ireland.

Online Diploma in Artificial Intelligence

November 7th, 2024

REGISTER NOW!

Price: €1500
NOW €450

Online Diploma in Digital Marketing and Strategy

November 14th, 2024

REGISTER NOW!

Price: €1500
NOW €450

Online Diploma in Sustainability Management for Business

November 12th, 2024

REGISTER NOW!

Price: €1500
NOW €450

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THE FULL LISTING





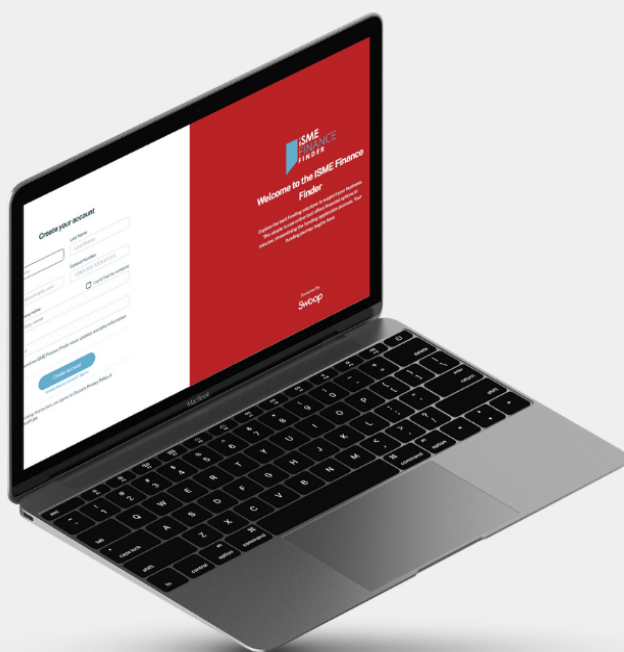
Do you want to...

start or expand your business?

improve cashflow?

acquire a business?

purchase property?



If so, your finance journey starts here

isme.ie/finance-finder