

# Members' Newsletter

June 2025



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



Dear member,

We're delighted to welcome our new National Council; you will see their details shortly on our web page.

ISME published our [Pre-Budget Submission 2026](#) last month, based around five key themes:

- Business Costs
- Indigenous Enterprise Policy
- SME and Workforce Upskilling
- Sustainable Public Finances
- Housing

These are the most frequently recurring issues for our members, and all are controllable by government if there is sufficient will. With the Dáil going into summer recess next month, we urge you to take these issues up with your local TDs and ministers.

The [Trump Tariffs](#) appear to be having an effect now. Global growth forecasts are down- must especially in the US, but it is rarely the case that a US decline does not impact Europe. Difficult times potentially lie ahead, please think accordingly in your business.

We were delighted to see Minister Peter Burke announce the formation of a [Small Business Unit](#) in the Department of Enterprise recently. It is the stated mission of the unit to ensure use of the SME Test, and to make sure the needs of small businesses are considered across Government before new legislation or regulation is introduced. It will oversee simplification of information and access to grants and supports for businesses through the [National Enterprise Hub](#).

Of course, setting up a unit is not enough, SMEs will have to see tangible benefits emerge from this unit before we consider it a success.

Finally, I would like to congratulate [Jenny Melia of Enterprise Ireland](#) on taking over as CEO to replace Leo Clancy. Given the massive difference in output between our FDI firms and indigenous business that we point out in our pre-budget submission, Jenny will have her work cut out for her in scaling up Irish business, but that must now be a policy priority of government. We wish her well.

A handwritten signature in black ink, appearing to read 'Neil O'Sullivan', followed by a long horizontal line and a circular flourish.

## Only 6 more days to go until the first ISME Roadshow of 2025!

With just 6 days to go until the first ISME Roadshow of 2025 — taking place at the Talbot Hotel Stillorgan on Friday, 6th June — we're delighted to announce our Special Guest Speaker: Brian Keegan.

Our agenda for the day is outlined [here](#) — we look forward to welcoming you for a morning of insights, networking, and practical takeaways for your business.

### Special Guest Speaker:

Brian Keegan is a seasoned entrepreneur, business coach, and the founder of 360 Group.

He is Ireland's only certified Scaling Up coach and has completed multiple coaching methodologies to offer tailored guidance to CEOs and leadership teams. Brian is also the founding president of the Entrepreneurs Organization (EO) Ireland and runs The Redwood Academy, a retreat and learning hub for business leaders. A dynamic speaker with a passion for entrepreneurship, Brian brings deep insight into growth, leadership, and strategic execution.



### Pitch my business & Networking:

Each attendee will have a 2-minute slot to give an elevator pitch to promote their business. A great opportunity to network with fellow business people in your area. Don't forget your business cards!



**ISME**  
Irish SME Association

**ISME ROADSHOW 2025**  
COMING TO DUBLIN

 Friday 6th June 2025

 8AM- 12PM

 Talbot Hotel, Stillorgan

**REGISTER NOW** 

Book Your Tickets [here](#)



## ISME Appoints New Chair and Vice Chair at the AGM



*Elaine Dunne, ISME's new vice-chair and Finbarr Filan, ISME's new chairperson*

ISME has elected Finbarr Filan, as its new Chair at the organisation's annual general meeting held on Friday 23<sup>rd</sup> May at Iveagh Garden Hotel Dublin. He will serve two years in the role, leading ISME's National Council and Board of Directors.

A native of Sligo town, Finbarr operates the award-winning family-owned Centra store in Castle Street and has served as ISME Vice-Chair since 2023. He has held senior roles across the medical device, pharmaceutical, and construction sectors before moving into retail.

ISME Council member Elaine Dunne, Secretary of the Federation of Early Childhood Providers, has been elected Vice-Chair.

Neil McDonnell, the CEO of ISME, said that Mr Filan brings exceptional experience and a deep understanding of both SME business realities and the broader policy environment.

As ISME Chair, Finbarr Filan is focused on securing formal representation for SMEs on the Labour Employer Economic Forum (LEEF).

He wants reform of how the National Minimum Wage is calculated to ensure it reflects real cost-of-living solutions rather than driving unsustainable wage inflation.

He also champions town centre regeneration through enhanced supports for repurposing derelict buildings and advocates VAT rule changes to support earlier SME entry into export markets.

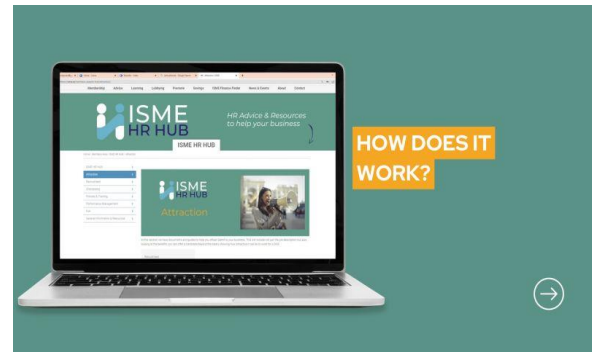
On legal and insurance reform, the new ISME chair is calling for a statutory defence against transient retail defamation and implementation of key recommendations from the Kelly Report to help reduce public liability insurance costs and protect SME viability.

## 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.



## Save More with ISME Affinity Programme

As business costs continue to rise and income for so many at the moment has been challenged, we want you to take ADVANTAGE of your ISME Membership to reduce your costs and add value to your business through the buying power of ISME.

We have negotiated preferential rates, added services and access to selected companies across a range of industries for our members. Browse the listing [here](#) to make savings of up to 50%.

*To access these offers, Members need to log into [isme.ie](http://isme.ie) via the Members Area.*

## Promote your Business in the Summer Issue of the bISME !

The second issue of bISME in 2025 is going to be out on June and we are taking booking now for this issue. ISME members get reduced rate on ads, find out more [here](#)



## ISME Pre-Budget Submission calls for urgent action on costs, red tape and insurance

ISME, the Irish SME Association, has today launched its Pre-Budget Submission, setting out a comprehensive set of proposals across five key policy areas to support small businesses and the Irish economy.

The submission warns that rising business costs, red tape, overreliance on multinationals, and policy blind spots on small business are placing the Irish economy on an unsustainable trajectory. ISME is calling on Government to implement targeted, affordable reforms to support indigenous business and maintain economic competitiveness.

ISME's full Pre-Budget Submission can be found [here](#).

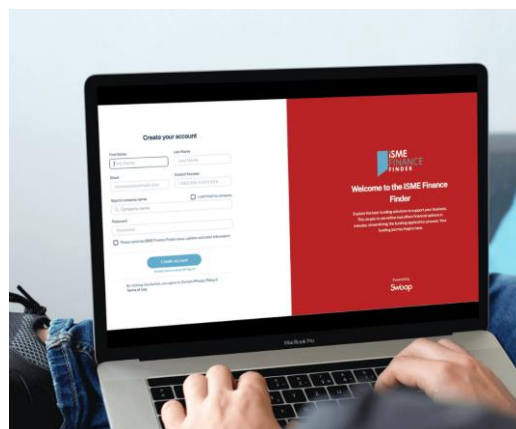


## Streamlined Funding Access for Irish SMEs with ISME Finance Finder

The ISME Finance Finder, developed in partnership with Swoop Funding, is an online platform designed to streamline access to finance for Irish SMEs. It offers a centralized solution for businesses seeking funding options to start, expand, improve cash flow, refinance debt, acquire assets, or invest in new markets.

### Key features include:

- **Comprehensive Funding Options:** Access to loans, equity, grants, and asset finance tailored to various business needs.
- **Expert Guidance:** Support from a team of funding specialists to assist with queries and application processes.
- **Application Tools:** Provision of templates and resources to facilitate funding applications.
- **Dedicated Support:** Availability of a hotline and email support five days a week for funding-related inquiries.
- **Regular Updates:** Finance updates and alerts to keep businesses informed of new opportunities



Additionally, businesses can avail of a complimentary [30-minute one-on-one consultation](#) with Swoop's funding experts, offering confidential and obligation-free advice.

For more information or to begin your funding journey, visit the [ISME Finance Finder](#).

## Health & Safety Authority Update

- ❑ [Annual Review of Workplace Injuries, Illnesses and Fatalities 2022–2023](#) report presents the Annual Review of Workplace Injuries, Illnesses, and Fatalities for 2022- 2023. In preparing this report, we recognise the importance of providing reliable and up-to-date statistical information as an evidence base for decision-making.
- ❑ [A Short Guide to Health Surveillance in the Workplace](#) aims to assist employers and health professionals working on their behalf in understanding their legal requirements regarding health surveillance in the workplace. It also highlights the key elements to consider when implementing a health surveillance programme.
- ❑ [Employing Apprentices: Safety On the Job](#) information sheet is written for people who employ apprentices. It provides a summary overview of how employers should fulfil their duties as an employer and protect apprentices, who may be more at risk of injury and ill health.
- ❑ [Safety On the Job for Apprentices](#)- This information sheet is written for Apprentices. It provides some essential tips to help Apprentices stay safe and healthy as they start their career.
- ❑ [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. The content is suitable across all work sectors

In relation to safety management, please see the following:

- [Safety Management Made Simple](#)
- [Director Responsibilities, Safety Leadership & Safety Culture](#)

In relation to OSH and workplace learning, please see the following:

- [OSH Learner Pathway / Journey](#)
- [OSH Training Requirements & Approach](#)
- [Employee OSH Training Journey](#)
- [OSH in Education and Training Providers](#)

## What's happening in foreign exchange markets?

### Key events that influenced foreign exchange markets in May

- US Q1 GDP shrinks -0.2% (first contraction since 2022)
- President Trump threatened to raise the tariff rate for the European Union to 50% as soon as June 1<sup>st</sup> but the President subsequently wrote on social media that he was pushing his deadline back to 9 July
- US Court subsequently blocks President Trump from imposing global tariffs
- The US Fed kept interest rates on hold noting uncertainty about the economic outlook has increased further
- The Bank of England cut interest rates by 25 basis points to 4.25% - the lowest rate since May 2023 (The nine-person committee was divided: five wanted the cut to 4.25%, two wanted a bigger cut to 4%, while two wanted no change)

### What data and factors could impact on the major currencies in June?

- Thursday June 5th – European Central Bank interest rate decision
- Friday June 6th – US Non-Farm Payrolls (employment data)
- Tuesday June 17th – US Retail Sales year on year
- Wednesday June 18th – European inflation (core) rate year on year
- Wednesday June 18<sup>th</sup> – US Fed interest rate decision
- Thursday June 19<sup>th</sup> – Bank of England interest rate decision

As an ISME member, you have exclusive access to Fexco's dedicated account manager **John Barry**, who will help you with all your foreign exchange requirements.

- **Reduce your cross-border payments costs**
- **Protect your business from currency volatility**

Discover the benefits to your business without an obligation to trade!

>>[Tell Me More](#)>>





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## 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)**



## Workplace Relations Commission – Annual Report 2024 Review

The WRC has recently published its Annual Report; here at ISME, we wanted to save you the time of reading the comprehensive report released by the WRC and instead give you an overview of the aspects of the activities of the WRC that may be of interest to you. The number of hearings and decisions processed by the Workplace Relations Commission last year increased to 4779, up by a further 6% on the 2023 hearings.

### Key Achievements



### Complaint Breakdown:

7,316 complaint applications encompassing 14,890 individual complaints were received by the WRC in 2024. The main types of complaints were as follows:

- **Pay** (3,995) – by far the main complaint received by the WRC
- **Unfair Dismissal** (2,285) – increase of 400 cases over 2023
- **Discrimination/Equality/Equal Status** (2,063)
- **Working time** (1,239) - Breaches of the Organisation of Working Time Act 1997
- **Terms & Conditions** (1,377)
- **Trade Disputes/Industrial Relations** (1,131)

While claims regarding Unfair Dismissals rose by over 400 cases compared to 2023, cases related to Equality remains high. Under this particular legislation, the majority of referrals were under the ground of Disability (410) followed by Gender (318), however, a considerable increase of 31% was noted under the ground of Civil Status since 2023. Complaints related to Age Status rose by 24% to 218 cases

## Mediations

In 2024, 2,304 cases were selected for mediation, 894 of these cases progressed to full mediation where both parties agreed to participate; which is a 14% increase compared to 2023, and a 36% increase compared to 2022.

526 mediations ended in resolution in 2024, with an additional 427 complaints being withdrawn after parties had engaged with the mediation team but before an adjudication took place. This resulted in 953 complaints being diverted from Adjudication Services by the Mediation Service. The overall resolution rate of mediation increased to 59% in 2024 (up from 56% in 2023 and 48% in 2022).

## Decisions

There were 2,712 Decisions and Recommendations issued in 2024 relating to 5,669 individual complaints. This represents a continued increase amounting to that issued in the two previous years.

Of the 2,712 Decisions/Recommendations issued by the Adjudication Division in 2024, approximately 16% were appealed to the Labour Court which is considerably low in the context of the overall volume of complaints received by the WRC year on year. Of these, 58% were upheld, 26% overturned, 15.5% were amended/varied and the remaining .5% were out of time.

## Most notable cases

### **Matthew McGranaghan v. MEPC Music Ltd – Whether Complainant was employee or independent contractor**

**Legislation: Unfair Dismissals Acts 1977 to 2015, Organisation of Working Time Act 1997, Payment of Wages Act 1991, Terms of Employment (Information) Act 1994 to 2014, Minimum Notice and Terms of Employment Acts 1973 to 2005**

The Complainant, a fiddle player with the Michael English band since 2013, argued he was an employee based on regular weekly gigs, direction over his music, provision of a uniform, scheduled work months in advance, and consistent weekly payments. He rarely declined work and claimed employment status, especially after being invited back in 2021 post-Covid, when he stated he would return only as an employee. The Respondent declined, ending the relationship. The Complainant subsequently lodged complaints under several employment laws, including for unfair dismissal. The Respondent countered that he was an independent contractor who invoiced weekly, handled his own taxes, worked for others, and was never subject to internal disciplinary processes. This case centers on whether the Complainant was an employee or contractor—an issue with significant legal implications—highlighting the importance of how working relationships are structured and the criteria used to determine employment status under Irish employment legislation.

**Learning from Case:** This case reinforces the five-step test from *Revenue Commissioners v Karshan* (2023) in determining employment status. The Adjudication Officer (AO) found the Complainant was paid personally for

services, did not freely delegate work, was under the Respondent's control, and worked within structured, employer-directed conditions. Despite rare substitution, the overall arrangement lacked the independence typical of self-employment. The factual context and contractual terms supported an employment relationship. No legal provisions required modifying the test. This underscores the importance of substance over form—consistent control, obligation, and integration into a business indicate employment, regardless of how the relationship is labelled.

**€43,840 compensation awarded to the complainant.**

**Gary Rooney v. Twitter International Unlimited Company – Definition of dismissal; Whether failure to respond to communication constituted resignation**

**Legislation: Unfair Dismissals Acts 1977 to 2015**

The Complainant, employed since 2013 as Director of Source to Pay, was terminated after failing to respond to a company-wide email sent by Elon Musk on 16 November 2022. The email required employees to click “yes” to accept new demanding work conditions or receive severance. The Complainant did not click “yes,” and on 18 November, his access to work systems was cut off. He then received an email acknowledging his supposed resignation. Arguing he was unfairly dismissed under the Unfair Dismissals Acts 1977–2015, the Complainant claimed that failing to click a link could not constitute a resignation. The Respondent asserted that non-response indicated voluntary resignation, although it confirmed the only basis for termination was the lack of affirmative response.

**Learning from Case:** This case highlights that for a resignation to be valid, it must involve clear, unambiguous communication by the employee and mutual understanding by the employer. Failure to respond to a vague or incomplete internal communication—such as not clicking ‘yes’—does not meet that standard. Employers must provide sufficient time, clarity, and information for employees to make informed decisions, particularly where legal or contractual rights are involved. Unfair dismissal can result if proper procedures aren't followed. Additionally, employee inaction under unclear circumstances does not automatically mean they contributed to their dismissal. Clear communication and fair process are critical in employment decisions.

**€550,131 compensation awarded to the complainant.**

**Thandekile Sulo v Abbot Close Nursing Home Ltd**

**Legislation: Employment Equality Acts 1998 to 2021**

The Complainant, an HIV-positive individual, started work experience with a nursing home in July 2023 and was offered a Healthcare Assistant role with a start date in October. She submitted medical forms and sought guidance on obtaining an occupational health report but received no assistance. In October, she was told to leave the premises, and her work experience was abruptly halted. Despite multiple emails, the Respondent did not respond, and the Complainant had to secure an alternative placement. She filed a request under the Employment Equality Acts but received no reply.



The Complainant alleged discrimination based on her disability, claiming the Respondent failed to reasonably accommodate her and dismissed her for discriminatory reasons. The Respondent disputed her version, claiming she never started work due to incomplete documentation and denying she was asked to leave.

**Learning from Case:** Key learnings from this case highlight the importance of reasonable accommodation for employees with disabilities. The Adjudication Officer (AO) found that the Respondent discriminated against the Complainant by failing to provide necessary accommodations, such as a referral to an occupational health physician, and did not engage constructively with her. Despite presenting the required documents, the Complainant's employment was hindered due to unclear communication and unreasonable treatment. The AO emphasized that the failure to respond to a request under section 76 further compounded the situation, reinforcing the employer's duty to provide clear guidance and reasonable adjustments under the Employment Equality Acts.

**Awarded to the employee: €10,000 as compensation for discriminatory dismissal and €12,500 for the failure to provide reasonable accommodation and discriminatory treatment in access to employment**

The complete WRC Annual Report 2024 can be found on the [ISME HR Hub](#).

If perhaps you require any HR assistance for your business don't hesitate to contact the HR Team via [HR@ISME.ie](mailto:HR@ISME.ie) , or alternatively phone 01 6622755 Option 2.





**The ISME Skillnet** service is here to help both the business owner and their employees.

ISME Members can receive up to **40% discount** on ISME Skillnet training, view courses below.

**Effective Communication & Influencing Skills Programme**

Wednesday 4<sup>th</sup> June

[View Course](#)

**Introduction to Canva**

Thursday 5<sup>th</sup> June

[View Course](#)

**Managing Priorities & Achieving More**

Thursday 12<sup>th</sup> June

[View Course](#)

**Instagram for Business**

Monday 16<sup>th</sup> June

[View Course](#)

**FREE WEBINAR: Protecting your profit margin**

Friday 27<sup>th</sup> June

[View Course](#)

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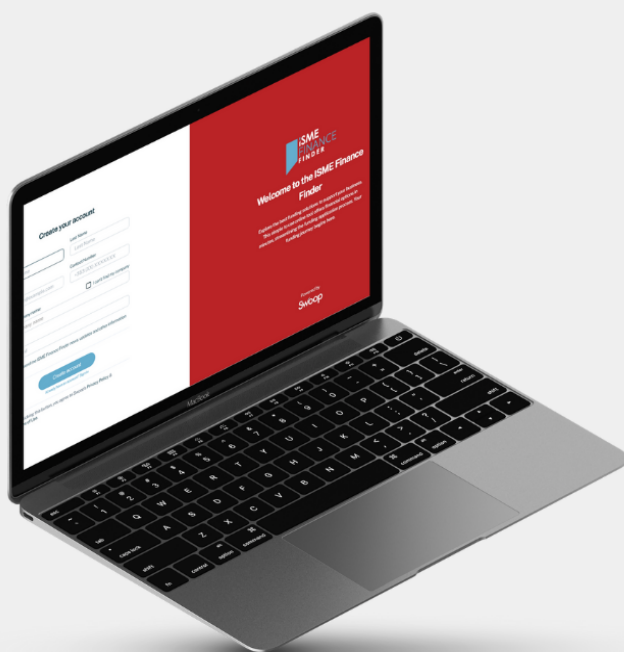
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start or expand your business?

improve cashflow?

acquire a business?

purchase property?



If so, your finance journey starts here

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