

THE **b**ISME

THE BUSINESS OF IRISH **SMEs**

From Ball Pits to Boardrooms:

How One Woman's Journey Shaped Ireland's Childcare and Play Industry

An interview with Tracy Sheridan

ISME Finance Focus

Why Access to Exotic Currencies Matters for SMEs

HR Focus

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Legal Setbacks and Soaring Injury Awards

An update from ISME's CEO

Colleagues,

As the Dáil works towards summer recess, it has been a bad time for SMEs in our parliament. Firstly, our [Defamation Amendment Bill 2024](#) has been railroaded through the Dáil, and the Seanad is unlikely to stop it. It is reasonable to say that our retail and hospitality sectors have been thrown under the bus with this, in order to preserve legal incomes. I don't want to write too much about it here, but anyone who wants to understand the shortfalls in the Bill can read my LinkedIn analysis [HERE](#).

Our only hope is that the Senate makes some sensible amendments, but hope is in short supply.

On top of that, we have the Justice Minister bringing a memo to cabinet on the Judicial Council proposal to [increase personal injuries awards by 17%](#). The methodology by which these guidelines were originally set was dubious in the first place, and was out of line with the recommendations of the [Personal Injuries Commission](#). In fact, the judiciary should be looking at the fall in awards in the UK since they produced their guidelines, and reduce Irish awards further. We already have the ridiculous situation where people injured on holidays are suing in the Irish courts, because our awards are so high here.

We were delighted when it became clear that the government had seen sense, and [the increase will not go ahead](#). In our view, even the current level of awards is too high, and awards should be further decreased in line with [ISME's Fair Book of Quantum](#).

SME owners will also be very worried about the [plan to divert the NTF surplus](#) into third-level funding. The national Training Fund was never set up to fund universities, and this will require a change to the National Training Fund Act 2000. We view this very seriously: employers pay a 1% training levy as part



Neil McDonnell, Chief Executive, ISME

of PRSI, not to fund third level education, but to fund apprenticeships and life-long learning. This is grubby cash-grab of a surplus in the NTF.

As things stand in early July, it is not clear if a trade deal will be done between the EU and the US. This unfortunately means greater long-term uncertainty about Ireland's economic performance, ability to raise taxes, and about the strength of the dollar against the euro: the move in the euro/dollar exchange rate over the last few months exceeds the cost of a permanent Trump Tariff of 10%. We would love to have better news on this front, but it is unlikely to conclude quickly.

I want to conclude on some good news for you. Adam and Ruth on our training and development team have done sterling work on a mentorship proposal for our Skillnet, and we hope to announce an extremely valuable FREE mentoring product for you and your business in the next fortnight. Stay tuned to ISME for the detail behind the good news.

Neil McDonnell
ISME CEO



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Next session: Early August 2025
[Register here](#)

Biz Expo Ireland

Expect seminars, insights, and solutions for pressing business challenges.
RDS, Dublin
23 October 2025.
[Register here](#)

International Conference on Business & Supply Chain Management

Dublin
14 August 2025.
[Register here](#)

International Business Conference | OMEA

This conference offers Scopus-indexed workshops, research presentations, and a free city tour.
Dublin
25–27 July 2025
[Register here](#)

Mitigating Foreign Exchange Risk in Turbulent Times

An ISME Webinar With
John Barry, Payments & FX Consultant at Fexco



Watch Back: ISME Webinar with Fexco.

With global uncertainty on the rise, ignoring currency risk is no longer an option—even for smaller businesses. The ISME X Fexco webinar which took place on 29th May 2025 showed SME's how to navigate currency volatility to protect their cash flow with simple, effective tools.

Some of the areas covered in the webinar are:

- Key factors that influence currencies
- Spot deals and pain points
- Forward hedging – why hedge and types of forwards?
- Treasury Policy
- Currency Forecasting
- Summary and Q&A

If you missed it—or would like to revisit key takeaways—you can now watch the full recording at your convenience. Just register [here](#) for a link to the recording.

Save more with ISME's 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 via the Members Area.

Minister Rejects 17% Hike in Personal Injury Awards – A Victory for SMEs

ISME welcomes the Government's decision not to proceed with the Judicial Council's proposed 17% increase in personal injury awards. The decision, made by Justice Minister Jim O'Callaghan on 9 July, follows strong opposition from ISME and other business groups who highlighted the detrimental impact such a move would have on small and medium enterprises.

The proposed uplift of 16.7% in general damages under the Personal Injuries Guidelines would have reversed the hard-won progress achieved since 2021, when awards were cut by 42% to help reduce spiralling insurance costs. ISME strongly opposed the proposal, labelling it "indefensible," and warned that any increase would take money directly from small businesses and channel it into legal fees, while driving up insurance premiums for all.

ISME CEO Neil McDonnell noted that Ireland already reports 14 times more personal injury claims than England and Wales, despite having just one-tenth of the population. We argued that the proposed hike would have undermined recent reforms and sent the wrong message to insurers and claimants alike.

This decision is a crucial win for Ireland's SMEs, and ISME will continue to advocate for a fair, transparent, and affordable insurance market.



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 is taking bookings now for ads in the 2025 Wall planner

We will be printing and distributing our popular 2025 ISME Wall Planners to the membership before the end of the year. We offer advertising space on the planner, a great B2B tool which will be distributed to all ISME Members nationwide. There are four sizes available for advertising, and as always, ISME Members receive a discounted rate. Book your spot now as they sell fast.

Download the spec [here](#) or email marketing@isme.ie for more information



ISME Surveys

Q2 2025 Trends Survey

How did your business find the second quarter of 2025? In an ever-changing business environment, we want to hear from you on how your organisation has been impacted by completing our Trends Survey for Q2 2025 [here](#).

Please share this survey with your network.

Q2 2025 Bank Watch Survey

Please take our Bank Watch Survey for Q2 2025 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.

Please share this survey with your network.

SEAI is hosting a FREE & ONLINE Energy Management Training Session in July

Introduction to Energy Management Training will take place on Thursday 17th July from 2-4pm. This is a free 2 hour workshop which supports SMEs in creating an Energy Action Plan. Further details on the training, as well as relevant workbooks and guides are available on our website here: [Energy Efficiency Training for SMEs | Business | SEAI](#). Businesses can register for the training through our Ticket Tailor site here: [Buy tickets – Introduction to Energy Management Training](#)

For any business unable to attend in July, this training course is run monthly so there will be other sessions available throughout the year.

For any business looking to get started on their Energy Efficiency journey immediately, our Energy Academy is also available which provides free, on-demand training on energy management. [Find out more 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](#).





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A Mission to Redefine Childcare, Play, and Policy in Ireland

An interview with Tracy Sheridan

What inspired you to enter the childcare and play centre industry, and how has that journey evolved with PALI, Kidspace Play Centre and Rathfarnham Day Care?

Growing up in the early 1980s, I faced challenges that would ultimately shape me into the entrepreneur I am today. My father passed away when I was just three years old, and from a very young age, I became aware of what it meant to shoulder responsibility. As the eldest of four children, I quickly learned about managing finances, paying bills, and helping wherever I could.

I grew up watching my mother work incredibly hard, and I had to step up in many ways. It taught me the importance of being self-reliant and proactive. When I was 14, my mother took a huge leap and leased a pub in Rathangan. At the time, it felt like an adventure, but looking back now, I realise how brave she was. That experience gave me my first real taste of business everything from managing finances to handling customer service. But more than that it taught me about the resilience and determination needed to make it work. It also made me realise that women could do anything, even run a business on their own.

After school, I went to University College Dublin (UCD) to study Arts, but it didn't take long for me to realise that teaching wasn't the path I wanted to follow. Then I heard about a day-release hotel management degree at Cathal Brugha Street. It was a program where I could study one day a week while working as a trainee manager at the Gresham Hotel. The idea of combining work and study in such a fast-paced industry felt like the perfect fit.

The hotel industry was exactly what I was looking for problem-solving, the variety, the constant challenge. It was an environment where I could thrive. I loved it.



After several years in hotels, I started to feel the pull of entrepreneurship. The idea of working for myself became increasingly compelling. Around this time, I had a conversation with my cousin Claire, who had recently graduated with a childcare degree. As we talked about our careers and the childcare sector, we realised there was a gap. We wanted to create something better something that focused on quality care, responsive service, and a more supportive environment for parents and staff.

In 2005, we opened our first crèche. The journey was far from easy, but we were driven by a passion for what we were building. It wasn't just about starting a business it was about making a genuine difference in the lives of children, parents, and staff. Over the years, we expanded to three crèche locations, two playcentres, and a team of over 200 staff, serving more than 400 children.

Building a business from scratch is never simple. We made our share of mistakes, but each one taught us something important. What kept us going was staying focused on the people we were serving the children, the parents, and our team.

Looking back on your own journey, what have been some of the most rewarding or fulfilling moments as a business owner in this sector?

One of the most rewarding parts of my journey has been watching our team grow and thrive. Seeing staff stay with us long-term, develop professionally, and genuinely enjoy their work—that's success to me. And knowing that hundreds of families rely on the environments we've created, and trust us every day, is something I never take lightly.

Of course, it's not always easy. But even through the tough times like the insurance crisis that threatened our business we've learned and grown.

How do you ensure high standards of safety, learning, and fun across your facilities while still operating efficiently as a business? Additionally, how does the insurance landscape dictate how your business is run?

Safety, quality, and fun go hand in hand in our settings. We invest heavily in staff training, clear communication, and constant review. At the same time, we're running a business and the reality is that the insurance landscape has a direct and sometimes brutal impact on how that business is run.

In 2018, we faced a challenge that would change everything. Our insurance premium for Kidspace, our playcentre in Rathfarnham, was increased by 300% with just 24 hours' notice. We were horrified. We had no choice but to close temporarily and scramble for a solution.

It was during that scramble that we discovered PALI - Play Activity Leisure Ireland a new group of playcentre owners forming to try and access group insurance. We joined and managed to get a quote that while still 50% higher than the previous year, at least allowed us to reopen. It wasn't perfect, but it was a lifeline.

That experience pushed me to get involved. I joined the PALI executive committee and not long after, the board of the Alliance for Insurance Reform. It was my first experience in a boardroom, and I found myself learning from leaders across all sorts of sectors. It gave me an insight into the incredible work of membership organisations and their CEOs and what can be achieved when we come together and work diligently and consistently toward a fairer, more just insurance landscape for everyone.

What's something people often misunderstand about running a childcare business or play centre?

People often assume running a crèche or playcentre is simple. You just hire some staff, mind the kids, maybe throw in a ball pit or two. But it's so much more complex.

You're constantly balancing regulations, safeguarding, staff wellbeing, insurance, and commercial sustainability all while trying to provide high-quality care. Attracting and retaining staff is one of our biggest challenges, especially when so many are struggling to find affordable accommodation. On top of that, we're contending with an ever-changing regulatory landscape, plus increasingly onerous admin and reporting requirements.

It's a very difficult environment at the moment, but we're so lucky to have built up an amazing management and office team who help us stay on top of everything and continue delivering the standard we're proud of.

As a key figure in PALI, what do you see as the most pressing issues facing play and leisure businesses in Ireland today—and how do you see your role in PALI helping to support and advocate for those working hard to keep this sector thriving?

The most urgent issue is the lack of fair and affordable insurance. Without it, our sector simply cannot function. The lack of competition in the market and spiralling costs have already forced some businesses to close their doors.

But it's also about recognition. Play and leisure businesses bring so much joy, value, and developmental benefit to families and communities yet they're often overlooked in policy discussions. As PALI members are neither recognised as tourism nor hospitality, we are a sector without a classification. That lack of identity means we often fall through the cracks when it comes to funding, policy support, or national strategies.

Through PALI, we've created not just a collective insurance solution, but a professional, organised voice for our sector one that helps our members access services, share best practice, and be heard at policy level. It's about solidarity, progress, and ensuring the businesses that bring so much joy and value to families can also survive and thrive.

With your experience leading both PALI and your own businesses—and your position on the board of the Alliance for Insurance Reform—how have these roles informed each other and shaped your perspective on the broader challenges facing Irish SMEs?

Absolutely. Joining the board of the Alliance was a turning point. I found myself learning from leaders across all kinds of sectors from care to culture, hospitality to community. It gave me confidence and a broader understanding of how insurance and policy challenges affect SMEs across the board.

It also opened my eyes to what can be achieved when we come together and push for change. Through my roles with PALI and the Alliance, I've met with ministers and officials, sat in rooms where decisions are shaped, and tried to bring the voice of small businesses especially in our sector into the conversation. I've since joined the Institute of Directors and taken every opportunity to learn and grow as a leader and advocate.

Juggling leadership roles across multiple businesses and advocacy work is no small feat. How do you manage the demands of your professional life while still making time for yourself?

Of course, it's not always easy. Juggling business ownership, PALI, the Alliance, and being a mother of four means there are times when the demands are intense. But I've learned to prioritise and protect time where I can and accept that perfection is a myth. What matters more is showing up with purpose and being consistent in your values.

I'm also incredibly lucky to have a husband, Eamonn, who understands the world I work in because he's a business owner too. We support each other, and we get what it means to be pulled in many directions at once. I simply wouldn't be able to do all I do without that partnership.

Today, our company is one of the leading childcare providers in Ireland. But more importantly, I think we've helped raise the bar and shown that it's possible to care deeply about people and still run a strong, sustainable business.



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Sir Stelios Haji-loannou, creator and owner of the easy family of brands - including easyJet.com, easyHotel.com and many others (see www.easy.com and www.easyHistory.info), and the Stelios Philanthropic Foundation (see www.stelios.foundation and www.stelios.ie) has launched the North-South Business Cooperation Awards, a major new €500,000 prize fund supporting cross-border entrepreneurship on the island of Ireland.

If you are a start-up trading between North and South, and incorporated in the past five years, you may be eligible to apply.

The Awards will culminate in a high-profile ceremony at Castle Leslie Estate, Co. Monaghan on Thursday 30th October 2025, a symbolic location close to the border, chosen to honour the spirit of cross-community partnership. Sir Stelios Haji-loannou will personally present the awards and meet the finalists.

Inspired by a long-running awards scheme in Cyprus that promotes bi-communal entrepreneurship, the initiative aims to reward ventures that help embed lasting economic ties between communities North and South.

Essential Details for Applicants

- Application Deadline: 16 September 2025 (by email to maya.turnbull@stelios.com)
- Awards Ceremony: 30 October 2025 at Castle Leslie Estate, Co. Monaghan
- Total Prize Fund: €500,000 in cash prizes
 - 1 Gold Award: €150,000
 - 2 Silver Awards: €100,000 each
 - 6 Bronze Awards: €25,000 each



Eligibility Criteria:

Each company must be:

- Preferably comprise of a company registered in the Companies Registration Office (CRO.ie) in Ireland and a company registered with Companies House (Belfast) with the registered office being in Northern Ireland.
- Both companies must be start-ups incorporated in the last five years, 2019 or later.
- Each company should have an entrepreneur, founder or shareholder who owns at least 50% of the shares.
- The two entrepreneurs must be working in a joint business activity on the island of Ireland, across any sector of the economy.
- Each company must have a minimum annual turnover of €200,000 / £160,000 and must employ at least three other staff members, not including the owner.
- Alternatively, companies can apply on their own (without a second team member) if they can demonstrate significant cross-border economic activity, including a customer base in both markets.

Businesses from any sector can apply. Full application criteria and the official application form are available at www.stelios.ie and www.stelios.foundation.

Deadline for entries: 16 September 2025. Apply by emailing: maya.turnbull@stelios.com

Workplace Wellbeing: A Business Priority, Not a Perk

According to CIPD, wellbeing at work is about creating an environment that actively promotes a state of contentment, benefiting both employees and employers.

According to Hays Ireland, it's about employees 'feeling good and functioning well'. A recent survey they carried out showed that, the main work-related issues that negatively impact professional employee's wellbeing are high workload (49%), inadequate compensation and benefits (44%) and a lack of career development opportunities (40%). Employers in the same survey believed high workload (68%), inadequate compensation and benefits (41%) and a lack of recognition and appreciation (39%) were the leading factors for negative workforce wellbeing.

Much research points to a positive relationship between workplace wellbeing and improved business performance, so it makes sense that this is something that should be on a company's agenda.

In Ireland in a recent study, 95% employers and 96% employees believe wellbeing is key to organisations success.

Many employees leave their jobs because of issues around their wellbeing at work. And candidates looking at workplace options also look now to see what organisations do to promote positive wellbeing.

Benefits of Positive Workplace Wellbeing

Research shows that when people feel connected and valued at work, stress levels tend to drop, communication improves, and overall engagement rises. Positive working relationships are also linked to lower staff turnover and stronger team morale.

According to Mental Health Ireland, fostering social connection in the workplace supports mental wellbeing and can reduce the risk of burnout. This is especially important in high-pressure or fast-paced environments.



Research from University College Cork (UCC) and Munster Technological University (MTU) found that while 76% of the employers said they see employee mental health and wellbeing as their responsibility, 80% are not investing in it.

Fostering a culture that places importance on employees' mental health and wellbeing can help prevent work induced stress and create a positive and healthy work environment where employees and the company can thrive.

On average, we spend a third of our adult life at work. That is a significant amount of time and how we feel about work has a big impact on our day, life, home, and on our general happiness. Mental health related illnesses are one of the most common reasons for long-term absence, and it is estimated 1 in 5 employees have missed work due to stress, anxiety or depression. Employee stress and ill mental health can directly impact levels of absenteeism, presenteeism and reduced performance, all at a high cost for employers and adversely affects business performance. As a result, implementing wellbeing initiatives and strategies should be seen as an important part of a company's strategy.

Sesil Pir, a renowned industrial/ organizational psychologist found strong evidence that employee wellbeing drives job satisfaction which in turn leads to higher productivity resulting in tangible business benefits.

A global wellbeing survey by Aon showed that companies that improve employee wellbeing by 4% see a 1% increase in company profits and a 1% decrease in employee turnover.

What can I do as an employer?

One of the first things employers could do is introduce an Employee Assistance Programme (EAP). ISME offer an Employee Assistance Programme (EAP) to support our members and their employees, along with our partners Laya healthcare and their health and wellbeing provider, Spectrum Life. See further details at the end of this article in this regard.

There are also many additional supports employers can put in place. For example, some organisations run employee wellbeing events such as mindfulness or exercise classes, a no meetings Fridays' policy, provide mental health training for managers and employees to identify signs of mental stress, offer flexible working arrangements, promote a culture that fosters a healthy work-life balance, and raise awareness of mental health challenges within the workplace.

Like most workplace initiatives in order for it to be successful, leadership buy-in is essential. The focus on workplace wellbeing needs to be groupwide, starting from the CEO. All management and staff need to agree it's key for it to actually work.

Wellbeing initiatives often fall short of their potential because they stand alone, isolated from the everyday business. To gain real benefit, employee wellbeing priorities must be integrated throughout an organisation, embedded in its culture, leadership and people management.

Healthy relationships at work are built over time—but they often start with small, everyday gestures. Listening, checking in, and creating space for honest communication can make a big difference. Think about one thing you can do this week to strengthen a relationship in your team—it could be the beginning of a more connected and resilient workplace.

If you'd like to improve your workplace wellbeing but aren't sure where to start, see below link with details of how you can get started:

www.healthyworkplace.ie/areas/first-steps/

Also in the below link you'll find examples of workplace initiatives and activities to support employee's health and wellbeing.

www.cipd.org/en/knowledge/factsheets/well-being-factsheet/#what-is-wellbeing-at-work

Some further interesting reading:

- www.hse.ie/eng/about/who/workplace-health-and-wellbeing/
- www.aware.ie/programmes/wellness-work/

ISME's Employee Assistance Programme (EAP)

We offer an Employee Assistance Programme (EAP) to support our members and their employees. We are committed to delivering the best and most appropriate, and accessible solutions along with our partners, Laya healthcare and their health and wellbeing provider, Spectrum Life. All of their services continue to be delivered to the highest clinical standards by fully accredited, experienced professionals.

This programme offers unlimited access for your employees & their families to a 365 freephone EAP service also accessible via website, app, or live chat.

What is the cost?

- Members up to 30 employees €950 (fixed cost per year)
- Each subsequent employee €8 per employee per year
- This is a discounted rate for ISME Members

For further information [click here](#).

Beyond the Dollar and Euro: Why Access to Exotic Currencies Matters for SMEs with global ambition

John Barry, Payments & FX Consultant

In today's global economy, small and medium-sized enterprises (SMEs) are more internationally active than ever before. Yet, while cross-border trade opportunities have grown, so too have the complexities — especially when it comes to making and receiving payments in less commonly traded, or "exotic," currencies.

Growing trade with developing countries

According to Tradingeconomics, the fifth highest import country in 2024 was China with \$12.75B worth of goods. The developing countries with significant import volumes to Ireland include Vietnam (\$1.85B), Thailand, (\$1.20B) India (\$1.04B) and Brazil (\$404.33B).

Currencies like the Thai baht (THB), the Brazilian real (BRL), and the Vietnamese dong (VND) are tied to fast-growing markets where demand for goods and services is rising — especially in sectors like manufacturing, agriculture, and renewable energy.

For SMEs that supply to or source from these markets, the ability to pay in the local currency can be the difference between winning and losing a deal.

Why Trade in local or exotic currencies?

Competitive advantage in emerging markets

Many emerging markets with fast-growing economies have currency controls or prefer local currency transactions. Irish SMEs willing to transact in local currencies can access suppliers that competitors might avoid, potentially finding unique products, more competitive pricing, or securing capacity during supply shortages.

Improves trading partner relationships

Paying in the local currency can engender loyalty and goodwill with overseas suppliers and could even mean the difference between winning and losing certain contracts internationally. When negotiating contracts globally, paying in the home currency of the trading partner is often a unique selling point as opposed to paying in EUR, USD or GBP

Get a discount on purchases

It may be a little-known fact, but foreign suppliers build a premium into the price of goods to protect against possible fluctuations in USD, EUR or any other major currency of the buyer.

They will 'pad' the price of goods by a couple of per cent to offset any fees charged when converting back into their local currency. By paying in the local currency, importers can potentially negotiate a discount.

Ability to negotiate longer payment terms

When a foreign supplier is paid in dollars or other major currencies, they often demand shorter payment terms to minimise the time any currency fluctuation issues could occur.

By paying in the local currency, the buyer assumes the FX risk, and, in this instance, suppliers are more likely to negotiate extended payment terms.

The Pain of Limited Access

Most Irish SMEs still rely on traditional banks for international payments. Unfortunately, these providers often lack competitive access to exotic currencies, offer poor exchange rates, or impose delays in settlement. This can create cash flow disruptions, reduce profitability, and undermine trust with overseas suppliers or customers.

Moreover, many banks shy away from supporting exotic currencies due to perceived compliance risks, technological limitations, or insufficient FX demand across their customer base.

The result? SMEs are left without viable solutions or are forced to transact in USD or EUR — leaving both parties exposed to unnecessary currency conversion fees and FX risk.



Moving Forward: Don't Let Currency Be a Constraint

For SMEs ready to scale internationally, currency access should not be a barrier — it should be a strategic enabler.

Whether you're importing textiles from Vietnam, exporting engineering parts to South Africa, or investing in partnerships in Latin America, having the ability to pay and get paid in exotic currencies opens the door to new markets and better business outcomes.

At Fexco International Payments, our exotic currency solution gives SMEs the tools to navigate the complexity of making payments to developing countries. With access to over 130 currencies and expert support, we help you turn currency risk into a competitive edge.



Ready to expand your reach without the FX stress? Contact us today for a no obligation consultation to learn how we can support your international growth.

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So as a SME Owner you don't need health and safety training - right?

There is a misguided belief that once your employees are trained in manual handling, first aid, fire fighting and safe pass that the job is done. Equally Owners believe that once you have a Safety Statement written up, no matter how good or bad it is, or how it relates or not to the way work is actually done on the ground, then all is well. No thought is given to the fact that management have a legal duty to "manage" health and safety to ensure the safety, health and welfare of their own employees, customers and relevant others.

Worse than that there is another belief that the higher you go in any organisation the less they need training as they simply know it all. By "knowing it all" many of them simply abdicate their responsibilities to other managers or Supervisors believing that the job is done. In many cases those same Supervisors or Team Leads have had no formal training in health and safety either but they will just "know what to do" Owners and other senior people also believe that they can get away with it and that if something goes wrong, they will push the blame down to that Supervisor stating that he or she did not do what they were told to do.

How simple life would be if that was the way it worked.

Health & Safety Authority Publication

The reality is very different as many court cases hold senior people to account regardless of who was told to manage health and safety. There is a wonderful HSA Publication "Guidance for Directors and Senior Managers on their Responsibilities for Workplace Safety and Health" – read it [here](#). This is a very easily read, non-technical piece of guidance, running to 16 pages which spells out very clearly that those at the top of the organisation (who make the decisions about staffing, budgets, work practices, equipment etc.) have to take health and safety into account in all of those decisions and that they will be held accountable for those decisions. Many of them are shocked and slightly frightened when they realise the contents. That is no harm. In many of my training sessions I have had to jolt senior managers out of their calm, complacent attitudes and bring them into the real world of responsibility and accountability.

Personal Liability

This document also covers Section 80 of Safety, Health and Welfare at Work Act 2005 which basically details the personal liability of Directors and Senior Managers and says the following which I feel sums it all up in one sentence:

"All directors and officers of undertakings who authorise or direct any work activities must understand their legal responsibilities and their roles in governing safety and health, upholding core safety and health values and setting good safety and health standards for their business".

One Owner/manager has been jailed

While we have fatalities and serious accidents every year, only one Employer has actually been jailed for health and safety failings and that was back in 2023 – details are as follows

"In 2016, a telehandler being used to carry out work on a farm holding at Coleman, Fethard, County Tipperary went out of control and overturned. As a result, an employee suffered fatal injuries and another employee suffered serious injuries.

The employer failed to manage and conduct work activities in such a way as to ensure the safety, health and welfare at work of his employees. He also failed to maintain the telehandler. It was in a dangerous condition, unsafe and unfit for use in that the brakes, accelerator cable, transmission selector, cab door and seat belt were not maintained.

The employer was sentenced to 12 months in prison."

We have had quite a number of suspended sentences handed down to employers too.

The courts have imposed some hefty fines on employers over the years as listed below:

- Esker Readymix ULC, 2024 - fined €100,000
- Swissport (a cargo handling company), 2023 - fined €250,000
- Ove Arup and Partners, 2023 - fined €750,000

- Kildare Chilling Company, 2022 - fined €400,000
- Navan Bus Crash, 2005 - fines totalling €2.2 million were imposed
- Nolan Transport, 2007 - fined €1 million
- Corden Pharma, 2008 - fined €300,000
- B&Q fencing fatality, 2009 - fined €250,000
- HSE, 2010 ambulance door fatality - fined €500,000

We need to remember that compensation claims can also be costly to businesses.

Final Question

So if you are an Owner/Manager – ask yourself – are you doing all you should be doing to protect your employees? Do you and your management team

know what to do and how to do it? Have any of you had formal training so you fully understand your legal and moral obligations and how to meet them? If the answer to any of these questions is no then perhaps you need some training after all.



Mary Darlington - BSc. Occupational Safety & Health Management, Health and Safety Consultant and Trainer and Director at Darlington Consulting.

Are you concerned about possible breaches of company law by companies, company directors, or other parties ?



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An bhfuil imní ort faoi sháruithe féideartha ar dhlí na gcuideachtaí ag cuideachtaí, ag stiúrthóirí cuideachta, nó ag páirtithe eile?

EU Investment Drives Innovation, Sustainability and Growth

Companies in Ireland are optimistic about the business outlook after they moved to limit supply-chain risks and investments in the country returned to pre-pandemic levels, according to a European Investment Bank (EIB) Group survey from October 2024:

- Trade barriers are a top challenge for Irish companies, prompting them to stockpile inventory, invest in digital tracking and diversify suppliers.
- More than a third of Irish firms – 39% – rely primarily on internal financing compared with an EU average of 29%.

The EU is working with Irish financial institutions to improve access to finance of businesses across Ireland. Just last March the European Investment Bank signed an EUR 200 million agreement with the Strategic Banking Corporation of Ireland. This agreement will enable more than €560 million of Investments by businesses across Ireland.

In addition, the EU signed under the InvestEU programme already more than EUR 411 of financing operations in Ireland. This includes for instance an EUR 20 million agreement with Social Finance Ireland. This will enhance social inclusion of vulnerable groups and promote sustainable community development.

One of thousands of beneficiaries who already received EU financing is the Irish company Micron Agritech. The start-up enables fast on-site diagnosis of animal parasites with just a mobile device. Thanks to EU-backed equity funding under the Investment Plan for Europe they went from concept to market success.

Discover EU financing opportunities for your innovation: www.access2finance.eu

The EU has been supporting projects in Ireland since 1973 amounting to over EUR 22 billion. The EU financed the expansion and upgrading of schools

and universities, backed construction of new homes and hospitals, and fostered innovation and business growth. EU financing has also boosted renewable energy generation, improved energy efficiency, strengthened energy transmission, and upgraded urban transport, ports, and airports.

In 2022 the EU together with the Government of Ireland and the Strategic Banking Corporation of Ireland launched the Growth & Sustainability Loan Scheme. Supported by EU structural Funds the scheme will make a total of EUR 500 million available to eligible Irish businesses, with a specific target of at least 30% for investments in climate action and environmental sustainability.

In addition, the EU launched in 2022 together with the Irish Government the €90 million Irish Innovation Seed Fund Programme. The programme will provide vital capital to innovative Irish companies at the crucial seed stage and will be an important step in developing and growing the Irish equity ecosystem.





New **free** online courses from the Health and Safety Authority

New courses include:

- ✓ Introduction to Human Factors
- ✓ Vulnerable Workers
- ✓ Reporting Workplace Accidents
- ✓ Introduction to Managing Workplace Violence and Aggression
- ✓ 8 Health and Social Care Courses
- ✓ 3 Small Business Courses



Scan for 50+ free courses



Win Local Business with Smarter, Location-Based Advertising

For small and medium-sized businesses, local visibility is everything. Whether you're offering a service, selling a product, or running a high-street shop, your best customers are often nearby — you just need to reach them at the right time, in the right place.

This is why we have started developing location-based digital campaigns. By using the geo-targeting tools available on platforms like Facebook, Instagram, and Google, your business can connect directly with people in a specific area — turning casual browsers into future customers.

A location-based campaign allows you to deliver digital ads to people based on where they live, work, or spend time. Instead of marketing broadly across the country, you can focus your budget and messaging on a particular city, town or even street.

This approach is especially effective for businesses that work on-site or serve a defined local area, such as tradespeople, cafés, salons, gyms, or retail outlets.

Case Study: Driving Local Interest Through On-the-Ground Visibility

We recently worked with a kitchen fitting company looking to raise their local profile in a cost-effective way. Here's how we did it:

- The team parked their branded van outside a home while fitting a kitchen over several days.
- This created natural visibility on the road - people noticed the van and became curious.
- That same evening, we launched a social media campaign targeting residents within a 1km radius of that location.
- People who had seen the fitters van and were subconsciously curious about the brand were then served adverts without ever googling the company. The adverts included images of our work and testimonial from clients

- As the team moved on to a new area, we updated the geo-targeting — turning each installation into a highly localised advertising opportunity.

Because the campaign felt relevant, local, and timely, engagement was strong. Residents recognised the brand, associated it with real work happening nearby, and reached out.

Whether you're based in Limerick, Longford, or Letterkenny, location-based advertising offers a smart and scalable way to connect with the right people in your area. By focusing your ads on high-potential customers, you can maximise your return on investment while increasing brand visibility within your local community. This targeted approach also helps build trust, as people are more likely to engage with businesses they see actively working nearby — both online and in person. Most importantly, it drives real enquiries that convert into meaningful business.

Setting up these kinds of digital campaigns doesn't require a large marketing department — just the right support. I work with Irish SMEs every day to design and deliver smart, location-based campaigns that generate leads and drive growth.

If you'd like to explore how your business could benefit from this approach, I'd be happy to help.

Get in touch today to discuss your next campaign. Contact Ciara at whooleyciara@gmail.com or call 0857133711.



Wired for connection in a distracted world - The Brain on Trust in a technology-driven society.

Jason Cooper, Sales Relationship Coach - High-Performance Trainer-Strategist



In today's hyper-connected yet emotionally fragmented world, we're wired for connection but constantly distracted by the very tools designed to unite us. Despite our increased access to one another, many feel a growing sense of disconnection. Screens glow, messages ping, and attention spans shrink, leaving our brains overstimulated and undernourished in meaningful human interaction. During a keynote to consultants and tech leaders, I asked, "What's hijacking your presence?" It struck a nerve. The constant barrage of stimuli has our neocortex in overdrive, analysing and reacting, while the limbic brain — the seat of trust, safety, and empathy — is neglected. Facts alone won't foster trust. Presence will. Trust isn't built in the thinking brain; it's felt in the emotional one.

I often describe modern communication as "dolphin-heavy" — skimming the surface of digital interactions without ever diving deep. We favour speed over depth, gratification over growth. In sales, leadership, and teamwork, this comes at a cost. When we work in this superficial mode, we lose sight of what truly drives performance: a genuine connection. It's time for a mindset shift. Slowing down doesn't mean losing pace — it means regaining impact. In a world that values speed, presence becomes your differentiator. It's no longer a 'nice-to-have'; it's business-critical. Connection isn't a soft skill; it's a hard edge in a distracted marketplace.

Daily Practices to Rebuild Human Trust

You can't automate connection, but you can design it. Here are four practices that foster trust and deepen relationships:

1. Recognise effort, not just outcome — acknowledge team members' dedication to activate reward centres in the brain.
2. Create space for honest input — trust builds through collaboration, allowing all voices to be heard.
3. Lead with vulnerability — sharing challenges promotes safety and encourages others to do the same.

4. Prioritise clarity over complexity — speak simply and avoid jargon, ask how to make understanding easier.

The Science of Eye Contact and Listening with Your Eyes

Connection begins well before the first word is spoken. A steady gaze, attentive posture, and the subtle art of listening with your whole presence lay the foundation for trust. Eye contact, for example, triggers the release of oxytocin — a neurochemical signal that says, "You're safe here." But presence isn't just about hearing words; it's about seeing the unsaid — posture shifts, micro-expressions, and energy. This is where transformational presence overtakes transactional listening. You're not just collecting information; you're creating an emotional imprint.

Neuroscience backs this up. Mirror neurons in the brain activate when we genuinely tune in to another person, allowing us to resonate and build an emotional connection. When you match a client's tone, rhythm, or language, you're engaging in a subconscious synchrony — what I call the trust loop. It's not manipulation; it's respect. It's alignment. Preparing ahead by understanding a client's world — their pressures, language, and triggers — amplifies your ability to connect with credibility and authenticity.

And then there's the language we use. In a world bloated with jargon, clarity is kindness. Speak simply. Use relatable metaphors. Frame your ideas in the language your listener understands — whether visual, auditory, or sensory. From sales to leadership, trust isn't built in big gestures — it's in micro-moments and eye contact. Real attention. Emotional availability.

Ask yourself? What relationship will you invest in this week? Because in an age of noise, your presence is your power. Be the one who listens. Who sees. Who truly connects?

I'll leave you with this - the best salespeople—and leaders—don't close deals. They open relationships.

www.jasoncooper.io



Unlocking Easy Wins: How SEAI Business Supports Are Powering Irish Businesses Toward a Greener Future

In today's fast-paced business environment, energy efficiency isn't just a sustainability goal—it's a strategic advantage. Across Ireland, thousands of businesses are discovering that cutting energy costs and reducing carbon emissions doesn't have to be complicated or expensive. Thanks to the Sustainable Energy Authority of Ireland (SEAI), there are easy wins available for every business, no matter the size or sector.

At SEAI, we have broken down your sustainability journey into 3 simple steps, Understand, Assess and Invest.

Understand

For many small and medium enterprises (SMEs), the journey to energy efficiency begins with understanding their current energy use. SEAI's Energy Academy is empowering businesses with free, self-paced online training. Whether you're new to energy management or looking to deepen your expertise, the Academy offers practical modules on everything from understanding your energy bills to implementing clean energy systems. It's a no-cost way to build internal capacity and foster a culture of sustainability within your organisation.

Assess

The next step for a business is to assess their energy use, you can do this through completing an energy audit. SEAI offers a €2,000 voucher to cover the cost of a professional energy audit. This audit provides tailored recommendations that identify immediate and long-term opportunities to save energy and money. It's a simple, supported first step that can unlock significant savings—just ask the team at Poppies Café in Enniskerry, who saved over €5,000 after implementing audit recommendations.

Invest

One of the standout features of SEAI's business supports is the rapid approval process. Whether you're looking to install a heat pump, upgrade insulation, or install solar thermal, SEAI's streamlined application system allows businesses to apply in just minutes and receive near-instant approval. The grant payment structure is transparent, with businesses receiving either the amount offered at application or 30% of the invoice amount, whichever is lower. This approach ensures fair distribution of funds while maintaining programme sustainability.

For larger or more complex projects, SEAI offers tailored

supports that fund a percentage of your investment. These grants are designed to accommodate a wide range of upgrade measures, from comprehensive retrofits to innovative renewable energy solutions. Take the example of Shannon Springs Hotel, which replaced oil boilers with air-to-water heat pumps transforming their energy profile and reducing operational costs.

Real Stories, Real Impact

The success stories speak for themselves. With support from SEAI, Shannon Springs Hotel undertook a comprehensive energy upgrade that included replacing oil boilers with air-to-water heat pumps, installing solar PV panels, and improving insulation. These changes not only reduced the hotel's carbon footprint but also significantly cut energy costs—demonstrating that sustainability and profitability can go hand in hand.

The hotel's transformation is a testament to how SEAI's grants can support ambitious energy projects. By embracing renewable technologies and energy-efficient systems, Shannon Springs has positioned itself as a leader in sustainable hospitality, appealing to eco-conscious guests and setting a powerful example for the industry.

Why Now?

With rising energy costs and increasing pressure to meet environmental standards, there's never been a better time to act. SEAI's business supports are designed to remove barriers and make energy efficiency accessible to all. There are easy wins available in most businesses. Don't be put off by the prospect of needing to make large investments. The key is to start the process and reach out for support.

Take the First Step

Whether you're a café owner, hotel manager, or manufacturing leader, SEAI has a support pathway tailored to your needs. Visit <https://www.seai.ie/grants/business-grants> to explore your options, apply for grants, and start your journey toward lower energy bills and a more sustainable future.



EASY WINS

FOR LOWER ENERGY BILLS

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SAVED ME

€35,296

John Gavin, Co-Owner, Shannon Springs Hotel

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Cost savings correct at time of grant application and calculated at market energy rates

Workplace Training: Why it is so important

Dr Joan Cahil, Health and Safety Authority

Providing comprehensive occupational safety and health (OSH) training for staff is essential to fostering a safe and healthy workplace environment. The provision of training helps reduce the risk of work-related injuries and ill health. It equips employees with the skills and knowledge for safe work. Training also plays a crucial role in shaping and strengthening a positive safety culture within an organization.

Legal Requirements

Under Section 8, 9 and 10 of the Safety, Health and Welfare at Work Act 2005, the employer is required to provide instruction, training and supervision in relation to safety, health and welfare at work. This spans:

- Occupational safety and health induction training.
- Additional specialized training (as required).
- Refresher training and ongoing training (as required).

The Act defines several contents where training must be given to employees. This includes:

- When employees start employment.
- When employees change or transfer tasks.
- When employees are introduced to new equipment, technology or systems of work.
- When changes are made to existing equipment, technology or systems of work.
- Periodically to ensure that employees maintain their competency in carrying out their roles.

Training should be tailored to the specific risks and requirements of their workplace. Training must also be provided in a form, manner, and language that the employees understand. Employees must receive time off for training without loss of earnings.

Example OSH Learner Journey

The table below provides an example OSH learner journey for employees.

Timeline	Milestones
First Day	<ul style="list-style-type: none"> • Health and Safety values communicated to employee. • Schedule for induction OSH training communicated to employee. • Schedule for other mandatory OSH training communicated to employee.
First Week	<ul style="list-style-type: none"> • Employee receives OSH induction training. • Employee is provided with access to Safety Statement. • Employee receives any additional specialized OSH training (that is, manual handling, chemical hazards, physical hazards and so forth). • Employee has had time to discuss hazards and controls with their supervisor or manager. • Employee is closely supervised to support safety awareness and ensure that safe systems of work are being followed. • Employee develops a safety-first mindset.
After Year 1 / Ongoing	<ul style="list-style-type: none"> • Employee receives supervision (as appropriate). • Employee receives recurrent training (as required). • Employee receives additional training (as required).

Example OSH Learner Journey

Training Needs Analysis (Occupational Safety and Health)

A training needs assessment in OSH is a process to identify the specific safety and health training required for employees to perform their jobs safely. It evaluates gaps in knowledge, skills, or practices related to workplace hazards, equipment, and procedures. This assessment ensures that employees are equipped to prevent accidents, comply with regulations, and maintain a safe working environment.

The risk assessment process assists in identifying hazards in the workplace and the controls necessary to ensure the safety, health, and welfare at work of employees. Such controls may include the provision of relevant training for staff and when refresher training is required.

Reviewing accident and near-miss data, and the findings and recommendations of incident investigations may highlight where there is a need for specific training or when refresher training is required. This may be on an individual, team or organizational level. Health and safety audits can identify where procedures are not being followed. This may be an indication of a training gap or a weakness in existing training. The Health and Safety Committee and Safety Representatives can also assist in the identification of training needs.

Types of Training

OSH Induction Training

The primary goal of OSH induction training is to educate employees about the potential hazards in their work environment and how to mitigate those risks. OSH induction training should include the following topics:

- Employer and Employee responsibilities under the 2005 Act.
- Company safety policy and values.
- General safety protocols and procedures.
- Workplace hazards and how to manage them.
- Fire safety procedures.
- Emergency preparedness, arrangements and procedures.
- The use of personal protective equipment (PPE) and access to PPE.
- Contact details for Occupational First Aiders and location of First Aid.
- Good practices in manual handling.
- Good practices in the use of Display Screen Equipment (DSE).
- Procedures for reporting accidents, near misses, or unsafe practices.
- Information on workplace health programs and support systems.
- Chemical safety and handling dangerous substances (if applicable).
- Training on the safe operation of machinery and tools (if applicable).
- The name and contact details of any Safety Representatives (if applicable)

Other Specialized OSH Training

While general induction training lays the foundation for workplace safety, specific job roles often come with unique hazards that require specialized training. Depending on the person's role, this specialized training can include training in the following areas:

- Chemical safety.
- Manual handling.
- Machinery.
- Working with asbestos.

- Noise exposure.
- Biological hazards.
- Working at heights.
- Working in confined spaces.
- Fire Warden training.
- Occupational First Aider training.
- Safety Representative training.
- Other (as required)

Additional training is also required for construction workers:

- **Safe Pass Training:** All construction workers must complete Safe Pass training to ensure they understand basic safety principles and can work safely on construction sites.
- **Construction Skills Certification Scheme (CSCS):** Workers operating certain machinery or performing specific tasks must hold CSCS accreditation, which includes specialized training.

Refresher Training & Ongoing Training

Refresher training is a type of training that is designed to update and reinforce knowledge or skills that employees have already learned in previous training sessions. It helps to ensure that workers retain important information and stay up to date with any changes in procedures, safety protocols, regulations, or technologies. As new risks emerge (for example, from new equipment or materials), workers need regular training to manage them effectively. Critically, the provision of recurrent training helps workers understand that safety is an ongoing priority.

hsalearning.ie

The free short courses available on hsalearning.ie are designed to raise awareness about workplace safety, health and welfare.

Further Information

- www.hsalearning.ie
- www.hsa.ie/eng/education/workplace_osh_training/osh_training_requirements_approach/osh_training_requirements_approach.html
- www.hsa.ie/eng/education/safety_and_health_initiatives_in_education/health_and_safety_training_providers/health_and_safety_training_providers.html



Xena Peljovina

What interests/hobbies do you have outside of work?

I'm really passionate about running. I've completed two marathons so far - Dublin in 2023 and more recently, Prague in 2025. It's something I genuinely enjoy, both the training and the events themselves.

I also do CrossFit from time to time, which I find really complements running in terms of strength and endurance.

Outside of fitness, I love going to gigs. I'm especially into tribute acts. George Michael tribute act is a favourite, and seeing his tribute show has become a bit of a tradition with me and my friends. We go every year now, and it's always a highlight.

Another hobby I really enjoy is sea swimming. My husband and I often go together, usually with our cockapoo Macie who loves the sea just as much as we do. It's a great way to start the day, get some fresh air and reset mentally.

Why do these hobbies interest you?

Running has interested me since I was a child. I always loved taking part in school sports days and watching athletics on TV has always been one of my favourite pastimes.

I rediscovered running in my late 20s and by the time I hit my 30's, I had fully leaned into the stereotype of swapping nights out for early long runs. Running genuinely gives me a great sense of focus and achievement. It's also a brilliant way to clear my head. As for the gigs, I absolutely love tribute acts - they're such a fun, feel good way to unwind and relive the artists I never got to experience. It's also a great excuse to get together with friends and make some brilliant memories.

Do you have an interesting story about your hobby?

I had been running for years, but my first official race was the Jingle Bells 5km in 2022.

It was such a great atmosphere and such a buzz to take part that I decided there and then I wanted to take on a bigger challenge, so I signed up for the Dublin Marathon the following year!

When I first started training, I had a moment of “What have I done?”, it felt like such a huge leap. But honestly, it turned out to be one of the best decisions I’ve made. The sense of achievement crossing that finish line was incredible, and now I can’t stop signing up for races. It’s become a real passion.



Are there any hobbies or challenges would you like to try?

I would love to take on the London Marathon one day, it’s definitely on my bucket list. Although, getting a place sometimes feels like it might be easier to get to the moon. While I keep trying for that, I’ve also been considering other challenges.

An ultra marathon is something I’d love to work towards in the future, just to see how far I can push myself. I’m also currently part of a running club that does a lot of trail running. Although I’m a bit nervous to try it just yet, I’m hopeful I’ll take it on someday soon.

Talk to us about the work you do at ISME?

I work as an Office Accounts Administrator at ISME, which basically means I’m the person who helps make sure the everyday workings of the office run smoothly, and by that I mean everything from managing our accounts to ensuring there’s always coffee and the printer isn’t throwing a tantrum.

I handle the day-to-day financial administration, making sure our accounts are up to date and everything is in order. I also help our lovely members by providing support whenever they need it - whether that’s answering queries, guiding them through processes, or just being a friendly point of contact. It’s a very fun and diverse job. Some days I’m making sure our accounts are in order, other days I’m rescuing jammed paper trays - but it keeps things interesting.

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

I think it’s very important to have interests outside of work. It helps create a healthy balance and gives you something to focus on that’s just for you. For me, running and staying active is a great outlet. It helps clear my head, boosts my energy levels, and keeps me feeling motivated overall.

Having a hobby or passion outside of work also brings perspective. It can reduce stress and actually make you more productive and focused when you are at work. I find that when I’ve made time for the things I enjoy, I’m more present, positive and able to handle challenges in a better way.

Do you think this balance is something individuals and particularly employers need in their life to have a successful business?

Absolutely! I believe balance is essential for both individuals and employers. When you have a clear mind, you’re able to perform better at work. I think it can be hard to switch off for an employer and as a business owner, but you are a better version of yourself when you also prioritise your hobbies and outside activities. Sometimes I find getting out after work, for a walk or a swim, makes the day feel longer and it wasn’t just work you did that day. You also were able to do something for yourself.

A series that highlights the lives and interests of ISME members and staff. In this edition, The bISME talks to ISME Staff Member Xena xxx about her interests and hobbies.



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Credit Review

ISME Members can now avail of a fully funded business mentorship programme through ISME Skillnet

ISME, the Irish SME Association, has today announced the launch of the STAGES mentoring Programme, whereby its members can avail of business consultancy services worth up to €2,000 to help improve their businesses. The STAGES Mentoring Programme (Survive, Thrive, Accelerate, Grow, Export, Scale) is delivered by ISME Skillnet and will provide fully subsidised one-to-one mentoring for ISME members.

The programme is designed to help businesses address real-world challenges and opportunities at each stage of their development, with expert-led sessions tailored to their specific goals.

Participants will receive up to two full days (or four half-days) of mentoring with experienced business advisors, covering a wide range of strategic and operational areas including cashflow management, digital transformation, export readiness, succession planning, and more.

Neil McDonnell, Chief Executive of ISME, said: *"Small businesses are the engine of the Irish economy, but they often lack access to the expert advice they need to grow and compete. The STAGES programme is designed to give SMEs that support, whether they're recovering from a crisis, breaking into export markets, or preparing to scale. We're proud to offer this as a tangible, tailored benefit of ISME membership."*

The STAGES Mentoring Programme will also support ISME's broader national goals of enhancing SME innovation, boosting export activity, and improving resilience to future shocks such as Brexit, COVID-19, or sector-specific downturns.

STAGES is fully funded by ISME Skillnet and is available to both new and existing ISME members. The programme is only running until the end of 2025, so businesses are urged to get in touch with ISME as soon as possible to secure their place.

[Click here to fill in the form](#) or email stages@isme.ie for more information.

We look forward to supporting you on your journey.

