

WINTER 2024

Volume 1
Issue 26

THE **b**ISME

THE BUSINESS OF IRISH SMEs

Intern to

Industry Leader

How Meaghers Pharmacy's CEO Transformed a Family Business into a Global Brand

The b Issue

Remote Working in Ireland: What You Need to Know as an Employer

Learning Focus

Unlocking the Full Potential of Employees

Finance Focus

Challenges Irish SMEs face when making foreign currency payments

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Irish **SME** Association

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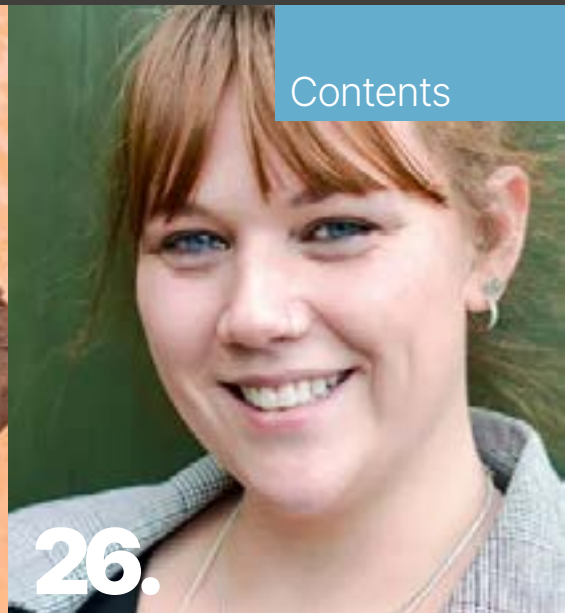
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Business Outlook 2025...

Colleagues,

Firstly, may I wish you and your staff a prosperous 2025. This is going to prove to be an interesting year.

From our perspective in ISME our main concern is that the incoming government recognises the significant risks that face our economy and society.

In Europe, we see the French and German governments falling, and their economies in trouble. Next door to us, the UK also remains economically becalmed, and has yet to engage realistically with their exit from the EU and the economic challenges this has brought.

We are not trying to talk down the economy, or to catastrophise what might happen in 2025. Far from it, we want Ireland to continue to thrive. However, we see sufficient risks, combined with an evident [complacency in government](#) to cause us real concern that we are not mitigating a potential crisis ahead.

At an absolute minimum, avoiding the next crisis for Ireland requires:

- Reorienting industrial policy towards indigenous enterprise.
- Comprehensive legal reform.
- Efficient expansion of state services.
- A sustainable social security system to which everyone makes some level of contribution.
- Upskilling our workforce using the enormous surplus employers have paid for in the national training fund.



Neil McDonnell, Chief Executive, ISME

Meanwhile, the pressure remains intense on small services businesses in particular. The [National Minimum Wage increases](#) by 6% to €13.50 from 1st January, and increased statutory sick pay entitlements are under review.

[Auto Enrolment](#) deductions are due to commence on 30th September, and you should be accounting for this in your payroll budget later this year.

Some businesses will not, unfortunately, make it through the year. This is a very stressful event for a business owner to have to deal with, but the most important thing we advise SME owners is to be proactive and honest with stakeholders when problems arise, that includes your employees, your creditors, and the Revenue. Failure to deal correctly insolvency can have implications for business owners as directors, and can limit their ability to operate in another business. Make sure this doesn't happen to you if your business is in trouble- seek advice, including calling the ISME office if you need to.

If your business does need capital in 2025, never forget to use the [ISME FINANCE FINDER](#) which allows you to access all funding solutions on the market.

On behalf of our Chair Marc O'Dwyer, our National Council and our staff in 17 Kildare Street, I wish you a happy and successful 2025.

Neil McDonnell
ISME CEO

Growth and Sustainability Loan Scheme

CHOOSE A SUSTAINABLE FUTURE FOR YOUR BUSINESS.

INVEST WITH THE GROWTH AND SUSTAINABILITY LOAN SCHEME.

Enjoy easier access to sustainability finance and ensure future competitiveness for your business.

The scheme is open for applications for SMEs who want to future-proof the business and improve their competitiveness through sustainability.

- **LOANS** from €25,000 to €3,000,000
- **TERMS** from 7 to 10 years
- Loans up to €500,000 **UNSECURED**
- **REDUCED** interest rates



Celebrating SME Success at the ISME Ireland 2024 Annual Business Lunch



On Friday, 29th November, the ISME Ireland 2024 Annual Business Lunch brought together business leaders, entrepreneurs, and policymakers at the Fitzpatrick Castle Hotel for an afternoon of inspiration and collaboration.

The event highlighted the critical role small and medium enterprises (SMEs) play in Ireland's economy. ISME Chair Marc O'Dwyer and CEO Neil McDonnell delivered compelling addresses, calling for increased government support to ensure the sustainability and growth of this vital sector.

A standout moment was the keynote speech by Oonagh O'Hagan, owner of Meagher's Pharmacy Group. O'Hagan shared her journey of transforming a single pharmacy into a thriving business, accompanied by actionable life lessons on entrepreneurship. Her insights on resilience, purpose-driven leadership, and the importance of self-care left a lasting impact on attendees.

The afternoon concluded with lighthearted entertainment by Paul Howard, creator of the iconic Ross O'Carroll Kelly series, providing laughter and a perfect close to the day's proceedings.

We extend our heartfelt thanks to all attendees for their enthusiasm and support, which made this event such a resounding success. ISME Ireland remains committed to championing the SME community and fostering innovation, resilience, and growth.

This event showcased the valuable work ISME Ireland continues to do in supporting SMEs and fostering a community of innovative, resilient entrepreneurs.

New Affinity Programme

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.





DCU Business School's 2025 Practicum: Students Collaborate with Industry for Real-World Impact

ISME Members, take note! DCU Business School is launching its 2025 Practicum Project—a unique opportunity for businesses to collaborate with talented MSc students who will work as “junior consultants” to tackle your real-world business challenges at no cost.

This initiative allows you to gain fresh insights and innovative solutions in areas like market research, strategy development, and operational analysis. The Practicum Project runs from January to July 2025 and is the perfect chance for businesses to get creative input from the next generation of industry leaders.

If you're interested, get in touch with the DCU team today via practicum@dcu.ie or connect with [Tom Tully](#) and [Eric Paquin](#).

Click [here](#) to learn more.

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.



HSA Updates

Now, more than ever, companies need to ensure that their employees

- [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. 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.



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

Credit where it's due.

Having difficulty getting a new business loan
or restructuring your existing debt with your bank?

Established by the Minister for Finance,
Credit Review is here to help.

**Talk to the credit experts today on 0818 211 789
or visit creditreview.ie**

Credit Review

From Intern to Industry Leader: How Meaghers Pharmacy's CEO Transformed a Family Business into a Global Brand

A sit down with Oonagh O'Hagan, Meaghers Pharmacy

Can you walk us through your journey from starting as a pharmacist to leading Meaghers Pharmacy Group as a thriving business with both local and global reach?

During my pharmacy training, I completed my intern year at Meaghers Pharmacy on Baggot Street, Dublin 4. Established in 1921, the business had been passed through the generations to Pierce Meagher. In 1996, I interned under Pierce, and it was during that time that I truly fell in love with the pharmacy and its role within the community. I dreamt of one day owning the business. Four years later, at the age of just 25, without money or financial backing, I managed to secure a bank loan to buy the business from Pierce. It was a risk, but I believed deeply in what Meaghers could become.

The Meaghers ethos has always focused on elevating the role of the pharmacist within the community to improve the lives of our customers. From the outset, I wanted to evolve this further. I envisioned a pharmacy that would shift the conversation from sickness to wellness—creating a space people visited not just when they were unwell, but also to proactively manage their health and wellbeing. This approach meant embedding six core values into everything we do: Customer First, Family, Community, Expertise, Pushing Boundaries, and Positivity.

Building on this vision, I knew I couldn't do it alone. I actively recruited some of the best people in the industry, creating what I call my "Think Tank"—a group of dedicated experts who share my ambition. Together, we've expanded the Meaghers brand significantly. Today, we operate 10 physical pharmacies serving diverse communities across Dublin, and we've built a thriving e-commerce platform that brings the unique Meaghers experience to customers across Ireland and in 72 countries worldwide.

Can you tell us more about the significant changes or innovations you've introduced during your leadership?

One of our defining strengths at Meaghers is innovation—what we call "Pushing Boundaries." As a smaller operator in a competitive market, we've turned our size into an advantage. Our agility allows us to test, adapt, and implement new ideas quickly.

Our digital transformation is a prime example of this. When the pandemic hit, many customers couldn't visit us in person. In response, we became the first to launch a digital pharmacist service, allowing us to provide consultations and advice online. This service has since grown to include online doctor consultations, pelvic floor physiotherapy, and skincare services. Our digital-first model has fundamentally changed our business and opened opportunities for growth beyond the traditional pharmacy setup.

Before COVID-19, we ran small, in-person educational events at our pharmacies, hosting up to 60 customers at a time. The pandemic pushed us to reimagine this approach, and we moved these events online. Through platforms like Instagram, Facebook, and TikTok LIVE, we now reach far more people. For example, one event attracted over 20,000 viewers globally. By eliminating venue costs and increasing accessibility, we've been able to host more frequent events, collaborate with more brands, and offer valuable, free education to both loyal and new customers.

Innovation at Meaghers is a cultural mindset. I encourage my team to embrace change, explore new solutions, and see failure as an opportunity to learn. Many of our most successful strategies have come directly from team suggestions. For instance, during lockdown, we introduced the Meaghers Helpline and Personal Shopper Service to support cocooning and isolating customers. Similarly, our digital pharmacist and digital GP service were innovations driven by team insights.

I also prioritise my own growth as a leader. I engage with networks like Retail Excellence Ireland, Deloitte, and the universities. I'm proud to serve as the pharmacy

representative on the Government's SME Taskforce, where I collaborate with thought leaders and share insights. My roles at RCSI and Trinity allow me to stay at the forefront of research, while my team members—many of whom hold lecturing positions—bring their knowledge back into our business.

How do you see the role of pharmacists evolving in Ireland's healthcare landscape?

The pandemic highlighted the critical role of pharmacists within the healthcare ecosystem. At a time of fear and uncertainty, pharmacies remained open and became a vital first point of contact for many patients. Community pharmacists are highly accessible and qualified professionals who can play an even greater role in reducing pressure on GPs while improving patient outcomes.

In recent years, we've seen the role of pharmacists expand with services such as flu and COVID-19 vaccinations. However, I believe this is just the beginning. The Government's Expert Taskforce on the role of pharmacists published its first interim report in late 2023. Key recommendations include:

Extending prescription validity from six months to twelve months.

Introducing pharmacist prescribing for a variety of common conditions.

These changes align Ireland more closely with systems like the NHS and would further solidify the pharmacist's role as a healthcare leader.

At Meaghers, we are passionate about advancing this expanded role. We have pioneered community-based diagnostic clinics in areas such as diabetes, liver health, and ostomy care. For instance, we collaborated with Professor Suzanne Norris of St. James's Hospital to successfully deliver Non-Alcoholic Fatty Liver Disease screenings in our pharmacies—demonstrating the immense potential of pharmacy-led initiatives.

Education is equally critical. Customers today are eager for knowledge in areas like gut health, hormonal balance, and skincare. Through initiatives like Pharmacy 360, we've created a space to share expert advice on seven key health elements: Sleep, Stress Resilience, Nutrition, Movement, Relationships, Environment, and Core Values. These holistic strategies position pharmacists as proactive health advocates, going beyond medication management to empower customers to live healthier lives.



What are your plans for the future growth of Meaghers Pharmacy?

We aim to continue growing the Meaghers brand both physically and digitally. Expanding our network of pharmacies allows us to serve new communities while retaining our core ethos of personalised care and community connection.

Our digital-first strategy remains central to our growth. We will continue to optimise our e-commerce platform, improving user experience and expanding our social media reach to engage new audiences. By leveraging data analytics, we can better understand our customers' needs and tailor our offerings accordingly. This focus on accessibility and convenience ensures that healthcare services are available to people wherever they are.

Sustainability is also a key priority. We are actively exploring eco-friendly practices across our operations, aligning with our values of community, responsibility, and positivity.

Ultimately, our vision is to redefine the pharmacy experience—transforming Meaghers into a holistic healthcare hub that offers expert advice, services, and resources to keep people well. Whether in-store or online, we want to make healthcare more accessible, personalised, and proactive.

You've emphasised the role of failure in growth. Can you share a specific instance where a setback led to a pivotal learning moment?

One of the most challenging moments came in 2010, when the Government introduced FEMPI legislation, drastically cutting pharmacy fees. Practically overnight, our profits were reduced by 38%, and we had just 23 days to adapt. The business faced a real threat, and I had to make difficult decisions to ensure our survival.

This experience taught me the importance of diversification. At the time, we relied heavily on one revenue stream—dispensing prescriptions. I resolved to never put the business in such a vulnerable position again. Over the years, we diversified significantly. By improving retail margins, introducing exclusive product ranges, and strengthening partnerships with suppliers, we grew the retail side of our business from 20% to 40% of revenue.

Another key milestone was the development of our online store. Despite naysayers doubting that an e-commerce pharmacy would succeed, I trusted my instincts. Today, our online business is a vital part of our growth strategy, serving customers across Ireland and internationally.

Beyond your remarkable career, what other interests or hobbies are you passionate about, and how do they influence your life?

Family time is my greatest priority. I cherish moments with my parents, siblings, and my own family—my husband Ronan and our two children, Luca and Cassie. Family holidays to Italy, where Ronan and I got married, hold a special place in my heart and remind me why I work so hard.

Health and wellbeing are also hugely important to me. I love sea swimming, which brings both physical and mental clarity. When time is tight, a quick plunge pool session or a trip to the gym helps me reset and de-stress.

Self-care is another part of my routine. I enjoy small luxuries like a massage or nail treatments—reminders that caring for myself enables me to give my best to others.

Do you have a business mentor? What advice has been crucial to your success, and what would you impart to SMEs today?

My mother has been my greatest mentor. Growing up in Co. Tyrone, I watched her lead a business during the Troubles—a time of immense challenge. Her resilience, ambition, and ability to unite people taught me invaluable lessons about leadership, fearlessness, and enriching the lives of others.

To SMEs, I would say: your people are everything. A well-supported, empowered team is the backbone of any successful business. By fostering a positive work environment, offering opportunities for growth, and recognising contributions, you unlock your team's potential. At Meaghers, we call our employees "Day Makers", not "Transaction Takers," because we aim to go beyond service and make a real difference in people's lives.

Finally, focus on exceptional customer care. In today's fast-paced, often impersonal world, building relationships through genuine, personalised service is what sets businesses apart. Stay true to your values, remain adaptable, and always put your customers at the heart of your strategy.



Discover the **ISME Finance Finder** – an exciting new business funding matching tool that will revolutionise access to finance for businesses in Ireland from ISME in partnership with Swoop Funding.

Explore the right funding solutions to support your business. This simple to use online tool offers organisations financial options in minutes; streamlining the funding application process – a one-stop-shop for SME finance.

Do you want to...

Start a business, expand an existing business, improve cashflow, refinance debt, acquire a business, purchase property, stock or invest in a new market? Then look no further than the **ISME Finance Finder** which offers a selection of funding opportunities for your business, click here to set up your account.

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Templates

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Access

Access 5 days a week to the ISME Finance Finder hotline from 9.00am to 5.00pm



Alerts

Finance updates and alerts



Challenges Irish SMEs face when making foreign currency payments

In today's global marketplace, trading internationally has become a crucial growth avenue for Irish SMEs (Small and Medium Enterprises). Expanding into new markets offers vast opportunities for revenue growth, diversification, and competitiveness.

Indeed, in its recent Business of Change Report PayPal reveals that close to one-third of Irish SMEs believe that their businesses will not survive unless they trade internationally.

However, alongside these opportunities come significant challenges, particularly when it comes to making and receiving payments in foreign currency. Uncompetitive FX rates, hidden fees, and the complexity of managing cross-border transactions can place considerable cost pressures on these businesses.

Understanding and addressing these challenges is vital for SMEs to thrive in the international arena, ensuring that their global ambitions do not come at the expense of their financial stability.

Let's take a deeper dive into the top challenges SMEs face when making and receiving cross border payments.

Currency Conversion Costs

SMEs often receive less favourable exchange rates from banks compared to larger corporations or those with access to specialised FX services.

Traditional banks can markup FX rates by as much as 4-6% resulting in increased costs and reduced profit margins.

Inadequate hedging services to effectively manage forex risk is also a challenge. One HSBC survey revealed that 70% of CFOs reported reduced earnings due to avoidable, unhedged Forex risk.



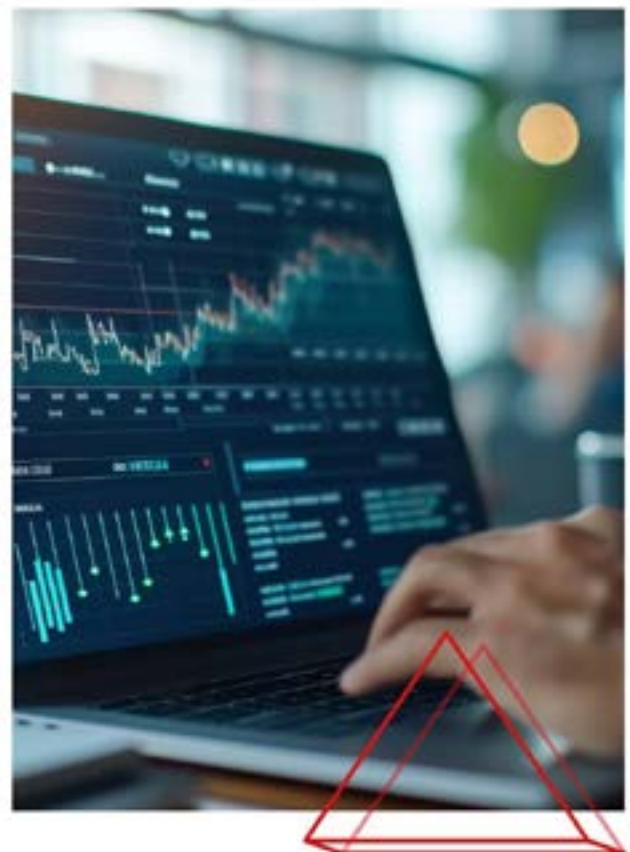
John Barry, Payemnts and FX
Consultant, FEXCO

Payment processing fees

Many payment providers charge additional fees for cross-border transactions, including international wire transfer fees and currency conversion fees, which can add up and impact cash flow.

These fees vary widely depending on the payment method, the currencies involved, and the provider processing these transactions. Charges for same day/urgent international payments can be significant with some providers charging up to EUR 50 for this service.

For SMEs, especially those operating on thinner margins, access to more cost -effective payment services is crucial to remain competitive, especially in international markets.





Lack of a dedicated account manager

As Retail Banks grow and take on additional customers, many SMEs find that they no longer have a dedicated account manager.

If an issue arises with a cross-border payment, it may be difficult to get access to someone who can help resolve the issue in a timely manner.

SMEs may experience increased stress for finance staff, as they lack personalised support and quick resolution of issues.

In an article on FinTech Global, a recent report by UK experience services firm Foolproof highlighted the desire amongst customers for more human interaction in their banking experience.

Key findings from the study reveal that:

- 46% of banking customers seek human interaction
- 47% of customers find chatbots unhelpful in answering their queries
- 74% of customers think banking is not personal enough.

Regulatory Compliance

SMEs need to comply with various regulations and anti-money laundering laws when sending and receiving cross-border payments, which can be complex and time-consuming.

This is exacerbated by the fact that smaller businesses lack the compliance know how to navigate such regulations compared to larger organisations.

Fraud and Security Risks

Cross-border payments are susceptible to fraud and cybersecurity threats, including phishing scams, unauthorized access to payment information, and fraudulent transactions, posing risks to SME financial security.

Figures published by FraudSMART, the fraud awareness initiative led by Banking & Payments Federation Ireland revealed that small and medium sized businesses lost €10m through email-related scams in 2023.

In addition, the number of cases of fraud reported by SMEs increased almost 25% when compared with 2022 and the average loss to fraud was on average, €12,000.

Inability to pay in exotic currencies

Thinly traded and highly illiquid currencies are referred to as 'exotic currencies' are usually synonymous with emerging market countries with smaller economies.

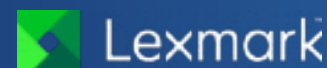
As more SMEs extend their supply chains and establish connections in developing or emerging market countries, the requirement to trade in these currencies increases.

While most high street banks and foreign exchange providers can assist with international payments in major currencies like EURO, USD and GBP, the efficient processing of payments in exotic currencies is very much limited to specialist providers.

If, according to one report, 78% of SMEs rely on incumbent banks for cross-border payments, then many are missing out on the flexibility to pay suppliers in local currency and the advantages that go with this.

How Fexco can help your business with these challenges

Through its innovative payments platform and global banking network, Fexco enables SMEs to send funds in over 130 currencies to almost 200 countries worldwide and will help to remove the frictions and high costs associated with traditional banking cross-border payments. To find out more about how Fexco can help you to save on foreign currency payment costs and offer a more seamless, efficient cross border payment experience, talk to John Barry today at jobarry@fexco.com or visit the dedicated ISME member page.



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Business Energy Upgrades Scheme: Powering Ireland's Sustainable Business Future

Article from SEAI

In response to Ireland's ambitious Climate Action Plan 2024, which targets a 45% reduction in carbon emissions from business and public sector buildings by 2030, the Government has launched an innovative Business Energy Upgrades Scheme which will be administered by the Sustainable Energy Authority of Ireland (SEAI). This comprehensive grant programme offers Irish businesses a flexible pathway to decarbonisation while providing significant financial support for energy-efficient improvements.

The scheme stands out for its inclusive approach, welcoming participation from businesses of all sizes, public sector organisations, societies, and charities. Understanding that different businesses have unique energy needs—for instance, a hotel's heating and cooling requirements differ from those of an office—the programme offers remarkable flexibility in its implementation.

As a business you can choose any of the following measures, in any order, to suit your budget and your building. You can choose to start with one, or a selection of measures.

Comprehensive Support System

The Business Energy Upgrades Scheme provides up to nine different measures that businesses can implement at their own pace. These measures are divided into two main categories: Technical Assistance and Commoditised Grants.

Technical Assistance includes vital support elements such as Building Management System (BMS) optimisation, which can yield immediate savings with minimal investment. Businesses can receive a €2,000 grant for BMS optimisation and up to €25,000 for design assistance, helping them plan their energy upgrade journey effectively.

The Commoditised Grants cover a wide range of practical improvements, including:

- Heat pump installations (up to €100,000)
- Fabric insulation for walls and roofs (up to €120,000)
- Automatic control systems (up to €30,000)
- Air Handling Unit upgrades (up to €25,000)
- Solar thermal technology (up to €15,000)
- Variable speed pump installations (up to €10,000)
- Streamlined Application Process

One of the most attractive features of the scheme is its user-friendly application process. Businesses can complete their registration in approximately ten minutes through the SEAI Application Portal. The actual application for measures takes just five to ten minutes, with instant automated approval through a Letter of Offer.

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.

Unique Benefits

- The scheme offers several distinctive advantages:
- Immediate grant approvals for completed applications.
- Freedom to choose qualified contractors.
- Flexible implementation timeline.
- No prescribed order for implementing measures.
- Ability to reinvest savings from initial improvements into subsequent upgrades.

For businesses uncertain about where to begin, we recommend completing an energy audit. It will provide expert guidance in determining the most effective sequence of improvements for your specific situation. SEAI's support scheme for energy audits (SSEA) has been designed to help Ireland's SMEs to take charge of their energy use. The scheme provides a €2,000 voucher towards the cost of a high-quality energy audit. An SEAI energy audit is one of the first steps a business can take to save money, save energy, enhance their brand image and future proof their operations.

As Ireland moves toward a more sustainable future, the Business Energy Upgrades Scheme represents a crucial stepping stone for businesses looking to reduce their carbon footprint while improving their bottom line. By providing accessible, flexible funding options and technical support, the scheme makes sustainable energy upgrades achievable for businesses of all sizes, contributing to national climate goals while fostering economic efficiency.

Please contact SEAI if you have any questions.

Tel: (01) 808 2100 Email: businessupgrades@seai.ie

Website: www.seai.ie/grants/businessupgrades

Capability versus Conduct



The ISME HR Team have seen a trend develop on this particular area of HR therefore clarification is important. Furthermore, clarifying the distinction between Capability and Conduct in managing Staff Performance and Disciplinary Issues should be the first step. The appropriate intervention—be it support or discipline—ultimately depends on correctly diagnosing the underlying issue.

Capability: Refers to an employee's inability to meet performance expectations, often due to factors like skills gaps, insufficient training, or health concerns. Example: Struggling to meet role requirements despite genuine effort.

Conduct: Relates to an employee's unwillingness to comply with job requirements, often evidenced by behavioural issues or failure to adhere to established norms. Example: Refusing to follow workplace protocols or insubordination.

How to Diagnose the issue?

1. Gather Information:

- Look at performance records, are the records comparable to either colleagues or timelines?
- Speak with their Line Manager and ensure to obtain the employee's perspective.
- Are there any mitigating factors at play?

2. Ask Yourself:

- Is this about their ability to perform the role? (Capability)
- Or is it about their behaviour and compliance? (Conduct)

Capability/Performance

An employee can only be charged with poor performance after they have been made aware of the work standard required and given reasonable and sufficient time to improve.

The Dutiful Dozen:

- Check that the standard required of the employee is reasonable and achievable.
- Refer to the employee's pre-agreed job specification
- Point out to the employee that he or she is falling short of the standard before it becomes a disciplinary issue. A Make Aware Meeting is a great way to get this information exchange on record.
- Create a Performance Improvement Plan (PIP).
- Set out what objectives the employee is not meeting but is required to meet and the deadlines the employee has to meet each objective in the PIP.
- Talk through the PIP with the employee so that they understand it.
- Urge the employee to notify them if they need assistance, training, or more time.
- Ensure the employee's work situation allows for a focus on improvement.
- Set regular reviews dates during the PIP period.
- Inform the employee that should they not meet the deadlines set out in the PIP, then the disciplinary process will be initiated.
- Inform the employee that sanctions resulting from the disciplinary process could include sanctions up to and including dismissal.
- Follow company disciplinary procedures and go through the sanctions of verbal and written warnings before dismissal.
- Proceed to dismissal only as a last resort.

Conduct

Regardless of an employee's length of service they are entitled to a fair process. In cases of misconduct or gross misconduct, it is not the probation process that should be used but rather the disciplinary procedure, and fair procedure and natural justice should apply. The Workplace Relations Commission (WRC) and Labour Court expects Employers to meticulously adhere to fair procedures and natural justice when dismissing an employee for misconduct. It is up to the employer to prove that the dismissal was fair.

Establishing Fair Procedures:

- Follow your company Disciplinary process.
- Ensure that the employee is fully aware of the company Disciplinary process. Provide a copy for reference.
- Confine the investigation to establishing the facts and the allegation at hand only.
- Suspend the employee only if necessary – only potentially used in high risk gross misconduct allegations.
- Provide the employee with a written copy of the investigation outcome.
- The individual conducting the hearing must be trained and impartial.
- The decision maker must take time to consider everything before making a decision.
- Check if follow ups to anything said during the hearing are necessary.
- Ensure the decision is balanced and based on all of the facts.
- Take lesser disciplinary sanctions into consideration in line with your own Company policy.
- Inform the employee of the appeal procedure.
- An appeal must be heard by an impartial and independent individual.

As always, if you require any support with HR or Employment Law you can contact the ISME HR Team on 016622755 Option 2 or via HR@ISME.ie. Members also have access to a full suite of HR templates regarding Absence management on the ISME HR Hub

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Remote Working in Ireland: What You Need to Know as an Employer

By Tara Daly, MD, MSS – The HR People

In recent years, remote working has evolved from a rare perk to a common work arrangement. Recognising the growing significance of flexible working environments, the Irish Government has introduced the right to request remote working as part of broader legislation to support work-life balance.

In this article we'll take a deeper look into the intricacies of this right, particularly as outlined in the Work Life Balance and Miscellaneous Provisions Act 2023 and review the obligations and processes that you as an employer must follow according to the newly published Code of Practice by the Workplace Relations Commission (WRC).

The Right to Request Remote Working

Under the Act, every employee now has the right to request remote working underpinning a considerable step forward in promoting flexible working conditions and improving work-life balance. However, it is worth emphasising that this act relates to the right of requesting only – there is no obligation on the Employer to grant that request so long as there are reasonable grounds for refusal.

The primary objectives of the Code are to:

- Provide Clarity: Outline the procedures involved in making and managing requests for flexible and remote working, including any changes to agreed arrangements.
- Ensure Fairness: Support employers in making objective, fair, and reasonable decisions when considering requests.
- Promote Best Practices: Offer practical guidance to ensure compliance with the legislation.
- Develop Policies: Assist in creating workplace policies and procedures that ensure clarity, transparency, and consistency.
- Resolve Disputes: Provide guidance for resolving disputes related to requests for flexible or remote working.

Now that we understand what's covered in the Code, let's look at your employer obligations in more detail.

Employer Obligations Under the Code

As an employer, you are required to consider any request for remote working and should a request be denied, you must provide a reasonable outline of the reasons why. While if escalated, the Labour Court cannot dictate a final decision, it will scrutinise the processes followed to ensure they comply with the Code.

The Code outlines the recommended steps you as an employer should take when considering a request:

1. Acknowledge receipt by confirming that the request has been received.
2. Review the request based on the operational needs of the business and the employee's role therein.
3. Consult with the Employee to get a comprehensive understanding of their needs and provide feedback where appropriate.
4. Make a decision and where a request is denied, provide a clear reasonable outline of the reasons why.

Possible Grounds for Refusal

An employer may refuse a request for remote working based on several factors, including:

- Operational Requirements: Given the nature of the business, can the role be effectively performed remotely?
- Impact on Performance: Could remote working impact the employee's performance or the team's productivity?
- Security and Confidentiality: Depending on the sector you operate in, are there concerns around maintaining the security and confidentiality your business' operations?



- **Health and Safety:** Is remote working a feasible option? Remember, your Health and Safety obligations to your staff also extend to a remote working environment.

Best Practice Recommendations for Employers

To effectively manage remote working requests and arrangements, employers are advised to develop comprehensive workplace policies. These policies should be clear, transparent, and consistent with the Code of Practice.

Key elements of a Remote Working Policy can include:

- **Eligibility:** Define which roles/departments are eligible for remote working.
- **Application Process:** Outline the steps employees need to follow to request remote working.
- **Decision Criteria:** Specify the criteria that will be considered when evaluating requests.
- **Review and Adjustment:** Include provisions for reviewing and adjusting remote working arrangements as needed.
- **Health and Safety:** Address health and safety considerations for remote workers.
- **Data Security:** Establish protocols for maintaining data security and confidentiality.

Providing training and support for both managers and employees is crucial to the successful implementation of remote working policies. Managers should be trained on how to evaluate requests fairly and communicate decisions effectively. Equally, employees should receive guidance on best practices for remote working and maintaining productivity.

Regular monitoring and evaluation of remote working arrangements is essential to ensuring policies remain effective and beneficial for both the business and employees.



If an employee believes their employer has acted fairly, they can bring a complaint under the Work Life Balance and Miscellaneous Provisions Act 2023 to the WRC. In such an instance, the WRC cannot evaluate the merits of the employer's decision, but it will assess the process followed to reach that decision, and whether that process aligned with the Code of Practice.

In Summary

The introduction of the right to request remote working represents a significant step forward in promoting flexible work arrangements and enhancing work-life balance. The Code of Practice for Employers and Employees provides essential guidance to ensure that requests for remote working are managed fairly and transparently. And while the final decision remains firmly in the hands of employers and there may well be a variety of reasons as to why remote working may not be suitable for them, it is also worth considering the potential positive impact implementing such flexible working arrangement can bring such as attracting new talent and retaining existing staff together with possible cost saving due to the reduced need for office space and other related expenses.

At MSS – The HR People, we work with business owners to ensure they have the right HR policies and procedures in place to foster a compliant, productive, and supportive work environment that aligns with current legislation and best practices.

If we can be of any assistance to you, please get in touch with us.

Occupational Health in the Workplace

Rianne O’Gara RGN, Occupational Health Division, Health and Safety Authority.

What is Occupational Health

Occupational Health (OH) is about how work affects a person’s health (including physical, social and mental health) and how someone’s health affects their work. Employers are legally required to prevent work-related ill health that may occur because of workplace activities. The risk assessment will identify the hazards in your workplace and guide the implementation of control measures to protect your employees.

Types of Occupational illnesses

Occupational illnesses are illnesses caused or made worse by workplace activities. These include:

- respiratory illnesses, for example occupational asthma or asbestosis, which can be caused from the inhalation of harmful substances,
- musculoskeletal disorders, for example injuries and conditions affecting the back, joints, or limbs which can be caused from repetitive tasks or poor ergonomics,
- mental health illnesses, for example work-related stress or anxiety which can be caused from workplace stressors, bullying, workload or job control,
- work-related noise-induced hearing loss, and
- contact dermatitis, which can be caused by a skin reaction to a particular substance.

Management of Occupational Health

The OH services you need will depend on your business’s nature and size. Some employers outsource OH services, while larger companies may offer them in-house. Occupational professionals can include:

- doctors with specialised qualifications in occupational medicine,
- nurses with specialised qualifications in occupational nursing,
- physiotherapists,
- psychologists,
- occupational hygienists,
- ergonomists.

Occupational Health Requirements

Below are some OH practices that you may undertake as an employer.

First Aid of Work

Employers must provide first aid if risk assessment indicates it is needed. This includes having trained first aiders, equipment, and possibly a first aid room. The Pre-Hospital Emergency Care Council (PHECC) First Aid Response (FAR) training standard is recognised for workplace first aid. Low-hazard areas (libraries) need less provision than high-hazard ones (factories). The provision of automated external defibrillators (AEDs) in workplaces to prevent sudden cardiac death should be considered. Sharing AEDs and training in shared workplace locations, like shopping centres, can reduce costs.

Medical Fitness to Work

Medical Fitness-to-Work assessments are a legal requirement where required by specific legislation; for example, for divers, you must nominate a medical practitioner registered in Ireland who is an approved medical examiner of divers (AMED) to certify fitness to dive.

Pregnancy at Work

When informed of an employee’s pregnancy, you are legally required to risk-assess and mitigate any workplace risks to their health and the developing child. A pregnancy risk assessment is available on the HSA BeSmart.ie website.



Health Surveillance

Health surveillance is a legal requirement when:

an employee is exposed to hazards such as noise, vibration, solvents, dust, fumes, biological agents, asbestos, lead, and ionising radiation.

or

an employee is exposed to any other hazards identified through your risk assessments where residual risks remaining despite putting control measures in place.

If required, consult an OH provider to develop a health surveillance programme to meet your needs. For further information visit the HSA Health Surveillance webpage.

Sickness Absent Management

Sickness and absence pose challenges for Small and Medium-Sized Enterprises (SMEs) by causing operational disruptions, raising costs for temporary staff, and reducing productivity. Using OH services can assist to set clear sick leave policies, and support employees returning to work which can enhance well-being and boost morale in the workplace.

HSA Supports

The HSA Contact Centre provides additional support on a multitude of technical, industry specific and general issues. It is available from 09:00 – 15:00 by phone: 0818 289 389 or email: contactus@hsa.ie.

The HSA offers BeSMART.ie, a free online tool that helps micro and small enterprises generate workplace risk assessments and safety statements in four simple steps, ensuring compliance and promoting a healthier work environment.

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National Enterprise Hub

The National Enterprise Hub, a new dedicated free service, has been designed to help Irish SMEs find the support they need to grow their business, become more productive, energy efficient, digital and sustainable.

Viewed as a 'Citizen's Information' for business, the new National Enterprise Hub (neh.gov.ie) brings together more than 180 supports from 19 different Government departments and State agencies.

It's a reliable single source of information, making it simple and easy for businesses to seek the right support, whether they are in retail, hospitality, tourism, food and beverages, or other sectors.

The free to access National Enterprise Hub aims to ensure more Irish SMEs get access to the right grants, funding, loans, expert advice or training for their needs.

The Hub bring together supports from multiple agencies and Government departments under one roof through it's easy-to-use website and is also staffed with advisors who can guide small business owners to finding the support they need.

The core hub team can quickly and efficiently connect business owners and managers to the the appropriate agency personnel overseeing the relevant program.

The agencies involved include those with a broad general business support remit, such as Enterprise

Ireland, the Local Enterprise Office Network, IDA Ireland, InterTrade Ireland, training body Skillnet Ireland and further education body Solas, along with multiple government departments. And these include the Department of Enterprise, Trade and Employment, the Department of Finance, the Department of Social Protection and the Department of Agriculture, Food and the Marine.

Information on supports for specific sectors are also accessible through the National Enterprise Hub including Bord Bia, Fáilte Ireland, the Sustainable Energy Authority of Ireland (SEAI), Teagasc and the Design & Crafts Council Ireland

Specialist finance agencies MicroFinance Ireland and the Strategic Banking Corporation of Ireland are also connected to the Hub, as are Irish language business agency Údarás na Gaeltachta and the Western Development Commission.

The National Enterprise Hub is a Government of Ireland (GOI) initiative and is run by Enterprise Ireland on behalf of the Department of Enterprise, Trade and Employment.

Businesses can access the online National Enterprise Hub at neh.gov.ie. or on 01 727 2100, Monday to Friday 9am – 5pm and speak to a dedicated business advisor.



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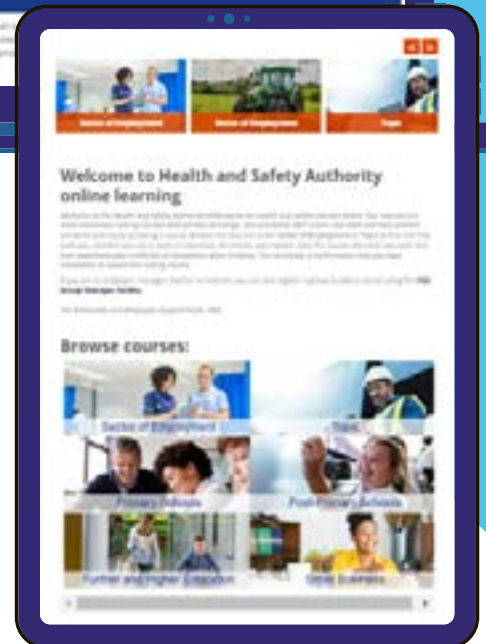
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ISME Members HRLocker acquired by ISH Group

By Jacqueline Bell

Clare-based HR software company HRLocker has been acquired by ISH Group in a deal that is expected to support the company's future growth.

An exact value for the acquisition, which has been completed, was not disclosed by the Irish company, but industry sources estimated it to be a seven-figure sum.

As part of the deal, chief executive Adam Coleman will step back from the business he founded, and current chief operating officer Crystel Robbins Rynne will take over the leadership of the company.

It will open up HRLocker to faster innovation and expansion of its offering in domestic and overseas markets, and the potential integrations with other ISH portfolio companies, providing access to new opportunities.

Ms Robbins Rynne cited the ISH founders background in software as a service (SaaS) businesses, which allow companies to cut costs by effectively renting such software rather than buying applications which can quickly become obsolete.

"It's giving us an opportunity to learn from the other companies in the group. We are at a growth phase," Ms Robbins Rynne said. "The ISH company founders have come from growing SaaS companies. So as well as being part of a bigger group and learning from the other companies in the group, it's also having the ISH leadership, to bring that to the next stage, because they've kind of been there and done it before."

However, the company was first planning to focus on growth and becoming a leader within the Irish market, she said.



Founded in 2014, HRLocker offers a digital HR information system that manages the employee life cycle, including GDPR-compliant employee databases, time management, performance management, and HR and payroll reporting.

"HRLocker's commitment to supporting SMEs and its robust HRIS platform make it an excellent addition to our portfolio," said Adam Reynolds, co-founder and managing partner of ISH. "With Crystel stepping into the CEO role, we're confident in HRLocker's continued success and in our shared vision for empowering businesses to attract, manage, and develop their talent."

ISH is backed by Mr Reynolds, Michael Richards and Strada Partners. It was founded to build a portfolio of SaaS companies, investing early and providing support to teams.



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Unlocking the Full Potential of Employees

David Corscadden, MicroCreds Communications Manager, Irish Universities Association

For all SMEs in Ireland, keeping up with changing business needs is a key challenge, especially when it comes to workforce skills and driving innovation. As companies must adapt to new technologies, policies and industry trends, critical skill gaps are emerging faster than ever before. To remain competitive, SMEs need to invest in their employees' growth and development to stay competitive. The challenge for SMEs however is finding the right upskilling option that suits the needs of both the organisation and the employee.

Micro-credentials are short, flexible, skill-focused courses designed to provide practical and immediately actionable skills to learners. Unlike traditional qualifications, micro-credentials are highly focused, making them efficient and effective for SMEs that need to upskill employees in specific topic areas. For example, an SME may not need an employee to have a degree or masters in sustainability but a micro-credential may give them the skills they need to lead the organisation's sustainability journey.

By developing targeted skills, employees can apply what they learn in the classroom right away, boosting productivity and innovation within the business. This flexibility makes micro-credentials an ideal fit for SMEs, where upskilling time and resources need to be maximised. The World Economic Forum estimates that more than half of all employees will require new skills by 2025 due to automation and changing roles. For SMEs, this means that upskilling employees and adopting a lifelong learning approach can be the difference between staying competitive and falling behind.

Benefits of Lifelong Learning for SMEs

Encouraging a culture of continuous learning with employees has many well-recognised benefits for SMEs:

1. **Increased Employee Engagement and Retention:** Investing in their professional development through micro-credentials shows employees that the business is committed to their advancement, fostering loyalty and reducing turnover. A recent Deloitte Insights report highlighted that companies with a strong learning and training cultures saw a 30-50% increase in employee engagement and retention.
2. **Enhanced Agility and Innovation:** Lifelong learning encourages employees to develop problem-solving skills and adapt to new technologies.

Adaptability is particularly valuable for SMEs that need to pivot quickly to meet market demands and changing industry trends. Micro-credentials allow SMEs to create a workforce that is agile and capable of driving business innovation.

3. **Improved Business Performance:** Skills in areas like project management, digital marketing, data analysis, or customer service can lead to immediate improvements in business processes and outcomes. By strategically upskilling in targeted areas, SMEs can enhance efficiency and customer satisfaction, ultimately contributing to growth and profitability.

When it comes to SME's adopting lifelong learning strategies there are two key obstacles that come up: the financial cost of training and finding the correct course for the organisation's needs.

When it comes to financial supports, earlier this year the Higher Education Authority (HEA) announced funding to subsidise up to 80% of fees across hundreds of micro-credential courses addressing skills in key priority areas, including sustainability, digitalisation and AI. The new HCI Pillar 3 Micro-credential Learner Fee Subsidy is a great opportunity to engage in upskilling this New Year at a reduced rate in leading Irish universities. The subsidies are limited however across selected micro-credentials, so employers and potential learners should investigate their options sooner rather than later.

Once a skills gaps has been identified, the next challenge is finding the correct course that will address the business need. MicroCreds.ie was launched in 2023 to create a one-stop-shop for exploring micro-credentials developed by MicroCreds partner universities. The platform houses hundreds of courses that take just a few hours a week to complete, are either fully online or hybrid, credit-bearing and typically last between five and 12 weeks.

Future-Proof Your Team Now

Investing in employee upskilling through micro-credentials is a strategic decision that can bring long-term rewards. As the Irish economy evolves, businesses that prioritise skills development will be best positioned to respond to change, stay competitive, and to grow.

For SMEs, where every Euro spent counts, micro-credentials offer a high-impact, cost-effective approach to building a capable, future-ready workforce. Empower your employees with the skills they need to contribute to the success of your business by visiting www.MicroCreds.ie today.



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Mount Leinster Clothbound from Coolattin Cheddar wins Gold at World Cheese Awards 2024



Tom Burgess from Knockeen, Tullow, has been named among the winners at the World Cheese Awards, which was held at the Pavilhão Multiusos de Viseu, in Viseu, Portugal. Standing out from the crowd of 4,786 cheeses entered, Mount Leinster, a Raw Cows Milk cheese made in West-Wicklow secured a much-coveted Gold Standard award in the world's most distinguished cheese-only competition.

A total of 240 judges from 39 countries were split into 104 teams to undertake the mammoth task of determining which entries were worthy of an accreditation. The panel was made up of experts with a broad spectrum of disciplines from across the industry, including technologists, graders, buyers, chefs, producers, retailers, industry professionals, journalists, and influencers.

The cheeses were meticulously evaluated on factors such as the appearance of the rind and paste, the cheese's aroma, body, texture, and most notably, its flavour and mouthfeel. To ensure a completely fair competition, the assessment is judged blind, the judges were given a brief description, but no indication of origin or producer.

The award-winning Mount Leinster Clothbound is a gourmet experience of aroma, texture and full flavour. The sweet and fruity flavour of the young cheese matures into a complex nutty taste as the cheese ages. Twenty years ago, Tom realised that he could make the best Farmhouse Cheddar going. Why? Because he has full control of all parts of the process, from feeding the cows on grazed pasture, refining a traditional recipe, to maturing in refurbished stone cow-byres.

The quality of Coolattin Cheddar cheeses has been recognised with many awards including ;-

- CAIS | Irish Farmhouse Cheese Awards
- Supreme Champion 2015 and 2017.
- Best Smoked Cheese 2022
- Best Farmhouse Cheddar 2024.

The cheese has also been recognised internationally, receiving Gold, Silver and Bronze medal standard at the British Cheese Awards.

- Artisan Cheese Awards 2024 | Class Winner Hard Cheese
- World Cheese Awards 2023 | Super Gold, Best Cheddar and Best Irish Cheese
- World Cheese Awards 2024 | Gold, Best Cheddar, Best Irish Cheese

This year's competition was the biggest yet with 1,032 companies from across the globe entering. The judging took place over just one day, with Bronze, Silver, Gold and Super Gold awards being allocated in the morning and the Super Golds being reassessed in the afternoon to find the 14 top cheeses, from which the absolute winner, World Champion Cheese 2024 was selected.



John Farrand, managing director of the Guild of Fine Food, the organisation behind the World Cheese Awards comments: "World Cheese has established itself as a unique event. Not only because it brings together a panel of experts who carefully assess and award each cheese on its own merits, but in the way in which it imparts the culture of a city and region to its audience. We have loved bringing our judges as well as hundreds of dairy industry professionals to Viseu, right at the heart of cheesemaking in Portugal, so they too, can absorb the wider culture, terroir, and generous hospitality. It provides a one-off forum to share views, opinions and to establish personal and working relationships across borders. Something we are proud to promote."

Keep up to date on social media, Insta- coolattin_cheddar, Facebook @coolattincheddar @guildoffinefood #WorldCheeseAwards

ISME ANNUAL Luncheon



