

THE **b**ISME

THE BUSINESS OF IRISH SMEs

Gaining Experience and Facing Challenges

Rebecca Markey, CEO, IFP Media talks about the changes and challenges in the publishing business and her approach to management

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END THE STIGMA

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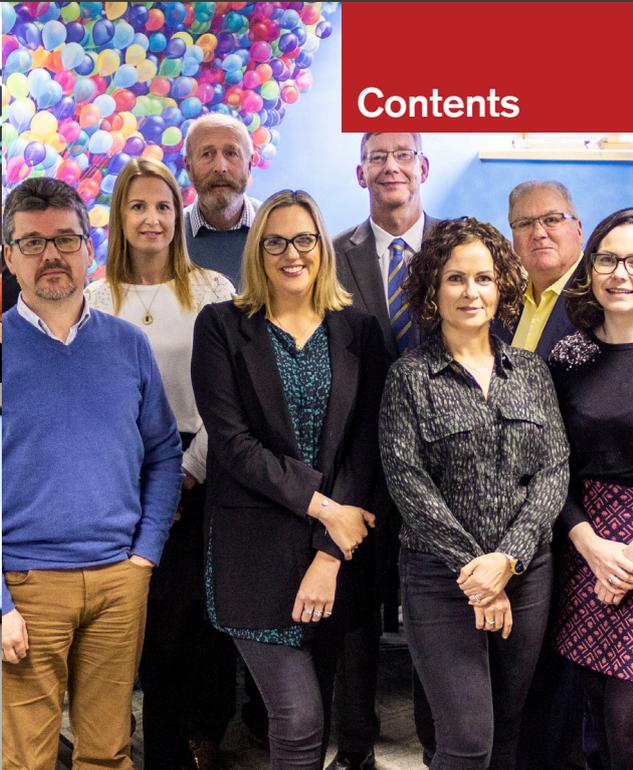
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Looking Ahead to 2020

While we're entering election silly-season in the UK, the direction of Brexit (assuming a Tory victory) is towards a 'customs Brexit.' This is a harder Brexit than Theresa May's Brexit, but it's a whole lot better than a WTO Brexit. If you import from, or export to, the UK, this is likely to cost your business. Please start to plan now. Our [Brexit Advice page](#) is a good place to start.

The OECD produced a significant report on [SME Policy](#) in Ireland on 31st October. Many of the observations and recommendations in its 11-point '[Roadmap](#)' echo those policy initiatives ISME has asked for over the years. We believe we will only improve the productivity of Irish SMEs when they have access to tax-incentivised training as our farming sector does.

Insurance reform is moving so slowly that we will not have reforms in place in time to save many small businesses. The Judicial Council route to lower damages has its own risks, and will take a long time, but for the moment it is the only game in town. ISME will not stand idly by. We are looking at the formation of sector 'captive' or mutual insurers, where groups of SMEs in the same sector pool their risks and self-insure. Some ISME members are already members of mutual insurance arrangements. It is not a 'cure' for high insurance cost, but it does reduce that cost, and is less volatile for members. I'll keep you posted on progress, but this is a measure that will require your support.

Meanwhile, we will need to make insurance reform an election issue. We are less than six months from a general election, and that will be the time to exert our influence.

Pension reform is back in the news. The DEASP completed their consultation on auto-enrolment in October. We expected more detail than we actually got, however, it is clear that employers will be making contributions to employee pension funds



Neil McDonnell, Chief Executive, ISME.

in the near future. We expressed the [ISME view](#) of those reforms. If you haven't looked at what this might mean for your business, you should do so now.

ISME has long campaigned for pensions reform, but it has to be affordable, state-supported pensions reform.

To those of you that attended or exhibited at our Annual Conference, many thanks. The event itself and the speaker line-up have attracted very positive feedback from everyone. The Conference is an event that has reached the zenith of what is manageable in the Citywest venue at the end of the year, so we will rethink when and where we can move it to increase it in size yet again.

This will be our last bISME before Christmas. As usual, we will be making our 'buy-local' pitch to shoppers. If you have something special on offer, be sure to let us know in the office. Find out more [here](#).

Lastly, our ISME Roadshows were a great success with our final event in 2019 taking place in November in New Ross. Stay tuned for the dates of our Roadshows in 2020.

Neil McDonnell
Chief Executive, ISME

USEFUL EVENTS FOR SMES

Equity Advisory Clinic

Thursday 12th December
9.30am - 4.30pm
Rubicon Centre, Bishopstown,
Cork

Equity Advisory Clinic

Tuesday 17th December
9.30am - 4.30pm
Invest Northern Ireland, Belfast

Living the Experience of Raising Venture Capital

Wednesday 18th December
8.00am - 4.30pm
Boardroom, Harnett Enterprise
Acceleration Centre, Limerick

Equity Advisory Clinic

Thursday 19th December
9.30am - 4.30pm
Dogpatch Labs, Custom House
Quay, North Dock, Dublin

Pendulum Summit

Wednesday 8th - Thursday 9th
January 2020
Covention Centre, Dublin

Go-2-Tender Workshop

Tuesday 21st January 2020
January 2020
9.00am - 5.00pm
Westmeath

National Sustainability Summit

Wednesday 29th - Thursday 30th
January
9.00am - 4.00pm
Citywest Hotel, Dublin

National Manufacturing and Supply Chain Conference and Exhibition

Wednesday 29th - Thursday 30th
January 2020
9.00am - 4.00pm
Citywest Exhibition Centre, Dublin

PSD2 COMPLIANT

The European Banking Authority has granted an extension for the implementation of Secure Customer Authentication for eCommerce Merchants until 31st December 2020. Don't wait until the last minute, eCAI advise using this time wisely and make sites PSD2 compliant. For support on making your site compliant visit the PSD2 Ready site [here](#).

YOUTH EMPLOYMENT SUPPORT SCHEME (YESS)

The Department of Employment Affairs and Social Protection have launched a Youth Employment Support Scheme. This scheme is a work experience programme targeted exclusively at young jobseekers aged 18 to 24 years old who are in receipt of a qualifying social welfare payment, and are either long term unemployed, or who face significant barriers to gaining employment. Further information can be found [here](#). All YESS placements will be advertised on [Jobs Ireland website](#).

OGP COMPETITION FOR SECURITY SERVICES

The Office of Government Procurement are seeking the views of industry on a forthcoming competition for security services. Find out more [here](#).



Farewell to Enda Flannery

Our Sales Manager Enda Flannery left after nine years at ISME. We want to wish Enda all the best and say thank you for all he did over the years.



Welcome to Tom Corcoran

ISME gives a warm welcome to our new Sales Manager Tom Corcoran. Tom has 15 years experience trading as an SME in the hospitality sector and 20 years working in Sales Management and Business Development in the Corporate Sector.

ISME MEMBERS - WHAT'S ON YOUR MIND? PLANS /CHALLENGES FOR 2020

Our plan for 2020 is to continue to develop strong links between Irish and Russian Entrepreneurs. We want to build trust and provide additional support for anyone who wants to open a business in Russia, or establish a partnership with any Russian Small and Medium Business. Anastasiia Ivanchenko, OPORA RUSSIA in Ireland

The biggest challenge going forward is to keep people employed in smaller towns so services like ours, and other retailers stay open and vibrant. Another challenge is obtaining government grants especially for green business as grants are usually for product-based businesses. We plan to open an outlet in Ennis in 2020. Rita Langan, Director, Beegreen Hive Ltd.

The biggest challenge in 2020 will be getting the right people who have life skills and not just a piece of paper. We will continue to work closely with third level institutes for graduates who have practical skills and who can take ownership of their work. Paul McGrath, Quantum3 Ltd.



Home / Advice / Business Abroad

Business Abroad >

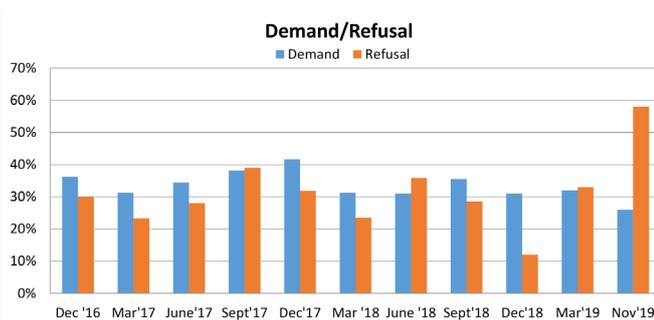
ISME have prepared an online resource that can be used to help you develop new market opportunities.

DOING BUSINESS ABROAD ADVICE

We have developed a [Business Abroad](#) resource page under the Advice section of our website. The page brings together links and external websites to give advice on doing business with other countries., both inside and outside the EU. This online resource can be used by SMEs to develop new market opportunities post Brexit, reducing businesses reliance on the UK market.

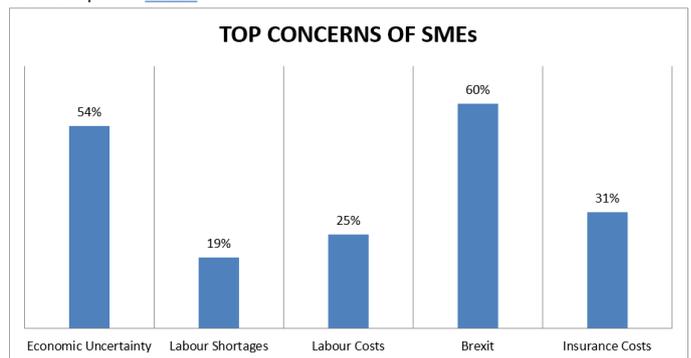
Q3 BANK SURVEY RESULTS

The results of the ISME Quarterly Bank Watch Survey for Q3'19 were released on 25th November. The report found that loan refusal rates have increased (25%) and demand for credit remains high (31%). View the full report [here](#).



Q3 BUSINESS TRENDS SURVEY RESULTS

The results of the ISME Quarterly Business Trends Survey for Q3'19 were released on 21st November. The report shows that Business Confidence has drop 27% this quarter, businesses are expected to increase wage rates of employees, and motor insurance is expected to increase. Three dominant concerns of SMEs for this quarter were reported as Brexit (60%), economic uncertainty (54%) and insurance costs (31%). Read the full report [here](#).



THE BUSINESS OF IRISH SMES

2019 ISME ROADSHOWS

We travelled the country with our ISME Roadshows this year in partnership with Jobs.ie. The Roadshow visited nine locations meeting local businesses in the area. The Brexit Panel continued to be a point of discussion at each Roadshow with Paul McMahon, Principal at McMahon Legal and Derek Dunne, Custom Compliance Manager at Quality Freight Group. Insurance Reform was also a popular topic of discussion.

The ISME Roadshows will continue in 2020 and we would like your opinion on where we should go next and what topics SMEs would like to discuss. Have your say by filling out our 2020 Roadshow form [here](#).



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Gaining Experience and Facing Challenges

Rebecca Markey, CEO IFP Media

Talk us through your career and what has led you to this point?

IFP Media is a family-run business and from an early age, I always wanted to join the company. My family were adamant, though, that I get experience elsewhere before that happened. I studied Management, Marketing and Japanese at third level, and my first job was as an account executive with one of Ireland's leading creative agencies, (now BBDO). Their managing director was also the fundraising director of the Irish Youth Foundation (IYF), and when I left, I joined the IYF as a fundraising executive, moving onto fundraising manager. Norma Smurfit, Bill Cullen and Tony O'Reilly Jnr were on the Board, and the experience, and contacts, I gained there was second to none. I got the opportunity to join IFP Media in 2002 as an advertising executive, and worked my way up, becoming CEO in January 2013.

What do you find you enjoy about your role?

I think it is important that CEOs are as involved as much as possible in the day-to-day running of their business. This is the top-down approach, where senior members can influence and filter down positive goals and strategies to their teams. I thrive on the opportunity to engage with clients, across a variety of sectors, who are looking for new ideas, concepts and direction for their products and business. I enjoy the challenge of motivating a team to achieve these goals. No day is ever the same, which is exciting.

“

I think it is important that CEOs are as involved as much as possible in the day-to-day running of their business.

Talk to us about IFP Media and the changes that have taken place over the years?

As one of Ireland's most experienced and trusted specialist communicators, IFP Media has been creating engaging content that captivates audiences across a diverse range of industries, for over 40 years now. Never has communicating the right message to the right audience been so important.

In the last 30 years, communications have evolved from placing text on a page for consumers to read at their leisure, to an agile, digital-led society, and we as a company have evolved with these changes. Every industry, especially publishing, has had to adapt and learn to communicate and execute information smarter



Rebecca Markey

and faster, while ensuring the key brand identity and ethos is still being maintained.

From publishing to content creation, to engaging event and campaign management, IFP Media has developed along with the company's talented team of award-winning journalists, editors and designers, and its experienced events, strategy and commercial teams, where expert communication is the key focus.

Our team delivers high-quality media services and solutions to clients. Client longevity and continued confidence and trust in IFP Media's capabilities, in turn, inspires the team's creativity and new business development.

Every client and project is unique and no story is the same. IFP Media prides itself in communicating these individual stories, representing clients' different brand personalities and brand-message priorities. We deliver these services seamlessly to every client - it has become second nature.

With the company's new, dedicated content creation division, **Content Hub**, and new event management division, **Full House Events**, IFP Media is offering clients the opportunity to avail of its suite of services under one roof.

In order to sustain a successful presence in today's fast-paced environment, we are constantly developing and growing our strategies, skills, expertise and portfolio to remain ahead of our competition, while maintaining our core principles along the way. In essence, the IFP Media that opened its doors in 1975, is the IFP Media that will always be at the heart of what we do, no matter how much our company diversifies, now and in the future.

What can we expect from IFP Media over the next few years?

It is important to continuously re-write our corporate narrative so that we fulfil our present and future clients' needs. We have a three-pronged approach in terms of our future strategy: Engage, Create, Communicate. This is across all our divisions – publishing; digital, design and production; printing; PR and events; and the content, campaign and communications division.

The specialist expertise we have among our talented teams means we can offer client solutions across a wide range of industries including: motor and insurance; health and medical; sports and exercise; food and drink; agri and pharma; health and beauty; retail and business; science and engineering; and accounting and finance, etc.

Because the industry is so competitive, we have to ensure that we always listen to our clients – engage; become experts in their brand and how they want it represented through their publications, campaigns, events, etc. – create; and always deliver on the brand's key messaging – communicate. We pride ourselves on knowing our audiences and knowing our clients' needs. We will always research the intended target market extensively so we know exactly where each brand should sit.

In the last five years, our staff numbers have grown to incorporate new positions such as communications manager, digital lead, corporate services manager and editorial director, to name a few. Our client portfolio has grown extensively and we have also welcomed a number of high-profile global clients on board, including Lidl; AXA; and the Menarini Group, who we are working with across various projects. It is a very exciting time for the company and thankfully, the shadow of Brexit has not deterred us from continuing to win contracts.

“ SMEs should build up a source of trusted contacts.

What are your thoughts on Brexit and the impact it will have on your business?

The uncertainty of Brexit is the most worrying for members of ISME. From our perspective, we believe that we have consolidated our business over the past two to three years, and changing our business model has been key to managing this. Hopefully, this strategy will reduce our exposure to Brexit.



Rebecca Markey with the team from IFP Media

From your experience in business, and in particular the publishing sector, what are the major business challenges you have overcome?

In publishing, and in relation to each of our divisions, remaining relevant to our clients is our number one priority. Digital is a challenge, but we have worked hard on this, and the majority of our titles have digital platforms. Cash flow is always challenging, and making sure you maximise your share of the advertising cake is important.

Do you have a business mentor?

I have been extremely lucky – I have had many mentors. First and foremost, my dad David Markey has been there for me throughout my career. He has always been very supportive of me, and the direction I am taking the company.

In my early years, Bill Cullen and Ian Young were always there to guide me, and in the latter years, our chairperson, here at IFP Media, Shay Keany, has been a great sounding board and a fountain of knowledge.

What three important pieces of advice would you impart to an SME business in today's competitive climate?

If I was offering advice to others it would be to:

- Listen with both ears – you never stop learning
- Surround yourself with great people
- Delegate whenever possible.

Passion, planning and people are the three 'Ps' that many business owners attribute their success to. Would you agree with this mantra and what else makes a business successful?

The three Ps are definitely something I would agree with, but I would also add an important 'N' in there – network. You can't possibly do it all, and you can't possibly know it all. I believe that SMEs should build up a source of trusted contacts – someone that you can pick up the phone too, to tease an idea or problem out with. I'm also a firm believer of a healthy work life balance.

How has being a member of ISME helped your business?

Being part of ISME has helped my management team and I develop business relationships with fellow members, while also being a resource for advice and training.

Find out more about IFP Media [here](#).

Follow Rebecca on Twitter [@RebeccaMarkey](#)

Or Link with Rebecca on LinkedIn [@RebeccaMarkey](#)

ISME WELLNESS PROGRAMME

EMPLOYEE ASSISTANCE PROGRAMME (EAP)

UNLIMITED ACCESS FOR AN EMPLOYEE AND THEIR FAMILY TO:

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- Up to 6 Sessions of face to face Counselling
- Video/telephone counselling option
- Support across finance, legal, mediation, parenting coaching, life coaching and more

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for each subsequent employee €9 per employee p.a.

FIND OUT MORE:
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Helping shape Ireland's energy future

The Sustainable Energy Authority of Ireland (SEAI) is central to delivering a more sustainable energy future for everyone. Our role is to transform the way we all use energy by moving to more efficient and clean sources, and by leading innovation in Ireland's approach to energy. Working with the public, businesses, communities and government, we can all help create a cleaner energy future.

Find out how we can help you at **seai.ie**

Your Energy Matters.



Take a Step Towards Sustainability with SEAI

Andrea Carroll, SME Business Programme Manager with the Sustainable Energy Authority of Ireland (SEAI) on steps your business can take to become more energy aware.



Over the coming years, Ireland must use less energy, move to clean energy, and innovate to create new solutions to meet our energy needs. There is significant potential amongst small and medium sized businesses to influence and participate in Ireland's sustainable energy future. SMEs are spending over €2 billion annually on energy, of which 10% can be saved through good energy management practices.

Working with businesses we understand how important it is to ensure that any changes or investments make long-term financial sense. Over a three-year period, if a business has an operating profit of 5%, a saving of €500 per year through energy efficiency makes the same profit as €30,000 in extra sales.

The Sustainable Energy Authority of Ireland (SEAI) is here to help you start on your energy efficiency journey by helping you to identify energy saving opportunities and to implement energy saving changes for the future.

Identify

- If you haven't looked at your energy bill recently, now is the time. Once you know how much you are spending on your energy you can monitor and report on your savings. (The SME Energy Management Pack, available [here](#) can help you with this.)
- Attend a tailored one-day Small Business Energy Training workshop, where our expert trainers will teach you how to understand where the biggest energy saving opportunities are for your business and how to plan and implement an energy management strategy so you can start seeing the savings now.

Implement

- A range of supports will be introduced in 2020 including free online training (leading to energy management certification for staff and businesses), free energy related events, low and no cost advisory services and financial supports for upgrades. You can sign up to our business newsletter and keep an eye on the supports we offer [here](#).
- Financial supports currently available to businesses include grants towards heat pumps, biomass boilers, feasibility and design, building upgrades and more.

If you want to learn more about what SEAI can offer your business, or if you would like to be notified of the next SME Energy Training workshop, contact our Business Team on business@seai.ie.

For more information on the supports available to SMEs and to sign up to our SME newsletter, click [here](#).

Keep up to date with SEAI's new podcast: [180 Degrees](#). This podcast includes SEAI staff and other energy experts talking about what businesses can do to tackle climate change, the future of electric cars, and Ireland's attitude to housing and energy upgrades.



The Work Christmas Party – Employers Beware!



It's nearly that time of year again when we need to start considering the beloved/dreaded Christmas Party. As always ISME are in full support of a chance to get the team out socialising together, we are also encouraging managers to exercise caution. The last thing that anyone - employers or employees - need to be dealing with is a complaint after the event.

The main risk to employers is that they may find themselves liable for complaints of inappropriate behaviour such as insulting conduct, or unwanted sexual advances, which may have occurred as a result of excessive alcohol consumption during the event. So what are employers' liabilities and how can you do to pre-empt such activity?

Steps Employers Can Take Before the Event:

- Ensure all employees have received a copy of their contract of employment, employee handbook and a clear policy on behaviour at social events.
- Issue a memo to staff in advance of the event to ensure they are aware that they may be subject to disciplinary action for unacceptable behaviour.
- Remind staff to drink alcohol responsibly and in moderation.
- Employers should ensure that the venue is accessible to all employees, bearing in mind its suitability for any disabled employees.
- Coach managers on appropriate behaviour and have them address this with their teams.
- Advise employees of the mechanisms available to address complaints if they do arise.

Additional Steps to Take on the Night are:

- Don't have an open bar - issue a defined number of prepaid drinks.
- Have a specific end time for the event. This makes night clubs/late bars unsuitable venues as end time cannot be defined where the venue stays open.
- Advise managers to lead by example.
- Ensure at least one member of the senior team is not drinking.
- Managers are advised to avoid work-related discussions at all costs.
- Consider arranging transportation for employees to and from the event, to reduce the likelihood of drink-driving and help ensure that employees get home safely.

After the Event:

- If the event went well, acknowledge this and thank staff for showing respect to the company and the venue.
- If any inappropriate behaviour occurs, investigate all complaints promptly upon return to work in line with established company procedure.

What is the Exposure?

The most common complaints tend to relate to harassment, be it sexual or otherwise, where a member of the team acts in a manner that demeans the dignity of another through actions or behaviour. There is also a risk of discrimination if employees are found to have breached the Equal Status Act.

Both of these are serious complaints and while the management cannot be responsible for the actions of each individual, they are responsible for the type of environment they provide at the event and their response to any complaints that are received. Failure to act accordingly in these areas is where the employer's liability increases at tribunal.

Social Networking and Christmas Photos

With the ability for people to upload photos instantaneously onto social networking sites, any unwitting employee can publish photos from a party on their network without realising the huge consequences to both individuals and the company as a whole. Therefore, it is recommended that employers remind employees that the social media policy covering email and internet usage extends to work related events and they must respect the right to privacy of their colleagues at all times.

If you would like to discuss this further, please do not hesitate to get in touch with the HR Team on 01 662 2755 or hr@ismе.

Mark O'Connor
HR Adviser



End the stigma: what really happens in a counselling session?

Dr Sarah O'Neill, Iaya healthcare

According to a recent study conducted by Iaya healthcare*, 75% of people believe that stigma still exists around mental wellbeing. However, a startling one in 10 people said they wouldn't discuss their mental health with anyone.

In order to dispel some myths, we enlisted the help of Counselling Psychologist and Clinical Lead on Iaya healthcare 24/7 Mental Wellbeing Support Dr Sarah O'Neill.

Why is counselling beneficial?

Counselling can be beneficial for many different reasons. Dr O'Neill believes that everyone will take something different away from the experience.

"Counselling can provide a space where people can work through emotional distress. It can provide tools to help them deal with situations differently."

Contrary to popular opinion, counselling can be preventative instead of reactive.

What happens during a typical counselling session?

The important thing to remember is every counselling session is different, it depends on the client, therapist and therapeutic approach. However, Dr O'Neill says there are often similarities.

Iaya healthcare's 24/7 Mental Wellbeing Support Programme is a great example of how technology is helping people to access mental wellbeing services through different mediums. The programme provides a confidential service designed to provide instant support, as well as long-term solutions.

"You can pick up the phone 24/7, 365 days a year and talk to a mental health professional. It's all about having that conversation," Dr O'Neill enthuses.

When should you talk to a counsellor?

There is a common misconception that you should only talk to a professional when you have reached rock-bottom. However, Dr O'Neill believes that people can benefit from counselling at any time in their lives.

"Early intervention is associated with the best outcomes."

Counselling doesn't always have to be ongoing, long-term work. It can just be a way to make sure that you're doing okay".

"Counselling can be about self-development. Talking to a mental health professional will help you to get some tips and tricks and ways of dealing with the anxiety. It can be about upskilling if you like."

Can you change counsellor if they don't feel like the right fit?

We would always encourage clients to try and have a conversation with their mental health care provider. It takes time for trust to build as well.

"If you really don't feel like that conversation has brought you to a place where you can work with that person then move on."

Is the hard work done in the session?

"Some therapeutic approaches are quite task-orientated," explains Dr O'Neill. *"Clients are given things to try out before the next session. In other approaches, it isn't so structured. Counselling should give you something to reflect on. It should give you food for thought."*

The key message is, *"The sooner you talk to someone the better,"* she explains. *"If there's something that you can identify, an issue that's causing you stress, try and address that. Make sure you're talking to people you can trust, professional services, life coaches, career guidance professionals and mental health professionals."*

*Research was carried out by Empathy Research on behalf of Iaya healthcare in August 2018.

Insurance is provided by Elips Insurance Limited trading as Iaya healthcare. Iaya healthcare Limited, trading as Iaya healthcare and Iaya life, is regulated by the Central Bank of Ireland.

ISME are delighted to be partnering with Iaya healthcare and Spectrum.Life to provide an exclusive offer on an Employee Assistance Programme (EAP) for members. Click [here](#) to find out more.



The 2019 ISME Annual Conference



Jim Gavin

Thank you to all who attended the ISME Annual Conference on Wednesday 23rd October in the Citywest Hotel and for those who couldn't make it, below are some highlights from the day. More photos are available on our image gallery [here](#).

On the Mainstage:

Opening the conference was Robert Troy TD, Fianna Fáil Spokesperson on Business, Enterprise and Innovation.

A thought-provoking keynote address from Jim Gavin, with lots of questions and congratulations from the delegates, not just Dubliners.

Norah Casey gave an inspirational talk on people and purpose with insights based on her own experiences.

Lively debates before and after lunch, including:

The Great Debate - Is it just about the bottom line? with panellists:

- Colm O'Reilly CEO, Sunday Business Post
- Conall Mac Coille, Chief Economist, Davy
- Senator Pádraig Ó Céidigh
- Richard Boyd Barrett, TD People Before Profit
- Laura Bambrick, Congress Social Policy Officer, ICTU



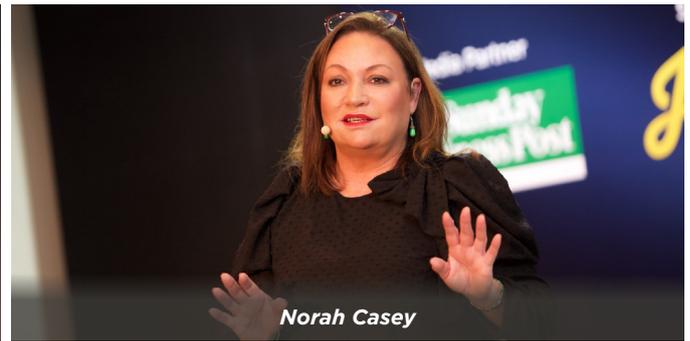
The Great Debate

And the **Brexit Panel discussion** moderated by former RTÉ correspondent David Davin Power with Shanker Singham, Alternative Arrangements Commission; Chairman & CEO of Competere Professor Dolores Cahill, Professor of Translational Science at UCD & Chairwoman of Irexit Freedom Party Dr Alasdair McDonnell, SDLP Lisa Chambers TD, Fianna Fáil Dr Karen Devine, Department of Law & Government, DCU, (home of the Brexit Institute)



Brexit Panel Discussion

Our conference sponsor, Christopher Paye, General Manager of Jobs.ie, Ireland's most popular e-recruitment platform shared his insights into the changing shape of the Irish labour market, trends in digital recruitment and revealed the steps businesses need to take to win the race the talent.



Norah Casey

An interview with Marc O'Dwyer discussing Big Red Cloud's journey.

Head of Wellness for Laya Healthcare, Sinéad Proos talked about Workplace Wellness and how its benefits business.



Christopher Paye, General Manager, Jobs.ie



Sinéad Proos, Head of Wellness, Laya Healthcare

In the Breakouts:

Claes Peyron, Managing Director of Universum - the global employer branding company and Jobs.ie partner, chaired a Talent Workshop which explored how SMEs can attract the best people for their business.

Universum is bringing it's hugely successful Employer Branding Academy to Ireland in 2020, find out more [here](#).

Justin Smal, CEO with Monread CRM lead a session on how Digital transformation and how SMEs can harness technology to become a purpose driven organisation.

During lunch Jody Kennedy and Laya Healthcare ran an Energiser Session, keeping everyone on their toes.

Download the Workplace Relations Commission (WRC) two presentations on - Adjudication, Mediation and Inspection Services - An Overview [here](#).



Claes Peyron, Managing Director, Universum



Justin Smal, CEO, Monread CRM

View the video of the day on [isme.ie](#).

Why Do You Need a CRM?

Justin J. Smal, CEO & Senior CRM Consultant, Monread CRM



“Why do I need a CRM? CRM is for sales (those dinosaurs)! I have Excel, Outlook, Word. I have my Accounts. I have a fancy website with eCommerce! Not to forget my Project Management app, and I have an ERP system! But CRM? Why should I have a CRM?”

Well, let me tell you a secret. Without sales you can't afford all your shiny toys. Without sales you can't grow your business. No need for an ERP if you're not selling anything! You'll only need an accounts package to record all your costs and expenses - not many invoices going out without sales. Of course, you can send endless emails in the hope someone is going to buy just like that. And, even if they buy, where are you storing that information to easily up-sell/cross-sell and build a relationship. Where to store- existing programmes such as Outlook, Excel, Word may mean that data is all over the place. For example, say someone rang in with a complaint, it could take hours (if not days) to get all the information and give a resolution.

“I really wish I had invested in something that could hold all my data from all different data sources and applications in one nice tool which could be used by everyone, with all the data at their fingertips and as the one source of their truthbut how?” Hello CRM.”

Is CRM a sales tool?

Traditionally CRM is seen as a tool for sales teams to close deals and record their interactions and communications. But these days CRM integrates into pretty much anything, giving you the one place where anyone can look up anything and **see the past, present and future**. CRM allows you to easily slice and dice your data and target market, and integrates with your telephony, quoting app, ERP and customer service. You never have to run around again asking people for the one email they might have received from someone at some point during the past few year, as it's all integrated into your CRM!

CRM can be used as a sales tool.

Your sales team will thank you for it once they get their hands on it. It's not about overseeing what they do, CRM is about enabling them to maximise their time to do what they are best at - selling your services or products.

By giving them a tool they can use, integrated with all the other tools in your company, you are not only empowering your sales team but everyone else in the organisation. Nothing is vague, no more chasing around the houses or asking for updates. It is all there; from Sales, Marketing, Customer Service, Finance & Operations (if you so wish). But all information goes back to the one place traditionally build to proactively manage client data - your CRM.

So, if you have never thought about a CRM, maybe it is time to do so. If you have thought about a CRM but never did anything, think again. And if your CRM is not up to scratch, and not enabling you to proactively manage your prospects and clients, then really think again.

Monread CRM delivers holistic CRM solutions to SMEs across Ireland and the UK to support business goals and facilitate business growth.

A Zoho Premium Partner, they provide dedicated local support, consultancy and training services. Monread has been delivering and supporting CRM solutions to a wide variety of industries for 20 years.

Find out more at monread.com



How SMEs can win the race for talent

To compete and win the race for talent SMEs need to embrace employer branding, says Chris Paye, General Manager of Jobs.ie. It's why Jobs.ie is proud to bring the Employer Branding Academy to Ireland for the first time.



I don't need to tell anyone recruiting today that it's a challenge to attract, recruit and retain the best people for their vacancies.

I'm proud to say that 90% of the jobs posted on Jobs.ie result in a hire so, when it comes to recruiting, we deliver for our customers.

But let's take a step back. And talk about attraction and retention. Before you even post your vacancy on Jobs.ie the best people should already know your business and want to work for you. Then, once you recruit them, with the support of Jobs.ie of course, you want to be sure to keep them.

However, the competition for talent in the Irish labour market is at an all-time high. The presence of some of the world's best known and most appealing employers in Ireland, combined with almost full employment has transformed jobseeker expectations.

Attracting, hiring and retaining talented people is just as crucial to an SME as a global business. It could be argued that it's actually more important as just one great hire can have a positive impact on a small business.

When you scrutinise the companies winning the race for talent, you find they are looking beyond salary and job title. Instead, they're looking at the overall 'employer brand'.

In other words, they focus on how the company is viewed as an employer to the outside world and then leverage this perception to attract a target talent group. Before they even post a job ad, they

are already one step ahead of their competitors.

Does that all sound a bit woolly to you? Well, there's cold, hard business logic backing it up. It is estimated that strong employer branding can cut your recruiting costs and reduce employee turnover by 30%.

“Just one great hire can have a positive impact on a small business”

But why should big businesses hoard all the knowledge and expertise? It's time for companies of all sizes to leverage the power of their employer brand. Which is why Jobs.ie has teamed up with our sister company Universum to bring their established and well regarded Employer Branding Academy to Ireland for the first time.

At the recent ISME conference, we were delighted to be joined by Employer Branding expert and founder of the Employer Branding Academy, Claes Peyron, who hosted an SME Talent Workshop.



With a choice of online or class-based training, the Employer Branding Academy participants will learn the practical strategies and techniques needed to build a strong employer brand that can be executed to any business big or small.

Regardless of how the economy twists and turns in the future, one thing is for certain, the race for talent is here to stay. If you want your business to be first off, the starting blocks, then it's time to embrace employer branding.

To learn more about the Employer Branding Academy [CLICK HERE.](#)

eInvoicing – a greener, more efficient way of doing business with Government is coming!

eInvoicing Ireland explains how the European Directive on eInvoicing can benefit Irish SMEs

The European Commission adopted the European Directive 2014/55/EU on eInvoicing in public procurement, 'the eInvoicing Directive' to improve the way in which businesses transact with Governments across all member states. The eInvoicing Directive obliges all public bodies to receive and process electronic invoices 'eInvoices' in accordance with the European Standard (EN-16931). In Ireland Central Government bodies had to be eInvoicing enabled by April 2019 and the rest of Government has until April 2020. Although some countries have made it obligatory for suppliers to send eInvoices, suppliers in Ireland sending invoices to Irish public bodies are under no obligation to send eInvoices, at this time.

For the transmission of eInvoices, Ireland has chosen Peppol, the eDelivery network for eProcurement documents including eInvoices because of the advantages for businesses. With 19 European countries and Singapore already on the network, soon to be joined by Australia and New Zealand at the end of 2019, Peppol allows businesses to connect once to the network and they are connected to any private or public organisation on the network. This standardisation of eInvoicing helps to reduce barriers to trade across Europe and beyond. Using an eInvoicing service provider any business can connect to the Peppol network for the purposes of sending eInvoices to any of their Irish public sector clients.

By standardising eInvoicing so that it becomes truly interoperable between private and public sector, the well documented and much sought after benefits can start to be realised by driving eInvoice volumes. These benefits include reducing the paper generated through invoice processing for the good of the environment, reducing the administrative burden on staff manually processing volumes of invoices, facilitating prompt payment, cost efficiencies and processing invoices more effectively. The digitisation of invoices, allows for better access to the

invoice data, to support decision making processes. At a European level eInvoicing is seen as a key enabler in the move towards a greener digital market.

Over 85% of Central Government public bodies are now eInvoicing enabled, the rest of the public service are implementing eInvoicing ahead of the eInvoicing Directive's deadline of 18 April 2020. This means that Irish public bodies will be able to receive and process eInvoices in accordance with European Standard across the Peppol network by the middle of 2020. To realise the benefits previously mentioned, eInvoicing will need to become the main method of eInvoicing across Government. Although suppliers in Ireland are not obliged to send eInvoices under Irish legislation, Irish public bodies will look to reap the benefits of digitisation through the increased uptake of eInvoicing among suppliers in 2020 and beyond.

Irish SME's interested in eInvoicing and the associated benefits should consider the implications for their business. A good starting point is to assess current invoices volumes, client profiles and existing systems. Consult internally with those involved in processing invoices and with external service providers to better understand your current invoice processing environment and the potential efficiencies that can be made. Connection to access points on the Peppol network for the transmission of eInvoices can be facilitated by eInvoicing service providers who typically specialise in configuring eInvoices so that they are compatible with the European Standard. For information on eInvoicing service providers you can consult the list of Certified Access Points on the PEPPOL network available at this [link](#).

To find out more about eInvoicing visit ogp.gov.ie/eInvoicing and for specific queries please email at: eInvoicing@ogp.gov.ie

About eInvoicing Ireland:

eInvoicing Ireland is a programme based in the Office of Government Procurement (OGP) and is responsible for facilitating public bodies in becoming compliant with the European Directive on eInvoicing (2014/55/EU) by April 2019. eInvoicing Ireland is supporting compliance with the Directive by promoting eInvoicing Awareness, Understanding and Action. eInvoicing Ireland is providing a wide range of materials and information tools for the various stakeholders including public bodies, suppliers and service providers.



Oifig um Sholáthar Rialtais
Office of Government Procurement

ISME & ERASMUS+ PROJECTS New Online Business Programme Seeking Learners

Innovation and R&D Programme for SMEs

Through the University of Limerick and other EU partners, we have developed a curriculum to assist SMEs to develop a best practice approach into research, R&D and innovation for their businesses.

We are looking for learners to participate in this pilot phase of the programme.

The programme is 100% online and can be done in your business environment at a pace that you are comfortable with. Use your current research projects for best practice analysis into new products / services and business venture ideas whilst completing the programme.

This is being offered **FREE** of any charge at the pilot phase. We are looking at accreditation by January, through the University of Limerick, and we are seeking a **Level 8** status.

- **Module 1 | Using research to identify future opportunities (September / Oct 2019 enrolment)**
- **Module 2 | Smart methods to gather and analyse data (commencing Jan 2020)**
- **Module 3 | Managing your research project**
- **Module 4 | Evaluating success and future opportunities**

For more information on the project click [here](#).
Or, contact Adam at adam@isme.ie



SKILLNET AT THE ISME CONFERENCE 23RD OCTOBER 2019, CITYWEST HOTEL

ISME Skillnet were proud to sponsor the main prized draw for the conference a brand-new iPad 10.2. Eileen Keane of Monread CRM and ISME National Council Member picked the winner from the draw entries. The lucky winner was Colin Canny of Flender.



Adam and Eileen Keane picking out the iPad winner at the Annual Conference.



Adam presenting the iPad to Colin Canny, Flender

THE NEWLY LAUNCHED “ISME BUSINESS CLINIC SERIES - ADDRESSING THE RECOMMENDATIONS FROM THE OECD REPORT FOR IRISH BUSINESSES”

This new learning series has been designed to make it easier for owner managers and their employees to engage in topical learning events. These two hour workshops start at 08.00am and finish at 10.00am. The cost is €30 for ISME Members and €40 for Non-Members.

Each topic will be covered by carefully selected Subject Matter Experts and in line with the OECD report's recommendations for Irish businesses. Some of the topics are:

- **Internationalisation: Entering New Markets for Irish Small Businesses**
- **Increase Productivity - Managing a Heavy Workload**
- **Successful Conflict Conversations**
- **Data protection as a marketing and customer engagement tool**
- **Your Online Presence - Top tips for your websites and online success**
- **Recruitment to Identify methods to use to differentiate your business to attract talent**
- **4 Considerations for Businesses implementing Remote Working**

Email Adam for more information.



ESSENTIAL MANAGEMENT SKILLS

We are launching our very popular Essential Management Skills Programme again in late January 2020. It is certified to QQI Level 6.

This was created by ISME with SME business owners and their employees in mind. It offers learners practical, no nonsense approach to management & leadership principles.

Pictured above are our recent learners, who completed the programme in October. They had just completed their presentations, hence the happiness and relief on their faces!

HUBLINKED - STRENGTHEN EUROPE'S SOFTWARE INNOVATION CAPACITY

ISME's involvement in the Erasmus+ Programme is of high importance to encourage networking, sharing business ideas and gives young people an opportunity to work with other European Universities.

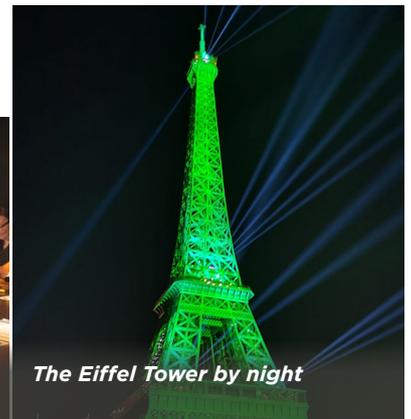
ISME was in Paris 14th - 17th October for the final Hublinked workshop, another Erasmus project that ISME are helping to deliver.



The group at Société Générale Head Office viewing a "modern, high tech" HQ



The final workshop for project... working hard!



The Eiffel Tower by night

CREATING INDUSTRY CLUSTERS WITH THE ISME SKILLNET

The Travel Centres Consortium has recently joined ISME as full members, and their membership can now benefit from increased subsidised, and industry specific training, through the ISME Skillnet.

We have similar arrangements with other Business Networks and Consortia. If you have an industry specific association, network or consortium and would like to explore this opportunity, please contact Adam Weatherley at adam@isme.ie.

Recently, Adam presented at the Travel Centre Conference on the importance of upskilling and explaining the new training model between our two organisations.

Find out more at TravelBug.ie.

REGIONAL TRAINING

We would like to provide training for our members around the country and would like to hear from people with training requirements outside of Dublin. Please email us at skillnet@isme.ie.

Handling Inbound Sales Calls
Tuesday, 3rd December
Dublin

Successful Business Writing and Email Etiquette
Thursday, 12th December
Dublin

ISME Skillnet Business Clinic Series: Managing a Heavy Workload
Wednesday, 18th December
Dublin

ISME Skillnet Business Clinic Series: Positioning Your Business - How to Attract Talent
Friday, 17th January 2020,
Dublin

Essential Management Skills (Certified)
TBC, January 2020
Dublin



Adam presenting at the Travel Centre conference

TravelCentres
Your one stop travel shop

Managing your cyber security

David Waldron, Director, Radius Technologies Ltd

There are many reasons as to why SMEs are getting caught from recent Cyber Attacks and Scams. However, there is one common denominator between all SMEs who are the most vulnerable to typical phishing attacks in Ireland today...

Not having the right hardware/software tools in place and failing to train/upskill employees on their role in information security.

Employees possess credentials and overall knowledge that is critical to the success of a breach of the company's security. One of the ways in which an intruder obtains this protected information is via phishing. The purpose of phishing is to collect sensitive information with the intention of using that information to gain access to otherwise protected data, networks, etc. A phisher's success is contingent upon establishing trust with its victims. We live in a digital age, and gathering information has become much easier as we are well beyond the dumpster diving days.

There are various phishing techniques used by attackers:

- Embedding a link in an email that redirects your employee to an unsecure website that requests sensitive information i.e. A simulated website looking like a Microsoft 365 login page, in the hope the user will enter their username and password.
- Installing a Trojan via a malicious email attachment or ad which will allow the intruder to exploit loopholes and obtain sensitive information. Simply clicking on a PDF attachment that may appear to have come from a client can cause an attack without the user's knowledge.
- Spoofing the sender address in an email to appear as a reputable source and request sensitive information. i.e. An email coming from joe@joeblogs.ie instead of joe@joebloggs.ie is a common theme that is often not spotted by the end-user until it's too late.
- Attempting to obtain company information over the phone by impersonating a known company vendor or IT department i.e. Irish people have a culture of assisting unknown persons and giving away vital unnecessary information.

Here are a few steps a company can take to protect itself against Phishing and other Social Engineering threats:

- Educate your employees and conduct training sessions with mock phishing scenarios.
- Deploy a SPAM filter that detects viruses, blank senders, etc.
- Keep all systems current with the latest security patches and updates.
- Install an antivirus solution, schedule signature updates, and monitor the antivirus status on all equipment.
- Develop a security policy that includes, but isn't limited to, password expiration and complexity.
- Deploy a web filter to block malicious websites.
- Encrypt all sensitive company information.
- Convert HTML email into text only email messages or disable HTML email messages.
- Require encryption for employees that are telecommuting.

There are multiple steps a company can take to protect against phishing. Understand that technology is only one aspect of IT Security. **There are two of factors in People and Processes that are equally, if not more important, than relying solely on technology to protect a business.** It is extremely important to make sure that employees understand the types of attacks they may face, the risks, and how to address them. Informed employees and properly secured systems are key when protecting your company from phishing attacks.

To find out more please go to radius.ie.

As part of ISME's ADVANTAGE programme we offer Cyber Risk Insurance where members receive 10% discount. Find out more [here](http://radius.ie).

radius.ie
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01 6622 755



skillnet@isme.ie



isme.ie/learning

**33% discount
for ISME
Members**

ISME Skillnet is co-funded by Skillnet Ireland and member companies. Skillnet Ireland is funded from the National Training Fund through the Department of Education and Skills.



An Roinn Oideachais
agus Scileanna
Department of
Education and Skills

Skillnet
IRELAND

Karen Sommerville, Call Focus

What interests/hobbies do you have outside of work?

I spend a lot of my Saturday's hiking in the Dublin and Wicklow mountains. As I work indoors, I love to get out into the fresh air at the weekend and enjoy spectacular views.

Why does hiking and trekking interest you?

I spent a lot of my youth outdoors as my family was into motorcycle trials and I was in the guides and venture scouts. Then a number of years ago, I met someone organising a charity trek in the Cairngorms, Scotland. I was looking for a challenge and signed up. We started going on practice walks six months beforehand and I really got into it. The whole experience changed my life - I made incredible friends and it has opened up so many doors for me too.

Where have you hiked?

I hike mainly in the Wicklow and Dublin mountains, as well as other counties. I have trekked in France, Spain, Scotland, China, Minorca and the Azores. Each hike was very different, from the stunning views of Scotland, to the Great Wall of China and walking from Saint-John Pied de Port in France to Estrella in Spain (The Camino Trail). We had a fascinating hike up a stratovolcano on an island called Pico in the Azores. It's the highest peak in Portugal and the Azores at 2,351 metres above sea-level.



Karen in Glendalough, Co Wicklow.

What other hobbies do you have?

I swim regularly. It helps me to destress. I get my best ideas in the pool and I sleep brilliantly too. I also like to go skiing each year (with friends I met hiking).

How important do you think it is to have a goal/challenge and how do you think it can benefit your business?

It's really important to set goals as it gives us a purpose to strive towards. Pushing ourselves out of our comfort zone stops us getting complacent too. By confronting and overcoming our fears we can gain so much self-belief, confidence and stamina. Professionally, it keeps my mind sharp and open to new ideas.

What other hobbies would you like to try?

I run a little, yet find it difficult. I have completed a 5 mile (8km) race, and would like to run 10km.

Tell us about the work you do and what are your plans for the future?

I provide training in communications, sales, customer service and complaint handling. As a sole trader, I'm in a unique position to work with clients, from taking the brief, to the design and delivery of the training. This helps me keep my finger on the pulse and deliver what customers want. My future plans are to keep honing and evolving as a trainer.

How important is work life balance to you?

It's hugely important for me. There are times I have to work long days or travel overnight, but I've learnt to be flexible and take time back.



Do you have any interesting stories about hiking?

In February 2016, I slipped coming down off Maulin Mountain. As I landed, I could hear my leg crack. I couldn't walk, so my friends phoned for help. I was really lucky that a scout troop stopped to help whilst we waited for mountain rescue to arrive. I was airlifted off the mountain by the Rescue 116 helicopter and brought to hospital. Although it was a painful experience, I feel very privileged to have met such wonderful people that day - especially the very brave aircrew.

Karen is the Managing Director of Call Focus which helps companies improve communications with customers, provide better customer service and ultimately increase sales through training, mentoring and consulting. For more ideas, visit callfocus.ie.



Credit Refused?

**Ask The Credit Review Office to
take a closer look at the decision.**

If your business has had credit facilities refused, reduced or withdrawn by your bank*, we're here to help. If you're a small business, sole trader or farm owner who has had difficulty getting credit or loan facilities of up to €3,000,000, or has had an unfavourable change to your existing credit terms and conditions, get in touch with us for an independent review. Our process is independent, easy to complete and covers all applicants for new loans or restructured credit facilities.

**banks covered are AIB, BOI, PTSB and Ulster*

Talk to us on
1850 211 789
info@creditreview.ie



**The Credit
Review Office**

We're here to help.