

STATE AGENCIES

LEADERSHIP

VISION

CONFIDENCE

MANAGEMENT

STRATEGY

TEAMWORK

CREDIT REVIEW

P72

MICROFINANCE IRELAND

P73

LOCAL ENTERPRISE OFFICES

P74

GEODIRECTORY

P76

ÚDARÁS NA GAELTACHTA

P77

KNOWLEDGE TRANSFER IRELAND

P79

SOLAS

P80

THE INNOVATION EXCHANGE

P82

DUBLIN REGIONAL SKILLS FORUM

P83

LOCAL ENTERPRISE OFFICE DUBLIN CITY

P85

SUSTAINABLE ENERGY AUTHORITY OF IRELAND

P86

DESIGN & CRAFTS COUNCIL OF IRELAND

P87

Multiple state schemes aim to help business finances

From energy supports to the Covid-19 Loan Scheme, the government has set aside billions of euro in funding to assist Irish firms, writes **Emily Styles**

Just when the government was waving goodbye to costly Covid supports earlier this year, along came the war in Ukraine and the resulting spike in energy costs for business. Ministers addressed the issue in Budget 2023, with the announcement of the **Temporary Business Energy Support Scheme (TBESS)**, with €1.25 billion in public funding set aside for subsidy payments.

The TBESS is being complemented by the €200m Ukraine Enterprise Crisis Scheme, which also has an energy strand.

The energy support scheme, which will be administered by Revenue, provides for a cash payment to qualifying businesses. It is intended that the scheme will operate in respect of electricity and natural gas costs relating to the period September 1 2022 to December

31 2022, and very likely out to February 28 2023 subject to EU approval. Whether the scheme is extended into March 2023 and beyond will likely depend on what happens to the wholesale price of gas over the coming months.

Claims may be made in respect of each calendar month within this period. The first claim period for which a claim can be made is September 2022, and it is expected that businesses will be able to make claims through the Revenue Online Service by the end of November.

The scheme operates by reference to bills for the metered supply of electricity and natural gas through accounts identified by Meter Point Reference Number (MPRN) or Gas Point Reference Number (GPRN). To be eligible to make a claim under the TBESS in respect of an electricity bill or a natural gas bill, a business must be able to demonstrate that the average unit price for electricity or



LEAH FARRELL/ROLLINGNEWS.IE

Leo Varadkar: 'Businesses are worried'

natural gas on the relevant bill has increased by 50% or more as compared to the average unit price of electricity or natural gas in a reference period. In broad terms, this is the average unit price in the month that is 12 months prior to the claim period to which the relevant bill relates. This 50% increase is known as the 'energy costs threshold'.

A qualifying business is entitled to claim a Temporary Business Energy Payment (TBEP) amounting to 40% of its eligible cost, subject to a cap for each monthly claim period. A claim for a TBEP must be made within four months of the end of the claim period to which a particular electricity or natural gas bill relates. The TBEP is subject to a monthly cap, which applies on a per trade basis or a per profession basis. According to Revenue, in general the support available in respect of electricity and natural gas costs is subject to a monthly cap of €10,000.

STATE AGENCIES

However, where a business carries on its trade or profession from more than one location, and has multiple MPRNs in different locations, the cap may be increased by €10,000 per electricity account/MPRN, subject to an overall monthly cap of €30,000 per trade. The increased cap is available in relation to both electricity and natural gas costs relating to the trade or profession. An overall cap on the amount of support that a business can claim applies in line with requirements of the EU's Temporary Crisis Framework.

The TCF permits aid of up to €500,000 to an undertaking, or €62,000 in the case of farmers, or €75,000 in the case of a business active in the fishing and aquaculture sectors. According to Revenue: "Where an undertaking is active in several sectors to which different maximum amounts apply, it is necessary to ensure by appropriate means, such as separation of accounts, that the relevant ceiling is respected for each of those activities and that the overall maximum amount of €500,000 is not exceeded per undertaking."

To make a claim for a Temporary Business Energy Payment, the person carrying on a qualifying business must register for the scheme on ROS, provide certain information and make a declaration that they satisfy the conditions to make a claim. A number of other conditions must be satisfied, including that the person is eligible for a tax clearance certificate and has complied with their tax registration, payment and tax return filing obligations.

The scheme operates on a self-assessment basis. Revenue has advised that claimants should retain evidence supporting their basis for making a claim under the scheme, which may be requested by Revenue under future eligibility checks. Claimants of business energy supports will be identified in publications on the Revenue website.

UKRAINE ENTERPRISE CRISIS SCHEME

The **Ukraine Enterprise Crisis Scheme** unveiled in October offers two streams of funding to assist viable but vulnerable firms of all sizes in the manufacturing and internationally traded services sectors. The first stream will assist firms suffering liquidity problems as a result of Russia's war on Ukraine, and the second stream will also help those impacted by severe rises in energy costs. Eligible companies do not have to be an Enterprise Ireland client to apply, though they have to demonstrate that they have an energy efficiency plan in place or are preparing a plan to reduce future energy consumption.

Enterprise minister Leo Varadkar commented: "Many businesses are very worried heading into the winter. At a time like this, you can rely on us to back business and protect jobs to ensure a strong economy. The Ukraine Enterprise Crisis Scheme will help businesses competing internationally and suffering the broader effects of the war in Ukraine as well as increasing energy costs. It will assist companies most exposed to the significant increases in energy costs largely driven by Russia's brutal invasion of Ukraine and other negative effects of this crisis. This particular scheme will not be

limited to agency client companies but will be limited to manufacturers and exporters."

Stream 1 offers aid of up to €500,000 in grants, repayable advances, equity, and/or loans. Applicants will have to demonstrate the impact of the Ukraine war on their business including supply chain and input cost increases including energy. Aid will be granted to implement a Business Sustainability Plan.

Stream 2 of the scheme is for energy-intensive businesses where energy cost was at least 3% of turnover prior to the crisis. It will be a grant of up to €2m for costs incurred between February and December 2022. The quantity of units of gas and electricity used to calculate the eligible costs must not exceed 70% of consumption for the same period in 2021

For both streams, applicants must submit an energy efficiency plan either planned or underway and ratified by senior management of the company. The Ukraine Enterprise Crisis Scheme, which the government expects to cost taxpayers €200m, will be implemented through Enterprise Ireland, IDA and Údarás na Gaeltachta.

UKRAINE CREDIT GUARANTEE SCHEME

One the way before the end of the year is the **Ukraine Credit Guarantee Scheme** to provide low-cost unsecured working capital for SMEs and primary producers to help them to spread the increased input costs and limit disruption to supply chains. Administered by the SBCI, loan funding of up to €1m will be made available, on a six-year term, with no collateral required for loans up to €250,000.

The Ukraine credit scheme is in addition to the new **Growth and Sustainability Loan Scheme**, which will make up to €500m in low-cost investment loans of up to 10 years available to SMEs, including farmers and fishers and small mid-caps, with no collateral required for loans up to €500,000. A minimum of 30% of the lending volume will be targeted towards environmental sustainability purposes.

COVID-19 LOAN SCHEME

The **Covid-19 Loan Scheme** (CLS) was introduced in July 2022 in response to the required closure of the Covid-19 Credit Guarantee Scheme (CCGS) at the end of June, due to EU rules. As of May 2022, the CCGS had helped 10,350 SMEs with access to finance of €730m.

The CLS is available to Covid-impacted eligible SMEs, including farmers and fishers, and small mid-caps. Loan amounts are €25,000 up to €1.5m, with terms of one to six years, and unsecured up to €500,000. Finance provided can be availed of to help with existing short-term credit. The CLS is delivered by the Strategic Banking Corporation of Ireland through participating lenders.

To avail of the CLS, a borrower has to show an adverse impact of a minimum 15% in turnover or profit due to the impact of the pandemic. Lenders participating in the scheme are separated into two cohorts. For the first, interest rates are variable but are capped at an initial maximum rate of 3.7% for loans less than €250,000 and 2.75% for loans of €250,000 and above. For loans from the remaining lenders, a minimum discount of 1% relative to their standard rates is required for participation.

Credit Review ensures viable SMEs and Farms have access to Bank Credit

Catherine Collins, Head of Credit Review, explains the function of the organisation and how it assists borrowers

Getting Help from Credit Review

Most Irish businesses have survived the pandemic but are facing further challenges in the form of large increases in energy costs, labour shortages and supply chain issues. To stay competitive, they may need to fund improvements to their business. Bank funding together with government supports will form part of the solution for many firms.

While the majority of businesses will be successful, some businesses may find it difficult to get credit - especially if the business has struggled in the past two years. In addition, with two banks exiting the Irish market, businesses may even need to go to a new bank to apply for credit. Credit Review can help businesses overcome challenges when experiencing difficulty securing credit.

What we do

Credit Review was set up by the Minister for Finance to ensure viable (or potentially viable) businesses have access to credit from Irish banks. Our appeals process allows businesses to have an independent review when a credit request is declined by a bank. The appeal applies to new credit applications, existing facilities that have been reduced or withdrawn, or requests to restructure a credit facility. We can review requests for credit facilities such as overdrafts, term loans, invoice or asset finance up to a value of €3million. Participating banks include AIB, Bank of Ireland, PTSB and Ulster Bank.

Restructuring proposals may be appealed, whether the restructuring has been sought by the borrower or the bank. Restructuring is increasingly important post Covid, as businesses adapt to changing economic conditions and seek to address legacy debt and creditor issues.

The process, which is simple and affordable, is available for all Irish SME and farm businesses. Most importantly, in over 80% of the cases we support, the businesses are approved a lending or credit solution by their bank.

So, what happens when a business or farm applies to Credit Review?

When a business applies for a review, a Reviewer from the Credit Review team is assigned to assess whether the business is viable and will, in the future, have sufficient cash to pay back the loan or meet restructuring obligations. The review team includes a panel of expert credit professionals across Ireland, with frontline SME and farming finance



**Catherine Collins,
Head of Credit Review**

experience. They are credit experts who are familiar with the banking sector and how it works, and they also understand what it takes to run a successful business.

Once the Reviewer has examined the relevant documentation on record with the bank, he/she will contact the borrower to discuss in detail and better understand the business by looking at its track record, existing debts, future potential, management and markets, as well as the reason for the new credit application or restructuring request. The bank is also asked to provide details on how it views the business, and specifically why it has refused to lend. Once the case is reviewed, we form our opinion on the bank's

credit decision, which is sent to the bank and the borrower.

In most cases that come to Credit Review, we can support the borrower by recommending a credit solution that works for both the business and the bank. However, where the Reviewer is unable to recommend the credit facility requested, we will suggest a roadmap to make future bank applications more likely to succeed, and we will signpost SMEs towards other government supports that can help them to grow and develop their businesses.

What to do next

We encourage all business borrowers who feel they are having difficulty accessing credit to contact Credit Review. In addition to our appeals process, Credit Review operates a helpline service providing useful information and assistance over the phone to SMEs and farmers. Sometimes credit issues can be resolved without needing a formal appeal. The Credit Review website also has a number of accessible, easy-to-understand, information notes on banking and credit issues that can help businesses successfully access credit.

For more information on our independent appeals process and information services, visit creditreview.ie or call the helpline on 0818 211 789 or 087-121 7244.



MICROFINANCE IRELAND

Continuing to support small businesses to help them manage rising operating costs

Microfinance Ireland (MFI), the government funded not-for-profit lender, is providing much needed financial support by way of loan finance up to €25,000 to support micro-enterprises as they now try to navigate their business against a backdrop of labour shortages and spiralling costs for energy and raw materials.

Many business owners were extremely resilient throughout the pandemic and adapted significantly to maintain their businesses during that time. However, as we put the pandemic behind us, a new crisis quickly emerged with all businesses now feeling the practical impacts of the global energy crisis. Increasing energy costs, rising inflation, lower consumer confidence, along with the withdrawal of Ulster Bank and KBC Bank from the Irish market, has created something of a 'perfect storm' for small firms, with many now experiencing considerable cashflow pressures.



Microfinance Ireland CEO Des McCarthy (right) with Damien English TD, Minister of State for Business, Employment & Retail, and Audrey Boyd, Chair of Microfinance Ireland

WORKING CAPITAL

Small businesses will need to continually review their cashflow, considering the increased costs of doing business over the next 12 months or so. This may necessitate them to seek additional working capital to manage the day-to-day running of their business. Some may find it difficult to obtain finance from banks and commercial lenders – and that's where MFI comes in.

Microfinance Ireland CEO Des McCarthy explains: "Small businesses have been facing significant cashflow challenges for nearly three years and may now have fully utilised their cash reserves. If businesses need funding and are struggling to secure finance from banks or other commercial lenders, then MFI may be able to help. Currently we are experiencing strong demand for our working capital and business expansion loans which we tailor to the needs of the individual business."

Microfinance Ireland, which recently celebrated its 10th anniversary in operation, has supported almost 5,000 small businesses, lending €75m and supporting over 10,000 jobs in small businesses in every town and county in Ireland. As a not-for-profit lending organisation that is government funded, Microfinance Ireland provides loans up to €25,000 to enterprises with under 10 employees and up to €2m annual turnover.

CRITICAL FUNDING ROLE

Many early-stage businesses find it hard to get finance if they have less than 12 months trading figures behind them. Also, with the consolidation of the banking market in Ireland, many small firms who must now switch their bank may find it challenging to agree the same working capital facilities they had before.

Des McCarthy adds: "Microfinance Ireland continues to play a critical role in the funding eco-system in Ireland. We lend to both start-ups and established small businesses who can't access funds from the traditional banking market. MFI is delighted to receive applications from any eligible small business that needs to borrow, and we assess all applications in a fair and supportive manner. Our mandate from government is to support small businesses, protect jobs and the economy overall. That support is needed now more than ever."

For more information, go to <https://microfinanceireland.ie>



**Microfinance
Ireland**

Local Enterprise Offices can help with sustainability, digitization and innovation

The challenges keep coming for small businesses. Having navigated a global pandemic and the impact of Brexit on trading conditions, companies are now dealing with an energy and cost of living crisis that looks like it will last well into 2023. What small businesses have shown in recent years is that they are extremely agile and can pivot and upskill quickly when required. Thousands of small firms had to adapt quickly when the pandemic struck in 2020, and while the changes required in the coming months may not be as dramatic, businesses will still need to evolve to ensure they stay competitive.

The **Local Enterprise Offices** have been on the front line with small businesses across the country in recent years, providing them financial supports along with training and mentoring in key areas. The LEOs provided over €24m in grant aid to client companies in 2021 and trained over 60,000 entrepreneurs and business owners.

As businesses look to the future, there are key themes emerging that should inform their thinking, such as sustainability, digitization and innovation. The Local Enterprise Offices have been working closely with small businesses to enable them to take the first steps on these journeys with programmes such as Digital Start, Green for Micro and the Agile Innovation Fund through Enterprise Ireland.

One company that initiated a sustainable approach when starting their company was the **Tom Crean Brewing Company** in Kerry, which availed of the Green for Micro support at an early stage along with almost 300 other small companies in 2021. For Bill Sheppard, co-founder with his wife Aileen Crean-O'Brien, Tom Crean's great granddaughter, it was a no-brainer. "We wanted to create a beer that didn't cost the earth," he recalls.

"When we were looking at building our premises in 2018, we went to LEO because sustainability was important to us from the get-go," says Bill. "With all the biggest decisions we faced, we asked ourselves, what is the environmental impact? For example, our product is all natural with just four ingredients, and vegan. We installed solar panels on our roof which supply our chillers, lights and computer.

"When we are brewing we use a green energy supply. Every light is LED. We operate 'free air conditioning', which is like a reverse bathroom extractor that takes in cool air at night and releases it during the day to keep our beer cooled. We built a poly tunnel at home, importing a biodigester from America, which we can use for waste hops and yeast, as well as for household waste. For any business



Online sales were a lifesaver for Mailo Power's Monkey Cups

looking to improve its sustainability, LEO's Green for Micro is a good place to start."

MONKEY CUPS THRIVES WITH ONLINE TRADING

The ability to maximise your online trading presence has become essential for businesses both during and since the pandemic. None more so than for **Monkey Cups** in Waterford. Just as they were taking off, the pandemic shut them down and they had to adapt to a new world.

Mailo Power, a former hotelier who noticed a gap in the market for barista-friendly reusable cups, launched Monkey Cups at the Local Enterprise section at Showcase in the RDS, where the stylish and colourful range was an immediate hit. Orders flooded in from hotels and coffee shops, her target market. "Then Covid came, and in two weeks our market went from a full order book to zero. It was cancellation after cancellation," says Mailo.

It was while out running that Mailo noticed how many vans were delivering goods bought online. It sparked in her an interest in e-commerce. She began researching the sector and found personalisation was a key driver of online sales. The start-up entrepreneur went back to her Local Enterprise Office and, with the help of a Trading Online Voucher, transformed her existing brochure website into a direct-to-consumer e-commerce platform, with a special tool that allows people to choose their own Monkey Cup from 1144 different colour combinations.

It was an instant hit. Mailo sold more on the weekend



Left: Bill Sheppard and Aileen Crean O'Brien availed of 'Green for Micro' for their craft brewery

Right: Padraic McElwee, chair of the network of Local Enterprise Offices



the business has faced so far is funding. "That's why LEO funding assistance is so important," says Brendan. "Once you secure orders you can take deposits, so it's in that early stage that you need a leg up."

LEOS AND ENTERPRISE IRELAND

While the LEOs have been in existence since 2014, they have really come to the fore in recent years as small businesses realise the depth of supports and expertise they can tap into on their doorstep. Padraic McElwee, chair of the network of Local Enterprise Offices, believes it's a relationship that's growing stronger and stronger.

"The LEOs have always been the first-stop shop for small businesses either starting or growing. In recent years, working with our partners in the Department of Enterprise, Trade and Employment, Enterprise Ireland and the local authorities, we have been able to significantly strengthen our offerings to small businesses.

"We are now working closer than ever with Enterprise Ireland to plug into their expertise around internationalization and exporting for our clients. The pathway for LEO clients to Enterprise Ireland is continuing to produce fantastic businesses that have grown locally and are now ready to go global."

Padraic adds: "The challenges continue, but we are still here for any small business that needs guidance, support or training. By engaging with programmes such as Lean for Micro, Digital Start and Green for Micro, companies are making themselves more efficient, more competitive and also future-proofing their businesses. So while there are challenges ahead, we will be there to help them see the opportunities, whether that is starting or growing a business."

that the website launched than she had in the previous three months. Corporates loved it too and bought cups in bulk for staff working from home, and as corporate merchandise with their own branding and colours. Today, 70% of Money Cups' inquiries come via the website. "The website saved the business," says Mailo, who went on to launch a range of Monkey Bottles too. "In so many ways the LEO helps my business not just to survive but to thrive."

INNOVATION FUNDING FOR PROTOTYPE

While digitalization and sustainability are key pillars for new businesses, the ability to innovate will always ensure a business stays ahead of the curve. Brendan McGrath of **Merris Engineering** in Galway spotted that carting tonnes of demolition waste off site was not only a logistical headache but an environmental one too. His innovation, the Krushtech mobile crusher, would allow waste to be crushed on site for reuse in roads, drainage and other construction projects, creating a circular economy.

Bringing a range of KrushTech machines to market required serious investment. LEO Galway helped, advising McGrath to apply for Agile Innovation Funding from Enterprise Ireland, which gives small companies rapid access to research, development and innovation funding. That funding enabled Brendan to develop a prototype.

"With machines that cost up to €150,000, developing a prototype is a huge undertaking," he explains. Building for stock is not yet an option, so the biggest challenge

There are 31 Local Enterprise Offices located in local authorities across the country, funded by the Department of Enterprise, Trade and Employment through Enterprise Ireland.

To find the Local Enterprise Office closest to you, go to LocalEnterprise.ie.

#MakingItHappen

Local Enterprise Office 

WHAT HAPPENS WHEN YOU UNLEASH THE DATA WITHIN

'Data' is the latest buzz word in business for one reason - because data is powerful. In fact, they say data is the new gold, so chances are your organisation is home to a precious mine.

If you have a business, you most likely have collected customer information at some point, whether that be on paper or online. Any data you have is an asset and could be the key to driving your business forward. Pair it up with external data and you may just make strategizing a whole lot easier.

For instance, your current and lapsed customer address lists can be the powerful force behind new growth. All they need is a little attention, understanding and perhaps some support. This is where leading data consultants **GeoDirectory** can help. Their experts have the know-how to unlock the power of data sitting in your business.

Growth success for IT hardware business

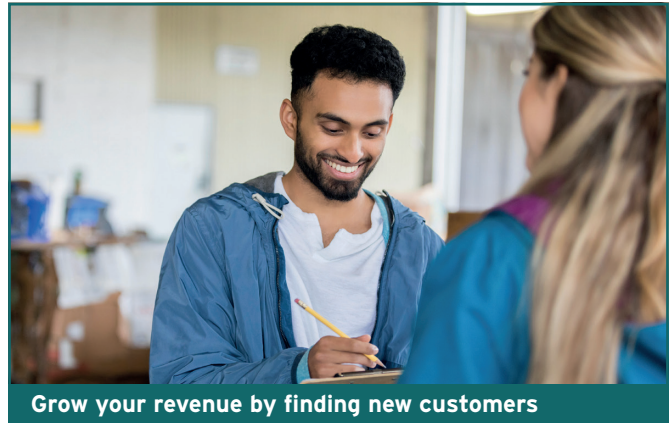
An example can be seen with an SME customer of GeoDirectory who supply small-scale IT hardware such as laptops, phones, monitors etc, and also offer software training services mostly based around the Microsoft office suite. GeoDirectory reviewed the customer data held in the SME's files to get a picture of how and where their most profitable and revenue-generating customers were using their services.

Once that was clear, GeoDirectory combined these insights with their online services: **GeoAddress** and **GeoPeople**. The application of GeoAddress and GeoPeople supported the existing data to enable the creation of new prospect lists that mirrored existing ones. The SME found areas with many more customers to target their marketing efforts more accurately. The initial campaign was such a success that the customer returned to run two more consecutive campaigns.

Re-engaging theatre goers

We all know how hard it is to re-engage lapsed customers, a feat made even more difficult after months of closure caused by the pandemic. Nowhere is this truer than in the arts. Towards the end of 2021, a marketing consultant for a high-profile theatre company approached GeoDirectory to help nail their one chance at enticing theatre goers back to the stalls.

A series of direct mail communication was planned, so attention to detail and accurate addresses was key. An extensive data set was given to GeoDirectory, who cleaned and matched all 10,000 addresses through its **GeoAddressFix** service. The theatre company was back in business selling out shows in the spring of 2022 following a very successful marketing campaign.



Grow your revenue by finding new customers

The company was moved to safeguard future campaigns by introducing **GeoAddress Checked** to its website booking system. This simple piece of software allows them to validate all addresses and ensure they only have the correct ones on file for future campaigns. The marketing consultant has used GeoAddressFix with other client address lists and has yielded similar results.

The power of data in environmental planning and analysis. Town planners and environmental analysis are leaning in to the power of location data more and more. Many use the data for pre-surveying, to filter out unsuitable sites for their projects without the need for long and expensive site visits. It also means they can arrive at a suitable site with on the ground knowledge, ready to kick start a project. The knock-on effect of using data correctly is time efficiency and management. Ultimately, cost efficiency is the reward.

Data could be the source of your success

Whether you want to understand your customers better, find new ones or re-engage lapsed ones, above are just a few simple examples of how you can get more from the data you already have and how you can support it with external data from sources such as GeoDirectory.

Contact GeoDirectory today to get started and empower your data for business success. Visit www.geodirectory.ie



Data Intelligence for Targeted Growth

Údarás na Gaeltachta: from a spark to a flame



The gteic hub network facilitates enterprise in Gaeltacht areas

Gaeltacht areas throughout Ireland are well-known for a variety of reasons – the beautiful Connemara scenery, the wealth of the Donegal music tradition, the beauty and richness of the Irish language and culture in all seven Gaeltacht counties. The changing nature of work, the recognition of the importance of a healthy work/life balance, the emphasis on access to a young, skilled workforce for any successful business have brought into focus the potential of the Gaeltacht as a place to do business – and Údarás na Gaeltachta is tapping into that potential.

The Gaeltacht was historically seen as synonymous with traditional crafts or with low-skill manufacturing. However, today Údarás na Gaeltachta is far more likely to be supporting sophisticated, high-tech manufacturing at companies such as Eirecomposites, who have 27 employees in south Connemara manufacturing materials for the aerospace, renewable energy, and marine industries, and Radox, a health diagnostics company providing world-class employment in the Donegal Gaeltacht.

Attracted to Gaeltacht areas by the high standard of business facilities offered by Údarás na Gaeltachta, attractive financial incentives, proximity to third-level educational institutions and their graduates, along with the assistance of experienced Údarás na Gaeltachta executives, innovative and technology focused companies in sectors such as medical devices, biopharmaceuticals and audio-visual have changed the face of employment in the Gaeltacht areas.

DRIVE TO INNOVATE

There is another facet to Gaeltacht employment that is gaining importance and momentum. That is the drive to innovate, and the development of new methods and technologies to drive core competencies and business strategy. This is an area in which Údarás na Gaeltachta is providing support to Gaeltacht entrepreneurs and businesses. These businesses are providing products and services in the food and drink sector – Achill Island Sea Salt and Skellig Chocolates – as well as technology firms such as the circuit-board manufacturer MintTek and Cniotáil Inis Meáin, the high-fashion knitwear company based on the Aran Islands.

The potential of the Gaeltacht to attract, retain and nurture the entrepreneurs who bring projects such as these to fruition has been expanded by the development of the gteic network, developed by Údarás na Gaeltachta. These 26 innovation and digital hubs are dotted along the Wild Atlantic Way in Donegal, Mayo, Galway, Kerry and Cork, in addition to Waterford and Meath, as well as on six Gaeltacht islands. This growing digital ecosystem supports remote workers, entrepreneurs and companies, large and small, to develop and grow their businesses.

The economic and social importance of the gteics is clear, particularly in more remote areas. In the Gaeltacht region of Béal a Mhuirthead in north Mayo, the French marketing and research firm Ipsos has created 27 new jobs, driven by the relocation of a senior manager to her native home, where she saw a chance for her company to benefit from untapped talent in the area. The co-working space within the gteic hub facilitated this opportunity for Ipsos to grow its staff and business in the West.



Criostal na Rinne, led by master craftsman glass-cutter Eamonn Terry, operates in An Rinn in the Waterford Gaeltacht

OPPORTUNITIES AND CHALLENGES

Digitisation and innovation enable people to live and work locally while operating in the global market, while changing work practices provide experienced executives the opportunity to locate in their native homeplace. Údarás na Gaeltachta will be quick to capitalise on new opportunities arising from marine resources and wind energy, in pursuit of our goal of facilitating economic growth and to empower and strengthen sustainable, Irish-speaking communities in the Gaeltacht.

The challenges are those common to all – climate change, energy supply, an uncertain international trading environment. But challenges are nothing new to the Gaeltacht and its community. With the correct supports and people, these challenges will be overcome.



Údarás na Gaeltachta

Pre-Seed Start Fund offers €100k convertible loan notes

Enterprise Ireland has introduced a new Convertible Loan Note investment product that offers start-ups up to €100,000 in funding. The first call closed on October 20 2022 and further calls will be made in 2023.

The agency says the purpose of the **Pre-Seed Start Fund** is to accelerate the growth of early-stage start-up companies that have the capacity and ambition to succeed in global markets. The fund is designed to enable companies cover operational costs to undertake tasks including the development of a market-ready product/solution, product testing in the marketplace, and building critical skillsets within the start-up team.

Criteria for funding include:

- Minimal Viable Product or live in Beta, and that the product or

service has demonstrable customer validation.

- A fully articulated proposition addressing a clear opportunity, with market research conducted with customers and potential customers.
 - A clear execution plan with milestones to be achieved, such as identifying suitable channels to international markets or technical product development roadmap.
 - Evidence of innovation, international market opportunity, and knowledge of the international competitive landscape.
 - A team with experience, domain knowledge and balance of skills.
- Applicants who can demonstrate progress towards generating early and sustainable revenues will be favoured for funding. In addition to the investment, successful

applicants will be supported by an Enterprise Ireland development advisor and can avail of 10 mentoring sessions.

The funding scheme is open to early stage companies in the manufacturing and internationally traded services sectors. Applicant companies must be under four years old and have the potential and ambition to create 10 jobs in Ireland and achieve turnover of €1m within the years of the funding.

The first €50,000 loan note tranche will be released to successful applicants subject to the company raising equity co-investment of at least €5,000. To draw down the second €50k, companies will have to satisfy the agency that milestones are being achieved, and raise an additional minimum investment of €5,000.

MULTIPLE SUPPORTS FROM DIGITAL TRANSITION FUND

The **Digital Transition Fund**, introduced in 2022, has been allocated funding of €85m during the period to 2026 as part of the National Recovery and Resilience Plan, with €10m made available in 2022. The fund, administered by Enterprise Ireland, will be used to help companies use digital technology like AI, cloud computing and big data to improve their products, processes, supply chains and services.

Various supports are offered, with eligibility for each grant support depending on the company size and level of exporting.

(a) Companies who have 10 or more full-time employees and are engaged either in manufacturing or are trading internationally in an eligible services industry. This includes but is not limited to client companies of Enterprise Ireland or Údarás na Gaeltachta, or Local

Enterprise Office client companies with 10 or more full-time employees. The available grants are:

- Digital Discovery consultancy grant to develop a digital strategy and roadmap. Pays up to €5,000 grant for seven days consultancy, with grant covering 80% of eligible costs.
 - Digital Process Innovation project grant to implement new lean-digital processes in the business covering production, delivery or organisational methods. The grant rate is up to 50% of eligible costs, with typical maximum support of €150,000.
- (b) Client companies of Enterprise Ireland or Údarás na Gaeltachta only are offered a range of Digital Transition Fund grants. These include:
- Strategic Consultancy grant to assist with strategic digital transition initiatives, with grant

rates of up to 50-80% of eligible costs, with typical maximum support of €35,000.

- Digital Marketing Capability training grant to develop in-house digital marketing capability, on the same terms as above.
- Research & Development project grant to develop new or significantly improved digital products, services or processes. Grant rates depend on project type and company size.
- Operational Excellence support package for process innovation, training in leadership and lean processes as well as capital support for production equipment. The grant rates are up to 10-30% for capital assets, up to 50% (up to €150,000) for implementation, and up to 70% for training, dependent on company size and location and project impacts.

WHEN BUSINESS AND RESEARCH CONNECT, **ANYTHING IS POSSIBLE.**

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Knowledge Transfer Ireland

Where Business and Research Connect

Developing Green Skills to Futureproof Business

SOLAS IS DEVELOPING A RANGE OF GREEN SKILLS PROGRAMMES TO ENSURE EMPLOYEES HAVE THE SKILLS TO COMPETE IN A LOW-CARBON, RESOURCE-EFFICIENT AND CIRCULAR ECONOMY

Climate change and sustainable development are a key focus for Further Education and Training (FET) to harness its strong capabilities in energy, building and the environment in order to make an impactful contribution to the Government's call to action on climate change. Companies need to ensure their employees have the right skills to compete in a low-carbon, resource-efficient and circular economy.

In response to the ongoing critical challenges businesses are facing, SOLAS is developing a range of green skills programmes in collaboration with the Education and Training Boards (ETBs) and strategic partners Enterprise Ireland, IDA Ireland, Environmental Protection Agency, Sustainable Energy Authority of Ireland, Irish Water and Regional Skills Fora.

QQI ACCREDITED QUALIFICATIONS

These **Skills to Advance** programmes include QQI accredited micro-qualifications at Level 5 in the areas of Environmental Sustainability in the Workplace, Lean Practice for Sustainable Business, Resource Efficiency in the Workplace, the Circular Economy, Sustainable Procurement and Greening the Supply Chain. These programmes are of short duration, stackable and will be delivered in a blended learning format incorporating tutor-led support and provide access to online digital resources that will enhance and support the learning experience.

Mary Lyons, Director of Enterprise, Employees and Skills, SOLAS, commented: "The focus on agile upskilling to futureproof our workforce in vulnerable



Mary Lyons, Director of Enterprise, Employees and Skills, SOLAS

occupations, businesses and sectors and to optimise opportunities in emerging areas, is central to the core mission of the Skills to Advance initiative. Businesses can avail of Skills to Advance development opportunities that will help their business into the future to help develop that agile workforce."

To ensure all learners participating in FET can develop green skills, a Level 4 Environmental Sustainability Awareness module has been developed and will be rolled out by the ETBs from autumn 2022.

LEARNING NEW SKILLS

The Level 5 programmes are being developed under the Skills to Advance initiative and will be delivered by the 16 Education and Training Boards around the country. The initiative supports ETBs in embedding a strategic, consistent, and structured approach to enterprise

engagement to meet enterprise and employee skills needs.

In the last three years, over 35,000 employees have benefited from upskilling opportunities provided by their local ETB through Skills to Advance. This initiative assists employers to develop new skills in their teams, improve their cost savings and competitiveness through highly subsidised training.

For employees, Skills to Advance provides upskilling opportunities to develop new skills in emerging areas and futureproof their jobs.

For further information contact your local ETB or visit www.skillstoadvance.ie.



Green skills for a sustainable future

- Develop new skills in your team
- Green your business for cost savings, competitiveness and profitability
- Access highly subsidised flexible training

boost skills – boost business

Contact your local Education and Training Board or visit **[skillstoadvance.ie](https://www.skillstoadvance.ie)**

THE INNOVATION EXCHANGE

Matching Growing SMEs with Global Opportunities

Varying in size, scope and agility, the gulf between scaling SMEs and multinational giants can seem vast. However, a new programme from Furthr (formerly Dublin BIC) and Skillnet Ireland - The Innovation Exchange - is unearthing opportunity between the two.

An Innovation Marketplace

Coining a 'marketplace for innovation,' the programme connects indigenous tech SMEs offering innovative solutions to large multinationals with problems to solve. Going beyond a marketplace, skills development is vital to the process. SMEs receive one-to-one mentoring on preparing proposals, pitching and negotiating terms, as well as a qualified sales pipeline, face time with prospective customers and pitch opportunities.

Highlighting the SME opportunity, Mark Jordan, Chief Strategy Officer, Skillnet Ireland, said: "I strongly encourage indigenous SMEs to consider the programme for a great opportunity to collaborate with leading multinationals. The potential benefits for scaling companies extend way beyond signing a contract. By building the right capabilities, firms can access a qualified sales pipeline and get face time with prospective customers."

The benefits are also abundant for large multinationals facing digital transformation challenges they're struggling to solve in-house. Participating corporates can publish challenges to a bank of innovative, scaling SMEs who can offer fresh solutions.

Brian Leahy, Digital Incubation Hub Manager at Glanbia, a participating multinational, emphasised the potential benefits for large corporate partners. "The Innovation Exchange has been hugely positive for the company. It has given us exposure to lots of different companies who are innovating in lots of different ways that can help Glanbia accelerate at speed," he said.

Surging Demand

Launched in February 2022, The Innovation Exchange has seen demand surge past expectations. To date, 22 large corporate partners have come on board, including Musgrave, Heineken, Ryanair, Glanbia, ESB and AXA, and it's expected that 30 innovation challenges will be published for SMEs in 2022 alone. Interest from SMEs has also been robust, with over 200 SMEs joining the programme since its launch. The higher-than-expected appetite from MNCs has seen the programme secure additional



Pictured at the recent call for a further 100 tech SMEs to join The Innovation Exchange were (l-r) Breda O'Toole, IDA Ireland; Niall Collins TD, Minister of State for Skills and Further Education; Oonagh Fox, Innovation Exchange; and Mark Jordan, Chief Strategy Officer, Skillnet Ireland

funding, and The Innovation Exchange is calling on 100 further SMEs to join to meet the growing demand.

Conor Carmody, Programme Director, The Innovation Exchange, commented: "The Innovation Exchange has had a strong start and the calibre of both corporates and SMEs participating has been very high. We are delighted to open applications for new technology SMEs to join the programme. We're not only looking for tried and tested digital transformation solutions, but also for the ability to collaborate with large businesses who want to put their stamp on the end solution."

From Concept to Success

With the first anniversary of The Innovation Exchange's launch still months away, evidence of the programme's potential continues to mount. To date, over 20 SMEs have moved to deeper engagement with a large company, while one has signed a paid pilot. This involves Exertis, an IT services company of DCC, and The Éclair Group (now Digital Workforce), a technology scale-up focused on robotics process automation. Several other SMEs are in proof-of-concept discussions with a view to establishing longer-term collaborations.

With a target of working with 1,000 companies over the next four years, Carmody added: "If you're a growing, solutions-focused SME, we would urge you to join The Innovation Exchange at a time when there are so many corporate challenges on the table."

To join The Innovation Exchange, visit:
<https://theinnovationexchange.ie/register>



State Funding Available To Your Business For Upskilling/Reskilling Your Team



The Dublin Regional Skills Forum (DRSF) addresses skills and training talent needs for SMEs through state-funded provision, writes Natasha Kinsella (pictured), Dublin Regional Skills Manager.

DRSF is part of a national network supported by the Department of Further and Higher Education, Research, Innovation and Science, focused on fostering stronger links between enterprise and education/training providers.

The creation of the DRSF reflects the strong focus on the skills agenda as part of Government policies within the National Skills Strategy, which supports enhancing regional economic growth and increasing job opportunities. The Forum provides an opportunity for employers and the education and training system to work together, to meet the emerging regional skills needs.

These regional skills structures are contributing to better outcomes for learners, while supporting enterprise development and job creation by providing:

- A single contact point in each region, providing one-to-one free advice to help employers connect with the range of services and supports available across the education and training system.
- More robust labour market information and analysis of employer needs, to inform programme development.
- Greater collaboration and utilisation of resources across the education and training system, and enhancement of progression routes for learners.
- A structure for employers to become more involved in promoting employment roles and opportunities for career progression in their sectors.



ONE-STOP SHOP

Dublin Regional Skills Forum is a one-stop shop where SMEs can be supported to navigate the full offerings of funded training across the entire educational system. These education providers are City of Dublin Education and Training Board, Dublin and Dun Laoghaire Education and Training Board, DCU, National College of Ireland, TCD, UCD, TU Dublin, Dun Laoghaire Institute of Art Design and Technology, National College of Art and Design, and Skillnet Ireland.

Dublin Regional Skills Forum works in partnership with the Department of Social Protection, IDA-Ireland, Enterprise Ireland, National Disability Authority, IBEC, local county councils, Local Enterprise Offices, ISME, Dublin Chamber of Commerce and Small Firms Association.

Our Industry Chair is Terri Moloney, Council Member Dublin Chamber.

DUBLIN REGIONAL SKILLS FORUM SERVICES

- 1) We offer a FREE one-to-one Skills Audit Service in identifying your skills needs.
- 2) Assist you in accessing free and/or state-funded training and upskilling provisions.
- 3) We guide you on a range of Covid business supports.
- 4) We help you resolve any skills issues your business has.
- 5) We inform you about Government supports available for your business.
- 6) We work with all industries to identify priority skills needs to develop solutions in the Dublin region.
- 7) We support businesses to upskill/reskill employees at all levels.
- 8) We help every business in Dublin, from sole traders/entrepreneurs, and in particular SMEs.

FIND OUT MORE

To connect further with the Dublin region, visit: www.regionalskills.ie/dublin
Or email natashakinsella@regionalskills.ie



Funding to help businesses move away from fossil fuels

Decarbonisation funding provided by the European Union is mostly reserved for clients of state agencies, writes **Emily Styles**

The **Green Transition Fund**, funded by the European Union, has a pool of €55m in grant aid across two strands to accelerate the decarbonisation of Irish enterprise. The **Climate Planning Fund for Business** offers companies funding to come up with a personalised plan to identify how best to remove reliance on fossil fuels in their business. A €1,800 grant to develop a plan and up to €50,000 matched funding to go towards specific capacity building within an enterprise are among the grants available.

The **Enterprise Emissions Reduction Investment Fund** is aimed at manufacturing businesses, to encourage them to invest in carbon neutral heating, smart metering and energy monitoring, and R&D. Up to €1m is available for businesses to upgrade processes. The programmes will run over the next five years.

Minister Pippa Hackett commented that employees, customers, funders and shareholders alike are demanding more from businesses when it comes to their environmental credentials. “The Green Transition Fund is a great example of how government funding can be used to help enterprise to move away from pre-Covid, business as usual models, to models that deliver for the environment, as well as for their employees, their customers and the communities in which they operate,” she stated.

Eligible companies for the Climate Planning Fund for Business are clients of Enterprise Ireland and Údarás na Gaeltachta. The CPF is a range of offers:

- **Climate Action Voucher:** Consultancy support to develop an initial sustainability, decarbonisation, circular economy strategy and action plan. €1,800 grant.



Pippa Hackett want enterprises to transition from business as usual

- **GreenStart:** Consultancy grant to support companies to introduce environmental best-practice systems and structures, achieve cost and resource reduction targets and lay a foundation for future environmental improvement projects. Grant rate of up to 80% of eligible costs up to a maximum grant of €5,000.
- **GreenPlus:** Support for training projects to develop a high level of environmental management capability, drive environmental efficiencies and achieve improved sustainability. Grant rate of up to 50% of eligible costs up to a maximum grant of €50,000.
- **Strategic Consultancy grant** to assist large energy users develop a carbon reduction roadmap. Grant rates are up to 50% of eligible costs, with typical maximum support of €35,000.

Eligible companies for the Enterprise Emissions Reduction Investment Fund are manufacturing companies that are clients of Enterprise Ireland, IDA Ireland and Údarás na Gaeltachta. The available supports include:

- **Capital investment for Energy Monitoring & Tracking systems:** Grant rate of up to 50% of eligible costs, up to a maximum of €50,000.

- **Capital investment for decarbonisation processes:** Maximum grant rate of 30-50%, dependent on company size, up to a maximum support of €1m.
- **Innovation Vouchers:** To explore a business opportunity or problem with a registered knowledge provider in the areas of sustainability and decarbonisation. The grant is €5,000 per company.
- **Exploring Innovation:** Grant to support planning of research, development or innovation projects in the areas of sustainability and decarbonisation. Grant rate of up to 50% of eligible costs, with typical maximum support of €35,000.

In the small company space, Local Enterprise Offices operate the **Green for Micro** programme, which is open to all micro-enterprises with up to ten employees, except farms, and with annual turnover over €30,000.

Green for Micro offers two days of mentoring with a specialist green consultant. After that, small firms may be eligible for **GreenStart**, a grant for a training and consultancy project of up to seven days carried out by an external Green Service Provider. Domestically focused retail, personal services, professional services and construction services are ineligible for the GreenStart grant.

In Budget 2023, €4m in additional was earmarked for the Local Enterprise Office network to include a new grant for microenterprises for energy efficiency. The **Small Firms Investment in Energy Efficiency Scheme** will provide a grant to companies to encourage capital investment in projects to reduce carbon emissions.

FREE AND LOW-COST SUPPORTS FOR DUBLIN SMALL BUSINESSES

The Local Enterprise Office Dublin City offers a wide range of free and low-cost supports ideal for small businesses in Dublin 1-13, 17 and 20, across multiple sectors from tech to agriculture and food to professional services.



TRAINING & DEVELOPMENT

We offer a wide range of training workshops, programmes and webinars to help if you are taking the plunge to set up a small business, as well as training if you are already established in business. We run weekly business advice clinics suitable for individuals just getting started, Start Your Own Business courses, as well as a range of training to help you to build your skills to reach more customers and drive sales. These workshops and training courses cover a wide variety of topics including finance, grants, marketing, social media, sales and leadership.

MENTORING

Alongside the training, our mentoring programme provides your businesses with access to our experienced panel of mentors from a wide range of disciplines. The mentoring programme is designed to match the knowledge, skills, insights and entrepreneurial capability of experienced business practitioners with small business owner-managers who need practical and strategic one-to-one advice and guidance. The mentor contributes independent, informed observation and advice.

FINANCIAL (GRANTS)

The Local Enterprise Office offer a number of financial supports to small enterprises suitable for each stage of development. Primary among these supports are the financial grants for businesses. Our feasibility grant assists those looking for capital for new product R&D, prototype production and test marketing projects. The Priming and Business expansion grants provide businesses with salary supports to take on additional full time staff and help with growing small businesses. The LEO's Trading Online Voucher also offers businesses the opportunity to receive partial funding (50% up to €2,500) to develop or update their website and ecommerce capability.

We also provide pre-loan advice sessions to clients seeking to obtain a loan from Microfinance Ireland to assist them with their application. People who apply through LEO receive a preferential interest rate from MFI and have improved probability of application success.

LEAN FOR MICRO

Lean for Micro is a programme designed to help businesses improve their day-to-day processes by providing support to implement lean principles and business practices for their company, regardless of sector. Businesses that have implemented Lean for Micro have experienced productivity increases of up to 20% as well as cost savings of up to €30,000.

GREEN FOR MICRO

Green for Micro enables businesses to take their first steps on their green journey. A green consultant can inform and demonstrate how small changes can make an impact. Green for Micro is flexible in terms of the area of sustainability you chose. For example, the green consultant can work with a client on energy understanding and reducing carbon footprint, energy efficiency audits, or on green tendering.

DIGITAL START

Digital Start supports your business to create a digital strategy, technical and/or advisory services. We assign an expert digital consultant to guide development of a digital adaptation plan based on your identified need and assists you to implementation.

So whether you are planning to start a business, in business and challenged by the trading environment, sustaining or growing by seeking new markets, Local Enterprise Office Dublin City can assist you.

For details on these supports, see localenterprise.ie/dublincity



Oifig Fiontair Áitiúil
Local Enterprise Office

Oifig Fiontair Áitiúil Chathair Bhaile Átha Cliath

Local Enterprise Office Dublin City

Get Winter Ready and Reduce Your Energy Use with Business Supports from The Sustainable Energy Authority of Ireland (SEAI)

War and conflict are affecting energy prices right across Europe. By reducing our energy use at work, we can limit our reliance on expensive, imported fossil fuels. Working with businesses, The Sustainable Authority of Ireland (SEAI) understands the impact of rising energy costs and the need to reduce your energy use and save money.



10% energy savings can be achieved with little or no capital cost

An average SME could potentially reduce its energy bills by up to 30% by implementing energy efficiency measures and 10% savings can be achieved with little or no capital cost. Listed below are some key actions your business and employees can take now to get winter ready and become more resilient to rising energy costs.

HEATING

The longer your heating is on and the higher your thermostat is set, the higher your bills will be. Remember heating costs increase by 8% for every one-degree increase.

- Check your timers are set to the correct date and time, considering different working hours on the weekends and bank holidays.
- Ensure your office heating is set to 19 degrees and in areas of higher physical activity set to below 19 degrees.
- Identify who is responsible for heating controls and communicate this to your employees, asking that they avoid tampering with the controls.

DRAUGHTS

Up to 30% of heating costs can be saved by preventing cold air entering a building. So, controlling this is one of the easiest ways to reduce your heating energy bills.

- Ensure staff are aware of the cost of wasted heat.
- Identify sources of draughts and fit appropriate draught proofing. Think about seals around doors and windows, and whether they require maintenance.
- Ensure doors are not being propped open for convenience, and consider fitting spring-loaded door closures.

LIGHTING

For many businesses, lighting is one of the most energy intensive parts of the business and can be responsible for 40% of a building's electricity use.

- Make use of natural light, relocate objects that are blocking windows, ensure window blinds are open during the day, and arrange desks near windows without causing glare.

- Identify and label your lighting switches to encourage staff to turn them off when not in use, and agree with your employees that the last one out turns the lights off.

- Consider installing occupancy sensors, which can reduce lighting energy use by 30%.

- LED lamps use up to 90% less energy than traditional lamps and can last up to five times longer. Consider replacing existing non-LED lamps with suitable LED ones.

The Sustainable Energy Authority of Ireland provides grants and supports to help your business get winter ready and reduce your energy use.

SEAI BUSINESS SUPPORTS

- Encourage your staff to join the SEAI Energy Academy at <https://www.seai.ie/energyacademy/> where they will learn about energy efficiency, helping you embed a sustainable energy use culture within your organisation.
- Register for the next SEAI Introduction to Energy Management training to learn how to start tracking your energy use and create an energy action plan.
- If you spend more than €10,000 per annum on energy, apply for the SEAI's Support Scheme for Energy Audits and receive a €2,000 voucher towards a high-quality energy audit. This will help you identify your significant energy users and steps you can take to reduce your energy use.

For further information on supports available from SEAI and to sign up to our SME newsletter please visit seai.ie/business-and-public-sector/small-and-medium-business/



Think of Irish-made crafts products as gifts this Christmas

Design & Crafts Council Ireland launches 2022 'Made Local, Made to Last' campaign to support Ireland's creative entrepreneurs

Design & Crafts Council Ireland (DCCI) launched its #MadeLocal 2022 campaign recently to showcase the work of designers and makers in Ireland. Craft and design is a key enterprise sector worth about €3 billion in gross value added, a figure that has more than doubled since 2012.

Originally conceived and activated in 2020 to support the Irish craft and design sector as it faced the challenges of Covid-19, Made Local was met with huge support across makers, retailers, consumers and government alike.

Design & Crafts Council Ireland has continued to keep it front of mind with consumers, harnessing its enduring relevance through communicating the benefits of looking first for local makers and products when spending hard-earned money. "Buying a gift from a local maker is akin to 'double-gifting' - a gift to the recipient and to the maker" said Rosemary Steen, CEO of DCCI.

MADE TO LAST

The message of Made Local is 'Made to Last', highlighting the originality, quality, sustainability and value of Irish designed and craft-made products. DCCI urges consumers to choose products from Irish makers for their distinctiveness and long-term value for money.

This was a core theme at the recent pop-up exhibition in Hen's Teeth Studio, Dublin 8, which included work of Irish designers and craft makers participating in the campaign. As well as showcasing the diverse and beautiful work, the exhibition highlighted the long-term value of Irish-made products, focusing on 'cost per use' and 'cost per wear'.

At the event, Dara Calleary TD, Minister of State for Trade Promotion, Digital and Company Regulation, remarked that



Left to right: Trevor Ging, Cushendale; Rosemary Steen, CEO of DCCI; Eamonn Terry, Criostal na Rinne; Tolü Makay, artist, performer and Made Local ambassador; Bridget Geoghegan and Meritta Gorman-Geoghegan, Mise Tusa; Anna O'Byrne, All Around the Sun; Fiona Herbst, Fiona Herbst Jewellery; Joan Woods, Waters + Wild; Orla Culligan, Orla Culligan Ceramics.

craftspeople and designers make a significant contribution not only to their local communities but to the wider national economy, bringing innovation and dynamism to the Irish enterprise sector.

"As we look to support enterprises in Ireland to grow their market reach, it is great to see so many have embraced digital, with makers investing in their online presence and growing demand for Irish design and craft products in Ireland and across the globe," the minister added.

RURAL AND REGIONAL IMPORTANCE

The Irish craft and design industry is a significant contributor to regional and rural economies, with 75% of the sector operating and employing people outside Dublin. DCCI has over 3,500 registered client enterprises and engages with retailers across the country who specialise in authentic Irish products.

To date over 1,350 craft brands and over 350 retailers have become actively involved in the Made Local campaign. They will be displaying the distinctive blue branding in-store, in-studio and online.

Rosemary Steen commented: "We know from market research that 87% of DCCI clients experienced a positive impact on sales due to Made Local. The design and craft sector is made up of primarily small and medium businesses who are agile and customer focussed.

"This year, we have an important message for consumers that recognises the cost of living challenges we face," said Ms Steen. "We are asking consumers to be mindful in their purchasing decisions. 'Made Local' products in textiles, fashion, ceramics, jewellery, or any of the many other craft disciplines, deliver excellent value for money. They are truly 'Made to Last' and will provide years of enjoyment and pleasure for buyers."

More information on Irish craft and design and where to shop for products that are #MadeLocal can be found on the DCCI website at [MadeLocal.ie](https://www.madelocal.ie) and by following #MadeLocal and #MadeToLast on social media.