

ACORNS

Accelerating the Creation Of
Rural Nascent Start-ups 

SUMMARY OF AVAILABLE SUPPORTS



Providing early stage female entrepreneurs, living in rural Ireland, with the knowledge, support and networking opportunities to meet and even exceed their current aspirations.



An Roinn Talmhaíochta,
Bia agus Mara
Department of Agriculture,
Food and the Marine

ACORNS is an innovative programme specifically designed for early stage female entrepreneurs living in rural Ireland who wish to start and develop new businesses. The ACORNS programme is funded through the Rural Innovation and Development Fund by the Department of Agriculture, Food and the Marine.

This booklet outlines supports which may be available to early stage female entrepreneurs based in rural Ireland and is published as part of the ACORNS programme. The information contained herein does not necessarily represent the views of the funding organisation.

Although the information used in this booklet has been gathered from a range of verifiable sources, its interpretation is the sole responsibility of the author, Paula Fitzsimons, Director, ACORNS. The author, for her part, has attempted to ensure accuracy of the information contained in this publication. No responsibility can be accepted, however, for any errors, omissions and inaccuracies that occur.

We wish to acknowledge the role of the Department of Enterprise, Trade and Employment, the Department of Rural and Community Development, Bord Bia, Credit Review Office, Enterprise Ireland and Microfinance Ireland in relation to the information provided in the booklet.

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INTRODUCTION

ACORNS - *Accelerating the Creation Of Rural Nascent Start-ups* - that are led by female entrepreneurs, is the objective of the aptly named initiative. This innovative programme, now in its seventh year, is funded through the Rural Innovation and Development Fund by the Department of Agriculture, Food and the Marine. ACORNS was designed, developed and is being implemented by Paula Fitzsimons and her team in Fitzsimons Consulting.

ACORNS sets out to provide early stage female entrepreneurs, living in rural Ireland, with the knowledge, support and networking opportunities to successfully start and develop sustainable businesses.

SUPPORT IS AVAILABLE

Being an early stage entrepreneur may seem a daunting and lonely road to travel. It need not be. There is a great amount of assistance available for nascent entrepreneurs to gain the necessary skills and knowledge that they will need to develop their fledgling businesses. There are also networks available to support them on their entrepreneurial journey.

There are over 170 different Government supports for Irish start-ups and small businesses. There is an online guide, which is part of the Irish Government's Supporting SMEs campaign, to increase awareness of the range of Government supports for start-ups and small businesses and to assist them in identifying the relevant sources of support appropriate to their needs. Entrepreneurs are asked to answer seven questions to find out which organisations could potentially support their needs and business requirements, appropriate to their stage of development. This online guide is to help Irish start-ups and small businesses navigate the range of Government supported organisations to which they could possibly apply. <http://www.supportingsmes.gov.ie/>

Enterprise Ireland also have a website 'Start in Ireland' which outlines the pathway to Ireland's entire ecosystem. www.startinireland.com

Having narrowed down potential sources of support in this way, entrepreneurs are encouraged to check out the website of the identified Department or Agency in the first instance and then to contact the relevant body directly to establish if they qualify for support. Further supports are available from a wide number of other organisations and networks.

PURPOSE OF THIS BOOKLET

This booklet is not intended to substitute for the comprehensive online guide. Rather it has been designed to be complementary by making the female entrepreneurs, who participated on the ACORNS programme, aware of the supports available to them, in particular from the Local Enterprise Offices, LEADER Programme and Enterprise Ireland. It is intended to assist the progress made by the participants on the programme. It is hoped that this booklet will also fill an information gap for other rural entrepreneurs, who may not be aware of the range of supports available from these sources.

The booklet is arranged in two sections:

Section 1 presents an outline of the main agencies offering support to early stage businesses in rural Ireland, namely

- Local Enterprise Offices
- LEADER
- Enterprise Ireland

Section 2 outlines the types of support available from these agencies and a selection of others¹ under the following headings -

- Information and Advice
- Training
- Mentoring
- Finance
- Networking

¹ This list is not comprehensive but sets out to give a flavour of the supports available from a variety of sources.

SECTION 1

OVERVIEW OF THE MAIN AGENCIES

LOCAL ENTERPRISE OFFICE

The Local Enterprise Offices (LEOs) are the first-stop shop for anyone seeking information and support on starting or growing a business in Ireland.² The LEOs also fast track companies with clear high growth potential to the next level of support provided by Enterprise Ireland.

LEOs are staffed by professional executives with business training, to assist budding entrepreneurs and existing businesses. They are located throughout the country with 31 dedicated teams across the Local Authority network. LEOs are focused on supporting those interested in starting a new business, or already in business, including first time or young entrepreneurs, early stage promoters, start-ups, micro and small businesses looking to expand. The LEOs also have a role in developing an entrepreneurial culture in their area and in encouraging people to think positively about starting and growing a business locally.

LOCAL HUB FOR ENTERPRISE SUPPORT

The LEO is the business connection into the Local Authority, Enterprise Ireland and all State agencies that can help grow your business. It aims to bring a more streamlined service to entrepreneurs. Protocols have been developed with key agencies to ensure that new and established business owners have access to all Government supports.

There are over 170 different supports available to Irish start-ups and small businesses. The Supporting SMEs online tool is available on the LEO website www.localenterprise.ie to help you navigate the range of Government supports to see which are relevant to you.

The establishment of the LEOs has meant that all categories of businesses – including sole traders, micro businesses and small and medium sized companies – have access to Government supports and advice.

LEOs are the local hub for enterprise support, delivering a comprehensive service to local entrepreneurs and businesses, including:

- Providing business information, advice, training and mentoring;
- In certain circumstances, providing financial support to micro enterprises;
- Providing an enhanced advice and guidance service to all other local and national supports by utilising agreed protocols with other national and regional service providers, including Revenue, Department of Social Protection, Education and Training Boards, Skillnets, Microfinance Ireland and the Credit Review Office to ease access for micro and small business clients;
- Direct referral of clients to Enterprise Ireland;
- Direct referral to Microfinance Ireland and Loan Guarantee Schemes; and
- Brexit related supports including tailored mentoring, targeted training and customs training programmes.

Many of the LEOs run specific networks for female entrepreneurs. They also jointly organise National Women's Enterprise Day as a means of coordinating these networks in an annual national series of events to celebrate the achievements of female entrepreneurs.

For information on upcoming events, clinics, training courses, workshops etc. please consult the website:

www.localenterprise.ie

² The Local Enterprise Offices (LEOs) replaced the City and County Enterprise Boards (CEBs) on 15 April 2014.

CONTACT DETAILS FOR THE 31 LEO OFFICES LOCATED THROUGHOUT THE COUNTRY

Carlow Local Enterprise Office

Web: www.localenterprise.ie/carlow/
Email: enterprise@carlowcoco.ie
Tel: (059) 9129783/5

Address:
Enterprise House,
O'Brien Road,
Carlow

Opening Hours³
Mon - Fri: 9:00 - 17:00
Closed lunch
13:00 - 14:00

Cavan Local Enterprise Office

Web: www.localenterprise.ie/cavan/
Email: localenterprise@cavancoco.ie
Tel: (049) 4377200

Address:
Cavan Innovation &
Technology Centre,
Dublin Road, Cavan

Opening Hours³
Mon - Thur: 9:15 - 17:15
Fri: 9:15 - 17:00

Clare Local Enterprise Office

Web: www.localenterprise.ie/clare/
Email: localenterprise@clarecoco.ie
Tel: (065) 6821616

Address:
Áras Contae an Chláir,
New Road,
Ennis, Co. Clare

Opening Hours³
Mon - Fri:
9:00 - 17:00

Cork City Local Enterprise Office

Web: www.localenterprise.ie/corkcity/
Email: info@leo.corkcity.ie
Tel: (021) 4961828

Address:
Room 101, City Hall,
Anglesea Street,
Cork

Opening Hours³
Mon - Fri:
9:00 - 17:00

Cork North & West Local Enterprise Office

Web: www.localenterprise.ie/corknorthandWest
Email: westcork@leo.corkcoco.ie
Tel: (023) 8834700

Address:
8 Kent Street,
Clonakilty,
Co Cork

Opening Hours³
Mon - Fri:
9:00 - 17:00

Email: northcork@leo.corkcoco.ie
Tel: (022) 43235

Address:
Ground Floor,
Blackwater House,
Mallow Business Park,
Gouldshill, Mallow,
Co Cork

Opening Hours³
Mon - Fri:
9:00 - 17:00

³The LEO offices are closed Saturdays, Sundays and Bank Holidays

Cork South Local Enterprise Office

Web: www.localenterprise.ie/southcork/
Email: southcork@leo.corkcoco.ie
Tel: (021) 4285200

Address:
County Hall,
Carrigrohane Road,
Cork

Opening Hours³
Mon - Fri:
9:00 - 17:00

Donegal Local Enterprise Office

Web: www.localenterprise.ie/donegal/
Email: info@leo.donegalcoco.ie
Tel: (074) 9160735
LoCall: 1890 607000

Address:
Enterprise Fund
Business Centre
Ballyraine, Letterkenny
Co. Donegal

Opening Hours³
Mon - Thurs:
9:00 - 17:00
Fri: 9:00 - 15:00

Dublin City Local Enterprise Office

Web: www.localenterprise.ie/dublincity/
Email: info@leo.dublincity.ie
Tel: (01) 2225611

Address:
Civic Offices,
Block 4, Floor 1,
Dublin 8

Opening Hours³
Mon - Fri: 9:00 - 17:00
Closed lunch
13:00 - 14:00

Dublin South Local Enterprise Office

Web: www.localenterprise.ie/southdublin/
Email: info@leo.sdublincoco.ie
Tel: (01) 4149000

Address:
County Hall,
Tallaght,
Dublin 24

Opening Hours³
Mon - Thur:
9:00 - 17:00
Fri: 9:00 - 16:30

Dún Laoghaire-Rathdown Local Enterprise Office

Web: www.localenterprise.ie/DLR/
Email: contact@leo.dlrcoco.ie
Tel: (01) 2047083

Address:
County Hall, Marine Road,
Dún Laoghaire,
Co Dublin

Opening Hours³
Mon - Thurs:
9:00 - 17:00
Fri: 9:00 - 16:30

Fingal Local Enterprise Office

Web: www.localenterprise.ie/fingal/
Email: info@leo.fingal.ie
Tel: (01) 8900800

Address:
First Floor, County Hall,
Main Street,
Swords, Co. Dublin

Opening Hours³
Mon - Fri: 9:00 - 17:00
Closed lunch
13:00 - 14:00

Galway Local Enterprise Office

Web: www.localenterprise.ie/galway/
Email: info@leo.galwaycoco.ie
Tel: (091) 509090

Address:
First Floor,
County Buildings,
Prospect Hill, Galway

Opening Hours³
Mon - Fri:
9:00 - 17:00

³ The LEO offices are closed Saturdays, Sundays and Bank Holidays

Kerry Local Enterprise Office

Web: www.localenterprise.ie/kerry/

Email: LEO@kerrycoco.ie

Tel: (066) 7183522

Address:

County Buildings,
Rathass,
Tralee, Co. Kerry.

Opening Hours³

Mon - Fri:
9:00 - 17:00

Kildare Local Enterprise Office

Web: www.localenterprise.ie/kildare/

Email: localenterprise@kildarecoco.ie

Tel: (045) 980838

Address:

Aras Chill Dara,
Devoy Park, Naas,
Co. Kildare

Opening Hours³

Mon - Fri:
9:00 - 17:00

Kilkenny Local Enterprise Office

Web: www.localenterprise.ie/kilkenny/

Email: info@leo.kilkennycoco.ie

Tel: (056) 7752662

Address:

Kilkenny County
Council, County Hall,
John Street, Kilkenny

Opening Hours³

Mon - Fri: 9:00 - 17:00
Closed lunch
13:00 - 14:00

Laois Local Enterprise Office

Web: www.localenterprise.ie/laois/

Email: localenterprise@laoisccoco.ie

Tel: (056) 8661800

Address:

County Hall,
Portlaoise,
Co Laois

Opening Hours³

Mon - Fri:
9:00 - 17:00

Leitrim Local Enterprise Office

Web: www.localenterprise.ie/leitrim/

Email: info@leo.leitrimcoco.ie

Tel: (071) 9650420

Address:

Aras an Chontae,
Carrick on Shannon,
Co Leitrim

Opening Hours³

Mon - Fri:
9:00 - 17:00

Limerick Local Enterprise Office

Web: www.localenterprise.ie/limerick/

Email: localenterprise@limerick.ie

Tel: (061) 557499

Address:

ENGINE,
Upper Cecil Street,
Limerick

Opening Hours³

Mon - Fri:
9:00 - 16:00

Longford Local Enterprise Office

Web: www.localenterprise.ie/longford/

Email: info@leo.longfordcoco.ie

Tel: (043) 3343346

Address:

Áras an Chontae,
Great Water Street,
Longford

Opening Hours³

Mon - Fri:
9:00 - 17:00

³The LEO offices are closed Saturdays, Sundays and Bank Holidays

Louth Local Enterprise Office

Web: www.localenterprise.ie/louth/
Email: leostaff@louthcoco.ie
Tel: 1890 202303

Address:
Town Hall,
Crowe St,
Dundalk, Co. Louth,

Opening Hours³
Mon - Fri:
9:00 - 17:00

Mayo Local Enterprise Office

Web: www.localenterprise.ie/mayo/
Email: info@leo.mayococo.ie
Tel: (094) 9047555

Address:
Cedar House, 2nd Floor,
Moneen, Castlebar,
Co. Mayo

Opening Hours³
Mon - Thurs:
9:00 - 17:30
Fri: 9:00 - 17:00

Meath Local Enterprise Office

Web: www.localenterprise.ie/meath/
Email: localenterprise@meathcoco.ie
Tel: (046) 9097000

Address:
Navan Enterprise Centre,
Buvinda House, Dublin
Road, Navan, Co Meath

Opening Hours³
Mon: 9:30 - 17:30
Tues - Fri:
9:30 - 17:00

Monaghan Local Enterprise Office

Web: www.localenterprise.ie/monaghan/
Email: info@leo.monaghancoco.ie
Tel: (047) 71818

Address:
Unit 9, M:TEK Building,
Knockaconny,
Monaghan

Opening Hours³
Mon - Fri:
9:00 - 17:00

Offaly Local Enterprise Office

Web: www.localenterprise.ie/offaly/
Email: info@leo.offalycoco.ie
Tel: (057) 9357480

Address:
Aras an Chontae,
Charleville Road,
Tullamore, Co. Offaly

Opening Hours³
Mon - Fri:
9:00 - 17:00

Roscommon Local Enterprise Office

Web: www.localenterprise.ie/roscommon/
Email: localenterprise@roscommoncoco.ie
Tel: (090) 66 26263

Address:
Áras an Chontae,
Roscommon,
Co Roscommon

Opening Hours³
Mon - Fri:
9:00 - 17:00

Sligo Local Enterprise Office

Web: www.localenterprise.ie/sligo/
Email: localenterprise@sligococo.ie
Tel: (071) 9114417/4408

Address:
City Hall,
Quay Street,
Sligo

Opening Hours³
Mon - Fri:
9:00 - 17:00

³ The LEO offices are closed Saturdays, Sundays and Bank Holidays

Tipperary Local Enterprise Office

Web: www.localenterprise.ie/tipperary/
Email: leo@tipperarycoco.ie
Tel: (0761) 065000

Address:
Civic Offices,
Cahir Road,
Clonmel, Co. Tipperary

Opening Hours³
Mon - Fri:
9:00 - 17:00

Tel: (0761) 065000

Address:
Civic Offices,
Limerick Road,
Nenagh, Co. Tipperary

Opening Hours³
Mon - Fri:
9:00 - 17:00

Waterford Local Enterprise Office

Web: www.localenterprise.ie/waterford/
Email: info@leo.waterfordcouncil.ie
Tel: (0761) 102905 (City)

Address:
32 The Mall,
Waterford

Opening Hours³
Mon - Fri:
9:00 - 17:00

Tel: (058) 21442 (County)

Address:
Civic Offices,
Dungarvan,
Co. Waterford

Opening Hours³
Mon - Fri:
9:30 - 17:00

Westmeath Local Enterprise Office

Web: www.localenterprise.ie/westmeath/
Email: localenterprise@westmeathcoco.ie
Tel: (044) 9338945

Address:
Westmeath County Council,
Áras an Chontae,
Mount Street, Mullingar,
Co Westmeath

Opening Hours³
Mon - Fri:
9:00 - 17:00

Wexford Local Enterprise Office

Web: www.localenterprise.ie/wexford/
Email: info@leo.wexfordcoco.ie
Tel: (053) 9196020

Address:
Wexford County Council,
Carriglawn,
Wexford

Opening Hours³
Mon - Fri:
9:00 - 17:00

Wicklow Local Enterprise Office

Web: www.localenterprise.ie/wicklow/
Email: enterprise@leo.wicklowcoco.ie
Tel: (0404) 30800

Address:
Wicklow Local Campus,
Clermont House,
Rathnew, Co. Wicklow.

Opening Hours³
Mon - Fri:
9:00 - 17:00

³The LEO offices are closed Saturdays, Sundays and Bank Holidays

LEADER

The LEADER Initiative (Liaison Entre Actions de Développement de l'Économie Rurale - *Links between activities for the development of rural economy*) was established by the European Commission in 1991 and is a method of mobilising and delivering rural development in local rural communities. LEADER uses a 'bottom-up' or community led local development approach to rural development.

Decisions on LEADER funding applications are taken at a local level by Local Action Groups (LAGs) which have been approved to administer the programme through the framework of Local Development Strategies (LDS). The approved LAG LDS lays out the strategy for developing the area encompassed by the plan in keeping with the themes and sub themes of the LEADER programme. LEADER can and does make a real difference to the daily lives of people in rural areas.

RURAL DEVELOPMENT PROGRAMME

Rural development is a significant component of the EU Common Agricultural Policy (CAP) and is supported by funding from the European Agricultural Fund for Rural Development (EAFRD), which in turn is delivered through nationally co-financed RDPs.

LEADER is specifically programmed under Priority 6: promoting social inclusion, poverty reduction and economic development in rural areas. This acknowledges the key challenges facing Irish society following the economic downturn, with the impact of high levels of unemployment and an increase in levels of poverty and exclusion.

LEADER funds projects under the following three Themes and nine Sub-Themes:

LEADER THEME	1. Economic Development, Enterprise Development and Job Creation	2. Social Inclusion	3. Rural Environment
SUB THEMES	<ul style="list-style-type: none">• Rural Tourism• Enterprise Development• Rural Towns• Broadband	<ul style="list-style-type: none">• Basic Services targeted at Hard to Reach Communities• Rural Youth	<ul style="list-style-type: none">• Protection and Sustainable use of Water Resources• Protection and Improvement of Local Biodiversity• Development of Renewable Energy

The LEADER 2014 – 2020 Programme has been extended with the introduction of the Transitional LEADER Programme. This programme will run to the end of 2022 and is open to men and women equally. In this context, equality has been and will continue to be promoted. Actions supported under the Enterprise Development sub-theme may include sector-specific training programmes for aspiring entrepreneurs, early stage promoters, social enterprises, start-ups and established businesses.

LEADER FOOD INITIATIVE

The €15 million budget for the LEADER Food Initiative which supports projects from artisan, micro and small food producers has now been exhausted. However, project support for the artisan, micro and small food producers may be available under the Transitional LEADER Programme. Interested applicants should, in the first instance, contact the relevant LAG through its Implementing Partner to discuss the eligibility of the project and the funding that may be available. The list of all Local Action Groups, their Implementing Partners and their contact details, is available on the Gov.ie website at the following link: <https://www.gov.ie/en/publication/c45498-local-action-groups>.

GRANT RATES

For the Transitional LEADER Programme, grant aid is provided at a rate of up to 75% for private promoters and up to 75% for community organisations. Training activities may be funded up to 100%. Benefit-in-kind may also be used on community-led and farm diversification (farmer's labour only) projects.

GEOGRAPHICAL AREAS COVERED

Rural areas for the purposes of LEADER funding are all areas outside of the five main cities of Dublin, Cork, Galway, Waterford and Limerick. After that, the priority areas and actions are identified in the Local Development Strategies developed in each County.

COMMUNITY LED LOCAL DEVELOPMENT (CLLD) APPROACH

As a community led local development approach, LEADER places the rural community at its centre. LAGs are charged with identifying and determining where the challenges to development lie and what is needed in order to address these challenges in their own communities. This is outlined in the LDSs developed by each LAG.

LAGs are made up of public and private partners from the defined geographical areas and include representatives from different sectors of the local economy/community (community, business, environmental and youth among others).

A list of the Local Action Groups is available on the Government of Ireland website at: <https://www.gov.ie/en/publication/c45498-local-action-groups/>

The Programme is administered by LAGs throughout the country. These LAGs are responsible for selecting and approving projects in their respective areas. Specific projects funded will depend on the individual needs and objectives identified in the area's approved LDS. The Department of Rural and Community Development has no role in selecting what projects are funded.

Complementary approach

Local Enterprise Offices (LEOs) have primary responsibility for micro-enterprise in Ireland. Accordingly, LEADER complements rather than competes with LEO activity at local level. Effective systems of collaboration and consultation are in place to ensure a coordinated and effective allocation of resources.

Further Information

Please see the following link for a list of approved projects under the current LEADER Programme:
<https://www.gov.ie/en/publication/b849be-local-action-groups-approved-projects-2014-2020/>

National Rural Network

<https://www.nationalruralnetwork.ie/leader/>

Government of Ireland website containing information on LEADER

<https://www.gov.ie/en/policy-information/179274-leader-rural-development/>

European Commission DG Agriculture

http://ec.europa.eu/agriculture/index_en.htm

For further information please contact:

LEADER Policy & Operations Unit,
Department of Rural and Community Development,
Government Offices,
Ballina, Co. Mayo

Email: rdp1420@drcd.gov.ie **Tel:** 01 773 6860

Local Action Groups (LAGs)

Project promoters interested in accessing assistance under the LEADER Programme should, in the first instance, contact the Implementing Partner of their local LAG to discuss their proposed project. Please see the following link for contact details of <https://www.gov.ie/en/publication/c45498-local-action-groups>.

www.gov.ie/dr cd

ENTERPRISE IRELAND

Enterprise Ireland (EI) is the government organisation responsible for the development and growth of Irish enterprises in world markets. To this end, EI works in partnership with Irish enterprises to help them start, grow, innovate and win export sales on global markets. Thereby EI supports sustainable economic growth, regional development and secure employment.

EI provides funding and support services for companies, from entrepreneurs with business propositions for a high potential start-up through to large companies expanding their activities, improving efficiency and growing international sales. EI also provides funding and supports for third-level researchers to assist in the development, protection and transfer of technologies into industry via licensing or spin-out companies.

In addition, Enterprise Ireland has developed a range of supports aligned to the company stage of development and has initiatives to support companies navigating the challenges and opportunities presented by Brexit and assist them to recover from the impact of the Covid-19 pandemic.

Start-ups with high potential and international focus – ‘High Potential Start Ups’

In terms of early stage businesses, Enterprise Ireland is specifically focused on those new businesses which are considered to have high growth potential and are internationally focused (HPSUs).

HPSUs are start-up businesses with the potential to develop an innovative product or service for sale on international markets and the potential to create at least 10 jobs and €1m in sales within three years of starting up.

An outline business proposition may be submitted to the High Potential Start-up Enquiries team. Email: HPSUenquiries@enterprise-ireland.com

Details of supports for High Potential Start Ups can be accessed in the link below:
<https://www.enterprise-ireland.com/en/funding-supports/Company/HPSU-Funding/>

If the new business is not eligible for Enterprise Ireland HPSU support or is too early for HPSU engagement, an entrepreneur may qualify for funding and supports from their Local Enterprise Office (LEO). With 31 dedicated teams across the Local Authority network in Ireland, Local Enterprise Offices offer a first-stop shop for entrepreneurs and small businesses with 10 employees or less. They can provide advice, mentoring and funding, including feasibility funding, to eligible start-ups.

Support for Women in Business

In 2011 businesses headed by women accounted for just seven percent of the new high potential start-up businesses in which Enterprise Ireland invested.

With a clear objective of addressing this imbalance and supporting more women entrepreneurs, Enterprise Ireland established a Female Entrepreneurship initiative to support ambitious women grow scalable businesses and to address the key challenges impacting on the growth of women led business opportunities.

A range of initiatives has been put in place by Enterprise Ireland to respond to the identified needs. These include partnering on women specific accelerator programmes, the identification

and promotion of role models, sponsorship of events and awards and supports for networks, as well as the introduction of female specific funding calls under the Competitive Start Fund.

Enterprise Ireland also funds and supports development programmes which are focused on optimising the business capabilities for women led businesses. Included among these is Going for Growth, now in its 14th cycle (www.goingforgrowth.com).

Female targeted initiatives continue to have a positive impact. In 2021 there were 40 new female-led Start-Ups, 24 HPSUs and 16 CSF companies.

In January 2020 Enterprise Ireland launched a six-year strategy for Women in Business. The new strategy was developed based on extensive research and represents a broader approach by Enterprise Ireland to tackling the continued gap between men and women starting and growing businesses in Ireland. The research identified multiple inter-connected contributory factors, including cultural and societal roots. The research indicated that women take a different approach to risk and decision making, their business networks tend not to be as broad as their male counterparts, which can have an adverse impact on their access to 'warm introductions' particularly in the area of securing funding. In addition, women can tend to be more critical in assessing their own capability and this in turn can impact on their confidence.

On a societal level, women in Ireland continue to shoulder the bulk of unpaid work and in relation to educational and employment sectors, women are much more likely to operate in sectors such as health and education than in engineering, ICT or manufacturing.

Enterprise Ireland's Women in Business strategy aims to address these challenges and to this end sets out four key objectives for 2025:

1. Increase the number of women-led companies that are growing and scaling through international trade.
2. Increase the number of women in middle and senior management and leadership roles in Irish companies.
3. Increase the number of women becoming entrepreneurs
4. Increase the number of women-led start ups with high potential

Underpinning the four objectives are 24 actions that Enterprise Ireland has embarked upon working in partnership with the wider eco-system.

The Enterprise Ireland strategy for Women in Business can be accessed here: <https://www.enterprise-ireland.com/en/Publications/Reports-Published-Strategies/Action-Plan-for-Women-in-Business.pdf>

www.enterprise-ireland.com

SECTION 2

DETAILS OF SUPPORT AVAILABLE

INFORMATION/ADVICE

INTRODUCTION

The paragraphs that follow describe sources of information and advice available to early stage entrepreneurs. The sequence of agencies/organisations in this and the following sections is Local Enterprise Office, LEADER and Enterprise Ireland, followed by a selection of other relevant sources in alpha order.

LOCAL ENTERPRISE OFFICE

The Local Enterprise Office (LEOs) provide advice, information and support on starting or growing a business. They are located throughout the country with 31 dedicated teams across the Local Authority network.

The Local Enterprise Office (LEO) acts as a first-stop shop through which all information on State supports can be accessed for anyone interested in starting up or growing a business in Ireland. Business information/advice is available to entrepreneurs, early stage promoters, start-ups and small businesses.

www.localenterprise.ie

LEADER

Local Action Groups (LAGs) are playing a key role in supporting local communities and entrepreneurs to develop new business ideas and to enhance existing enterprises. Information is provided at local level on the range of supports available under the LEADER programme. They include enterprise training courses, advice and provision of LEADER grant aid for micro-enterprises, networks and networking events, support to avail of the Back to Work Enterprise Allowance and Women in Enterprise programmes.

The LAGs are providing advice and information on projects' eligibility under the LEADER programme. They are located in each county throughout the Republic of Ireland. Any community group or individual project promoter interested in pursuing funding under LEADER should initially contact their LAG for advice and guidance on the application process.

A list of the Local Action Groups is available on the Government of Ireland website at:

<https://www.gov.ie/en/publication/c45498-local-action-groups/>

ENTERPRISE IRELAND

Enterprise Ireland (EI) is focused on those highly innovative internationally focused businesses that are considered to have potential to grow significantly. These are referred to as High Potential Start-Ups (HPSUs).

EI's HPSU team provides hands-on support and advice to entrepreneurs and early stage companies that are considered by the agency to meet the HPSU criteria.⁴

EI's Information Store for Start-ups, which is available on the website, provides general information and links for start-ups including business plan templates, registration and employment information, as well as incubation space and sources of private investment.⁵

EI's support for an early stage start-up business focuses on refining the business proposition and developing the strategy, product, team and market/customer channels with a view to getting the business to an investor ready stage.

National Business Innovation Centres

For entrepreneurs who require further assistance to develop their business proposition, Enterprise Ireland engages collaboratively with the four Business Innovation Centres (BICs), to assist entrepreneurs and early stage companies that have a business proposition but need to develop it to a point where it can be considered by Enterprise Ireland as a High Potential Start-Up.

Please contact your nearest BIC for further information:

www.corkbic.com;

www.dublinbic.ie;

www.southeastbic.ie;

www.westbic.ie.

Success in export markets is crucial to the long-term growth of Irish businesses and the Irish economy. Support for companies focused on growth through international sales is a priority for EI, which is committed to facilitating the development of a strong exporting sector by offering flexible solutions to client needs. An Export Development webinar series has been developed by Enterprise Ireland called 'The Export Compass Webinar Series'. This was launched in January 2021 and designed to guide businesses in developing their export strategy and plans. This includes helping companies to understand overseas business cultures, and how to build digital capabilities for selling and developing customer, distributor and/or partner relationships.⁶

The series can be watched back at the below link:

[Exporter Development - Enterprise Ireland \(enterprise-ireland.com\)](https://www.enterprise-ireland.com)

EI also makes available to client companies its Market Research Centre⁷, its International Office Network and the opportunity to take part in organised Trade Initiatives.

www.enterprise-ireland.com

⁴ A High Potential Start-Up (HPSU) is defined as a start-up venture that is:

- Introducing a new or innovative product or service to international markets
- Involved in manufacturing or internationally traded services
- Capable of creating 10 jobs in Ireland and realising €1 million in sales within three years of starting up
- Led by an experienced management team
- Headquartered and controlled in Ireland
- Less than five years old from the date of company registration

⁵ <https://www.enterprise-ireland.com/en/Start-a-Business-in-Ireland/Information-Store-for-Start-up>

⁶ <https://www.enterprise-ireland.com/en/News/PressReleases/2021-Press-Releases/Enterprise-Ireland-Launches-the-Export-Compass-Webinar-Series.html>

⁷ EI's Market Research Centre can provide access to the business intelligence an early stage exporting company needs to explore opportunities and compete in international markets. Access for can also be requested for LEO clients. More information is available on the website:
<https://www.enterprise-ireland.com/en/Export-Assistance/Market-Research-Centre/Market-Research-Centre.html>

OTHER SOURCES OF INFORMATION AND ADVICE

BORD BIA

- **Bord Bia Website**
The Bord Bia website is an online resource for Irish food, drink and horticulture businesses. It provides information on upcoming events, publications, sector overview and much more.
www.bordbia.ie
- **Library Research**
Opened in 2016, Bord Bia's Thinking House holds an excellent library, which can provide access to a range of research and data to assist all food companies.
E-mail: thethinkinghouse@bordbia.ie
- **Bord Bia Brexit Hub**
The Bord Bia Brexit Hub on the Bord Bia website provides a range of supports for companies who are currently or considering exporting to the UK market.
<https://www.bordbia.ie/industry/brexit/>

www.bordbia.ie

BUSINESS INNOVATION CENTRES (BICs)

The Business Innovation Centres (BICs) are public-private business support organisations. They work with state agencies and private sector investors to support entrepreneurs, as they build the next generation of successful Irish businesses.

The BICs provide high quality specialised business consultancy and active incubation. Each BIC team works closely in collaboration with other local, regional, national enterprise support agencies and has strong international connections, particularly in Europe, through its membership of the European BIC Network (EBN).

The BICs advise companies on business planning and development; provide incubation space; and create platforms for entrepreneurs to develop their skills and networks.

BICs located in Ireland are:

- Cork Business Innovation Centre – **www.corkbic.com**
- Dublin Business Innovation Centre – **www.dublinbic.ie**
- South East Business Innovation Centre – **www.southeastbic.ie**
- West Business Innovation Centre – **www.westbic.ie**

INTERTRADEIRELAND

InterTradeIreland is a Cross-Border Trade and Business Development Body funded by the Department of Enterprise, Trade and Employment in Ireland (DETE) and the Department for the Economy (NI). The organisation supports businesses through innovation and trade initiatives to take advantage of North/South co-operative opportunities to improve capability and drive competitiveness, growth and jobs.

InterTradeIreland provides practical cross-border business funding, business intelligence and meaningful contacts to SMEs across the island, North and South, looking to grow their businesses. The organisation has a variety of supports in place from working with businesses to increase their cross-border sales, to support with innovation and new product or service development, to advice with tendering into the public procurement market.

InterTrade Ireland's dedicated Brexit advisory service helps companies to manage the new trading relationship between Britain and the EU. InterTrade Ireland has also introduced a number of specific Covid-19 supports focused around funding and recovery.

For an early stage business looking for Seed Funding, Business Angel Investment or Venture Capital Funding, InterTradeIreland can also help with support, guidance and advice.

To date over 48,000 small businesses have been supported by InterTradeIreland and over €1.3bn worth of trade and business development has been generated.

www.intertradeireland.com

HEALTH AND SAFETY AUTHORITY

The Health and Safety Authority (HSE) supports and assists small businesses to manage health and safety in their workplaces.

It provides a range of practical tools, guides and health toolkits for small businesses designed to help improve workplace health and safety and reduce accidents. These include **BeSMART.ie**, a free, easy to use, online resource which facilitates workplace risk assessments and the development of a safety statement for the business.⁸

www.hsa.ie

OFFICE OF GOVERNMENT PROCUREMENT

The Office of Government Procurement centralises public sector procurement arrangements for common goods and services. The State spends €8.5bn every year on goods and services and the Office is critical in ensuring that the Public Service operates in a co-ordinated and efficient way. The Office of Government Procurement manages the eTenders website, which displays all Irish public sector procurement opportunities, currently being advertised in the Official Journal of the European Union, as well as other lower-value contracts uploaded to the site from awarding authorities.

www.gov.ie

OFFICE OF THE REVENUE COMMISSIONERS

There is detailed information for those starting a business on the website of the Office of the Revenue Commissioners⁹ as well as details of the tax reliefs, deductions and exemptions in place that contribute towards the creation of jobs and the range of supports, reliefs and incentives available for small, medium and start-up businesses.

Before registering for tax purposes, one of the following must be actioned -

- A self-employed individual must have a PPS number (personal public service number) (i.e. social security number) obtainable only from the Department of Social Protection.¹⁰
- A Company must be incorporated in the Companies Registration Office.

The Revenue Online Service (ROS) is the method by which the Office of the Revenue Commissioners delivers its services electronically to individuals/businesses.¹¹ Service providers

⁸ https://www.hsa.ie/eng/supports_for_business/besmart_ie/what_is_besmart_ie/

⁹ <http://www.revenue.ie/en/starting-a-business/index.aspx>

¹⁰ www.welfare.ie

¹¹ www.ros.ie

can register for ROS, which facilitates the filing of online annual tax returns, payment of taxes and allows tax details to be accessed online. ROS also allows service providers to make periodic returns and payments for VAT and the PAYE/Universal social contribution for any employees they might have.

www.revenue.ie

MAKING IT EASIER FOR BUSINESSES

The purpose of this portal is to assist in identifying the main regulations which affect a business and to provide links to the relevant agencies and their guidance, tools and contact points. There is a specific area on this website which is designed to provide the basic information for those wishing to start a business.¹² The site includes a link to a guide that has been launched to help people running SMEs find out which Government financial supports may be available for their businesses.

Two other Government-led initiatives designed to assist entrepreneurs are also available online: Start Up Relief for Entrepreneurs (SURE) is a tax refund calculator for potential entrepreneurs¹³ and the Supporting SMEs Online Guide is an interactive guide that lists cross-government supports for businesses.¹⁴

www.businessregulation.ie

TEAGASC

Teagasc, the Agriculture and Food Development Authority, is the national body providing integrated research, advisory and training services to the agriculture and food industry and rural communities. The organisation provides a comprehensive technical support service to the food processing sector and in particular to SMEs and start-up food businesses.

Teagasc provides a range of supports for early stage food entrepreneurs. The food processing facilities and the expertise of scientists and technologists at the Teagasc food research centres at Ashtown, Dublin 15 and Moorepark, Fermoy, Co Cork, provide support to established companies and potential entrepreneurs wishing to develop innovative food products. Expertise and facilities between both locations cover the complete range of food types - from dairy products and meat products, through fruit and vegetable products, beverages, to soups, sauces and ready meals. Services include access to R&D facilities and expertise, food preparation kitchens and product testing, such as microbiological, chemical and sensory analysis.

Teagasc's Food Research centres are Knowledge Providers for Enterprise Ireland's Innovation Voucher Programme. This scheme awards vouchers of €5,000 to small companies that have a business opportunity or relevant problem to tackle. The voucher can be exchanged for advice and expertise.

www.teagasc.ie

¹² <http://www.businessregulation.ie/BusinessReg/Starting-a-Business/>

¹³ www.revenue.ie

¹⁴ <http://www.supportingsmes.ie/businessdetails.aspx>

ÚDARÁS NA GAELTACHTA

Údarás na Gaeltachta is the regional authority responsible for the economic, social and cultural development of the Gaeltacht. The overall objective of Údarás na Gaeltachta is to ensure that Irish remains the main communal language of the Gaeltacht and is passed on to future generations.

The authority endeavours to achieve that objective by funding and fostering a wide range of enterprise development and job creation initiatives and by supporting strategic language, cultural and community based activities.

Údarás na Gaeltachta encourages investment in the Gaeltacht through a range of generous financial and non-financial incentives for new and existing enterprises. The Authority supports businesses in developing new markets, technologies, products and strategic alliances through research and development. Gaeltacht companies span a range of commercial sectors, including life sciences, ICT, tourism, fish processing and aquaculture, renewable energy, food, niche manufacturing, audio visual and digital media, arts and crafts. The following are among its non-financial supports:

- Business Premises: ready-to-occupy factories and offices are available;
- Help in the recruitment and training of staff;
- Advice from experienced business advisors; and
- Online trading scheme.

www.udaras.ie

TRAINING

LOCAL ENTERPRISE OFFICE

There are a variety of training courses provided by the Local Enterprise Offices (LEOs). The following is a sample of the types of courses available from the LEOs. Please note, however, that not all the courses mentioned are available from all LEOs, so check with the LEO in your county to see exactly what courses are available and when.¹⁵

- **Start Your Own Business Course**

Start Your Own Business Courses are well recognised as providing an excellent first step in getting an early stage entrepreneur from concept through business plan to implementation. These are generic courses and the elements covered in the programme apply to most start-up businesses.

The Start Your Own Business Course is particularly focused on those with a business idea. They are likely to be still in full-time employment, are unemployed or have recently been made redundant. This also applies to women returning to the workforce, who are unsure as to how to develop their idea into a business plan. The objective is to assist in assessing the idea, its viability and to decide if you should proceed or take a step back.

- **Food Starter Programme**

The Food Starter programme is a joint initiative of the Local Enterprise Offices and Bord Bia for both pre-start up producers and those already started within the first 24 months of their journey. The programme is designed to equip new food business entrepreneurs with the necessary skills to get their business off to a good start. Food Starter is a precursor to the revised Food Academy programme, which is a collaborative initiative between the LEOs, Bord Bia and SuperValu. Food Starter is a two-day programme which focuses on providing new food businesses with all of the possible information they might need in the earlier stages of their business. The content of the programme has been carefully constructed by Bord Bia and the delivery is rolled out by all Local Enterprise Offices.

- **The Food Academy**

This training programme is proving highly successful and is of specific interest to those who are starting a food or drink production business. The Food Academy training programme provides integrated support and training to support early-stage businesses as they progress on their journey of growth from start-up to national distribution and export. The programme runs for four months and has been developed through collaboration between Bord Bia, SuperValu and the LEOs. Please note, however, that not all of those who apply will be accepted on to this programme.

- **LEAN4Micro**

LEAN4Micro has been adapted by Enterprise Ireland for LEO clients to help small businesses boost competitiveness, increase performance and profitability as well as building resilience within their companies. Under this programme, LEO clients can avail of the support of a Lean Expert (a qualified practitioner), who will work with the company to introduce Lean principles, undertake a specific cost reduction project and assist the company in benchmarking its performance.

Besides these specific training courses, business advice clinics, training in key functional areas, mentoring, financial support, networking and enterprise education, are just some of the services available to those thinking of starting a small business or who are in the early stages of developing a business.

www.localenterprise.ie

¹⁵ <https://www.localenterprise.ie/Find-Your-Local-Enterprise-Office/>

LEADER

Local Action Groups (LAGs) will play a key role in supporting local communities and entrepreneurs to develop new business ideas and to enhance existing enterprises.

Under the **Enterprise Development** sub theme, LEADER can support micro, small and medium enterprises. Potential sectors identified for future enterprise development and LEADER funding include the following:

- Artisan and other food businesses;
- Renewable Energy;
- Marine diversification;
- Social Enterprises and;
- Creative Industries.

Actions supported under this sub-theme may include sector-specific training programmes, among other supports, for aspiring entrepreneurs, early stage promoters, social enterprises, start-ups and established SMEs. In the context of RDP Priority 6, the development of inclusive models of business support is an important tool to realise the potential of groups who are under-represented in enterprise, including women, young people and people with a disability.

Enterprise training courses will be provided appropriate to the needs at local level as identified by LAGs. Possible areas include courses in starting your own business, online strategy and social media.

LEADER can provide training and skills development at a rate up to 100%, so there may be no matching funding requirements on the part of the trainee. The type of training will need to address enterprise and community development needs. This measure is not a mechanism to simply fund courses already provided: applicants will need to show that the course addresses needs in a new and innovative manner.

www.gov.ie/drcd

ENTERPRISE IRELAND

Enterprise Ireland (EI) supports potential HPSU entrepreneurs with innovative business ideas, who are planning to establish and run their own company, with significant employment and export potential.

- **New Frontiers Entrepreneur Development Programme**

If the business proposition appears to have HPSU potential, but is at an early stage of development, the early stage entrepreneur may be referred to a start-up development programme or business accelerator, such as the New Frontiers Entrepreneur Development Programme. New Frontiers is run in partnership with the Institutes of Technology/ Technological Universities and is funded by Enterprise Ireland. It is designed to give support to entrepreneurs to move their business proposition to an investor ready stage. A range of supports including mentoring, incubation space and a €15,000 stipend is provided to help accelerate the development of the business and to equip the promoter(s) with the skills and contacts needed to successfully start and grow a company. No equity is taken.¹⁶

Ensuring that businesswomen realise their full business potential is a priority for Enterprise Ireland. As part of its strategy to increase the number of women-led businesses that achieve significant scale, EI has supported a number of specifically tailored development programmes to support ambitious women optimise their business success.

EI has also supported **Going for Growth**¹⁷ since its implementation in 2009. More recently, EI has also agreed to support the Going for Growth Community for past participants to enable their further growth and development.

Going for Growth is designed to support women who are serious about growing their businesses. The initiative is based on interactive roundtable sessions that are facilitated, not by consultants, academics or professional trainers, but by successful female entrepreneurs. The main focus of Going for Growth is a female owner manager of a business which has been trading for at least two years. If an applicant has been trading for less than two years, has some revenues, and wishes to be considered on an exceptional basis, she must demonstrate a longer development cycle than the norm, that the new business is highly innovative and ambitious, and expect to be an exporter. If successful, she will be placed with other early stage entrepreneurs at a dedicated Starting Strong table. Selection is on a competitive basis.

EI is committed to assisting companies to strengthen their export selling capabilities and offers customised sales training and access to experts to bolster and develop the international selling skills of client companies. <https://www.enterprise-ireland.com/en/Management/develop-export-selling-capability/>

www.enterprise-ireland.com

¹⁶ www.newfrontiers.ie/

¹⁷ <http://www.goingforgrowth.com/>

OTHER SOURCES OF TRAINING

BORD BIA

Routes to Market

Bord Bia has a range of programmes and supports for those thinking of starting a new business in the food or drink manufacturing area.

- **Food Starter Programme**

The Food Starter Programme was developed by Bord Bia and the Local Enterprise Office network to assist companies that are at the very early stage of developing a food business. The two-day programme is delivered by the Local Enterprise Office and is a prerequisite for Food Academy Start. More information is available from your Local Enterprise Office www.localenterprise.ie

- **The Food Academy**

The Food Academy is a shared initiative of Bord Bia, SuperValu, and Local Enterprise Offices. Developed in 2013, The Food Academy celebrates its ninth year in 2022 with over 800 companies having completed the programme to date. All LEOs countrywide have engaged in The Food Academy either independently or with a neighbouring Local Enterprise Office. More information about the next Food Academy programme is available from your Local Enterprise Office www.localenterprise.ie

- **Grow with Aldi**

Grow with Aldi was launched in 2018, in collaboration with Bord Bia. The programme is designed to help small to medium Irish food and drink businesses secure a retail listing with a national retailer. Participants receive tailored mentoring and access to bespoke workshops with Aldi buyers and Bord Bia technical experts. More information is available at www.aldi.ie

- **Lidl Kick Start**

Lidl's Kick Start programme, in collaboration with Bord Bia, gives Irish food and drink suppliers the chance to showcase their products and grow their business through Lidl stores across the country. Producers on the programme will participate in a tailored workshop to support them in having the tools to have a successful product launch. More information is available at www.lidl.ie/kickstart

- **Food Works**

Food Works is Ireland's leading accelerator programme for food and drink start-ups. The programme works with a small number of high potential food and drink start-up teams boasting a strong food or drink business idea. The programme, run by Bord Bia, Enterprise Ireland and Teagasc, aims to foster and encourage innovative new product ideas which satisfy a genuine market need while supporting the growth of the Irish food industry on a global scale. Since 2012, Food Works has worked with over 80 start-ups in developing scalable and export focused business ideas. More information can be found at www.foodworksireland.ie

www.bordbia.ie

BORD IASCAIGH MHARA (BIM)

BIM is the Irish State agency responsible for developing the Irish seafood industry. The organisation helps to develop the industry by providing technical expertise, business support, funding, training and promoting responsible environmental practice. BIM's regional officers, located around the coast, provide hands-on professional mentoring in business planning, identifying new market opportunities and branding, as well as advice on funding—all of which enable companies to grow more rapidly than they could alone.

BIM's regional officers can direct those interested to their range of services, which include the following:

- **Technology Services**

BIM's technology experts can advise on new fishing and fish farming opportunities using technical innovation, and gear modifications and other Technical Conservation Measures and trials.

- **Business Development**

Their business development advisors can help with product development, improving the efficiency of a new business's processes, adding value through product labelling and setting up food safety systems.

- **Environment**

Their environment programmes can help entrepreneurs to conduct their business in an environmentally responsible manner and BIM can advise on Natura 2000 assessment.

- **Training**

BIM can help an entrepreneur develop their skills with training in fishing, fish farming and seafood processing. Their safety courses can be taken to get a Basic Safety Training card.

- **Funding**

Up-to-date information on funding options and the latest schemes.

- **Seafood Innovation Hub**

The Seafood Innovation Hub fosters innovation and assists seafood businesses to develop new products and processes. It applies an Innovation design process to provide seafood specific supports that can add-value, by facilitating discussions on technical feasibility, market desirability and commercial viability, interpreting findings and arriving at an action plan through a business specific case.¹⁸

www.bim.ie

DESIGN AND CRAFTS COUNCIL OF IRELAND

The Design & Crafts Council of Ireland (DCCI) is the national agency for the commercial development of Irish designers and makers, stimulating innovation, championing design thinking, and informing Government policy. The organisation provides a range of programmes, supports and services for designers and craftspeople, learners and teachers, retailers and gallerists, shoppers and collectors, media and partner organisations, in order to raise the standard and profile of Irish design and craft.

Whether starting or growing a design and craft enterprise, DCCI has a range of training and other programmes to help its registered members. The programmes of support are made available under three broad headings *Innovation & Development Programmes*, *Market Development*

¹⁸ <http://www.bim.ie/seafood-processing/seafood-innovation-hub/>

Programmes, and Education Training & Development Programmes. The following are just a few examples of what is available.

- **Building Craft and Design Enterprise Programme**
This is a premium package of support tailored for designer-makers to boost their product in the marketplace through a series of design-led workshops. During the programme participants undertake market research, engage in design-focused workshops and learn about branding, costing, promotion and strategies to expand existing market channels.
- **Enterprise Development Workshops**
Enterprise Development Workshops cover topics that have been identified by DCCI as relevant to the ongoing development of design/craft enterprises. These workshops are organised by DCCI, often in partnership with the Local Enterprise Offices (LEOs), and are advertised on specified dates and times in various locations throughout Ireland.
- **Direct Selling Opportunities**
DCCI supports and promotes selected design/craft enterprises at direct selling events. These include key shows that are open to the public such as Bloom in the Park and Gifted – The Contemporary Craft & Design Fair, and trade only events such as Showcase.
- **FUSE**
FUSE Clinics offer access to a range of design and business mentors over a one- or two-day period. Mentors assess and provide advice relating to different aspects of craft and design products, including merchandising, branding, production, design and the use of innovative materials and technology. FUSE Clinics enable clients to network with one another and with mentors who identify the necessary next steps for developing and growing a craft and design enterprise.
- **Driving Export**
This is a DCCI/LEO partnership programme on export development to ensure export readiness and to explore different routes to overseas markets.

www.dcci.ie

TEAGASC

Rural dwellers establish new enterprises to improve their income, provide employment for family, and utilise available resources. Teagasc provides training and advisory services to promote and sustain a range of enterprise development in rural areas.

The Options Programme is designed to assist farm families in looking at all options for growing farm profit and other possibilities for the future. The programme aims to:

- Provide new thinking
- Generate new ideas
- Generate additional income on and off farm.

The programme consists of a series of workshops covering a wide range of topics. Guest farmers who have successfully diversified speak at each workshop. Teagasc specialists are also in attendance to answer questions. Visits to farms with successfully diversified farm enterprises are a vital aspect of the programme. Participants also have the opportunity to network with local development and training agencies.

www.teagasc.ie

MENTORING

LOCAL ENTERPRISE OFFICE

The Mentor Programme run by the LEOs is designed to match the knowledge, skills, insights and entrepreneurial capability of experienced business people with the small business owner - manager who needs practical and strategic one to one advice and guidance. The mentor will work with the entrepreneur on a regular basis and can contribute independent advice based on their experience.

All applications for mentor assistance are dealt with individually and are preceded by a business needs analysis to assess the key need of the business, which needs to be addressed.

The Mentor Programme is open to both new and existing businesses. Those interested should approach the LEO in their area to discuss further. In some instances, if a business owner is unsure as to what specific area(s) they need assistance in, many of the LEOs have **Business Advice Clinics** and these may be the best first step. Many of those who choose to seek advice in a Business Advice Clinic in the first instance are often then referred to the Mentor Programme at a later stage.

The panel of mentors have expertise across a range of areas from strategic planning and general management to specific functional areas, such as financial structuring, production planning, marketing, product distribution and people management to website management and design. All mentors sign a confidentiality agreement

The role of the mentor is as follows:

- Listen;
- Advise and provide direction;
- Help the promoter identify problems and suggest areas for improvement;
- Discuss solutions and innovative ways of improving business activity;
- Help with the decision-making process;
- Share experience and knowledge;
- Provide structure and context for discussion; and
- Offer assistance in compiling a business plan.

It is important to note that a mentor is not a professional consultant and, under the terms of the programme, may not become actively involved in the day-to-day management or assume the role of executive in the company.

www.localenterprise.ie

ENTERPRISE IRELAND

EI's Mentor Network was established to help companies identify and overcome obstacles to growth. Mentors in the network can provide tailored advice, guidance and support, to help client companies accelerate growth and build management capability. Early stage entrepreneurs in manufacturing or internationally traded services who have been accepted as HPSU clients, or who are considered to have the potential to become clients, are eligible to apply for this support.

Mentors are senior executives, drawn from the private sector, with a proven track record in business. They act as a confidential sounding board, advising your company on key operational and strategic issues.

The Mentor Network is regularly refreshed with CEOs and senior executives with high levels of achievement and with proven skills in marketing, strategic development, organisation development, R&D, funding and first-time exporting across the software, services, life sciences, environment, food and consumer products sectors.

Companies approved for a mentor assignment are presented with a shortlist of experienced suitable mentors. The final choice of mentor is the company's. The mentor can be changed during the course of the assignment in line with company needs. For example, initially the company may require marketing and sales advice. This may change to production or financial advice during the course of the assignment and EI's mentor programme can cater for this requirement.

A mentoring assignment consists of 5-10 visits from a mentor over a 6-12-month period. Companies choose a mentor from a short-list of mentors with the experience to meet their stated needs. The goals and objectives are established by the client in agreement with the mentor at the start of the assignment. All mentors sign a strict confidentiality agreement with Enterprise Ireland.

www.enterprise-ireland.com/mentor

OTHER SOURCES OF MENTORS

Many of the training programmes listed in the training section of this booklet also provide an opportunity to have the support of a mentor, while participating in the training provided.

DESIGN AND CRAFTS COUNCIL OF IRELAND

The Design and Crafts Council of Ireland (DCCI) mentoring programme provides design/craft businesses with tailored support from a range of experts in design, production, business, marketing and branding, and design/craft specific technical expertise. Mentoring is delivered one-to-one or in group settings. Registered client enterprises can apply for mentoring throughout the year.

DCCI are continually updating and expanding their Mentor Panel in order to develop a diverse and talented pool of experts who can provide support to the craft and design community. The 1-2-1 mentoring programme, for example, is designed to address specific issues, areas of expertise, or advise client companies on what they may require in order to grow and develop their craft enterprise.

DCCI mentoring has a number of distinct aspects:

- Craft mentors with specific expertise in a range of disciplines are available to provide technical advice;
- Business mentors, in association with the Local Enterprise Offices, provide a full range of business supports available in local areas;
- Design mentors to assist with product design, production, innovation and new technologies.
- Mentors skilled in export and digital marketing.

In order to apply for mentoring you must be a registered client of the Design and Crafts Council of Ireland. Before making an application you are encouraged to explore the BUSINESS section and the IDEAS section of the DCCI website to see if the type of advice you need is available online.

www.dcci.ie

FINANCE

LOCAL ENTERPRISE OFFICE

The Local Enterprise Office (LEO) has a range of financial supports that are available to manufacturing and internationally trading businesses. These are available to eligible businesses from the very earliest stages through their development and growth. The detailed criteria for eligibility are set out on the website.¹⁹

- **Feasibility Study Grant**

Feasibility Study Grants are designed to assist the promoter with researching market demand for a product or service and examining its sustainability. It includes assistance with innovation including specific consultancy requirements, hiring of expertise from third level colleges, private specialists, and design and developing any prototype required.

The maximum Feasibility Grant payable for businesses in the South and East Region are up to 50% of the investment required or €15,000, whichever the lesser amount is. The maximum Feasibility Grant payable for the Border, Midlands and West Region is up to 60% of the investment required or €15,000, whichever is the lesser.

Expenditure may be considered under the following headings:

- Market Research;
- Consultancy Costs;
- Technical Development/Prototype/Innovation;
- Salary/Own Labour Research; and
- Miscellaneous Costs.

- **Priming Grant**

A Priming Grant is a business start-up grant, available to micro enterprises within the first eighteen months of start-up. Priming grants may be available for sole traders, partnerships or limited companies that fulfil the following criteria:

- Located and operating within the LEO's geographic area;
- A business which on growth will fit the Enterprise Ireland portfolio;
- A business employing up to 10 employees;
- A manufacturing or internationally traded services business;
- A domestically traded service business with the potential to trade internationally; and
- Need for money and having regard to deadweight and displacement.

Eligible clients may be awarded a Priming Grant within the first 18 months of setting up the business. The maximum Priming Grant payable shall be 50% of the investment or €150,000 whichever is the lesser.

Expenditure may be considered under the following headings:

- Capital items;
- Salary costs;
- Consultancy/Innovation/Marketing costs; and
- General overhead costs.

- **Business Expansion Grant**

The Business Expansion Grant is designed to assist the business in its growth phase after the initial 18 month start-up period. Business Expansion Grants may be awarded to sole traders, partnerships or limited companies that fulfil the following criteria:

¹⁹ <https://www.localenterprise.ie/Discover-Business-Supports/Financial-Supports/Eligibility-Criteria/Eligibility-Criteria.html>

- Located and operating within the LEO geographic area;
- A business, which, on growth, will have the capacity to progress to the Enterprise Ireland portfolio;
- A business employing up to 10 employees;
- A manufacturing or internationally traded service business; and
- A domestically traded service business with the potential to trade internationally.

The maximum Business Expansion Grant payable shall be 50% of the investment or €150,000 whichever is the lesser.

Expenditure may be considered under the following headings:

- Capital items;
- Salary cost;
- Consultancy/Innovation/Marketing costs; and
- General overhead costs.

In respect of both Priming and Business Expansion, grants over €80,000 and up to €150,000 shall be the exception and shall only apply in the case of projects that clearly demonstrate a potential to graduate to Enterprise Ireland and/or to export internationally. In all other cases, the maximum grant shall be 50% of the investment or €80,000 whichever is the lesser. Subject to the 50% limit, a maximum grant of €15,000 per full time job created shall apply in respect of any employment support granted.

All grants of a value greater than or equal to €50,000, or with a cumulative value of €100,000 over three years, require Enterprise Ireland approval.

A business that had availed of a Priming Grant will be ineligible to apply for a Business Expansion grant until 12 months after approval/drawdown date of the Priming Grant, whichever is the later, except in cases of exceptional merit and where less than the maximum Priming Grant was drawn down, and subject to the provisions in respect of 'De Minimus state aid'.

- **Trading Online Voucher Scheme**

With the trend increasing towards online spending, it is estimated that only 23% of small Irish businesses are engaging in e-commerce sales. Small businesses throughout Ireland can apply for digital vouchers up to a value of €2,500 (matched funding required) to help their businesses trade online. The objective of the scheme is to help small businesses grow their sales, exports and ultimately jobs. Businesses are permitted to apply for two vouchers.²⁰

- **Technical Assistance for Micro-Exporters Grant**

The Technical Assistance for Micro-Exporters grant supports clients to explore and develop new export market opportunities, such as participation in international trade fairs and development of export-related marketing materials and websites. With a focus on helping companies to diversify, this scheme is a matched-funding opportunity with up to €2,500 available.²¹

- **Green4Micro**

The objective of the Green4Micro support is to help prepare small businesses for the low carbon, more resource efficient economy of the future. It supports clients employing 10 or less to engage a consultant to avail of advice and technical support, covering topics such as resource efficiency, understanding your carbon footprint and implementing an environmental management system.²²

²⁰ The online application form can be downloaded from <https://www.localenterprise.ie/Discover-Business-Supports/Trading-Online-Voucher-Scheme/>. More information on the voucher is available from your Local Enterprise Office www.localenterprise.ie

²¹ <https://www.localenterprise.ie/Discover-Business-Supports/Financial-Supports/Technical-Assistance-for-Micro-Exporters/>

²² <https://www.localenterprise.ie/Green/Green-for-Micro.html>

ENTERPRISE IRELAND SUPPORTS AVAILABLE THROUGH THE LEOS

Agile Innovation Fund

The Agile Innovation Fund has been developed by Enterprise Ireland to support product, service and process innovation to build competitive advantage. Compared to the other established Innovation supports from Enterprise Ireland, this fund is geared towards clients in sectors with rapid design cycles or that have not previously applied for RD&I support. The key benefit of this support is that it allows for a simple application process and delivers a faster response time from application to approval. The Agile Innovation Fund is also open to eligible Local Enterprise Office clients and it allows companies to access up to 50% in support towards innovation projects with a total cost of up to €300,000.²³

Intellectual Property Strategy Offer

To complement Enterprise Ireland's RD&I programmes, the 'Intellectual Property (IP) Strategy Offer' is an additional support to incentivise companies to develop an IP strategy, focused on capturing, managing and exploiting their R&D results to greater effect. This offer comprises of two separate grants: IP Start (max. grant rate 80% and max. expenditure €2,700) and IP Plus (max. grant rate 50% and max. expenditure €70,000). The focus on IP Strategy emphasises the importance of securing the full range of RD&I related IP assets (including patents, designs, trade secrets, copyright, trademarks etc) and deploying them strategically for the benefit of the business. The development of an effective IP strategy can assist companies in achieving their growth targets. This offer seeks to assist companies to address common issues of (a) low IP awareness, (b) limited internal IP management capability and (c) the cost of obtaining external IP expertise. These capability and resource constraints are commonly reported by SMEs as key barriers to undertaking IP activity. The 'Intellectual Property (IP) Strategy Offer' is also open to eligible Local Enterprise Office clients.

Please see the following link for further information:

<https://www.enterprise-ireland.com/en/funding-supports/Company/Eestablish-SME-Funding/Intellectual-Property-Strategy-Offer.html>

GradStart

The objective of GradStart is to assist indigenous companies to scale and grow their businesses through the introduction of good graduate talent to deliver clearly defined projects. GradStart support LEO client companies who have a minimum of five full time employees with ambitious growth plans to employ a graduate on a rolling basis for a 2-year contract duration. Graduates will have a minimum Level 6 qualification on the National Vocational Qualifications Framework or equivalent. The offer is available to LEO client companies who meet the programme criteria. The graduate will complete a project as defined by the company and linked to their overall growth plan. The company will identify an in-company mentor to work with the graduates; they will provide an infrastructure that supports them, both in their development and in the completion of the project, for the duration of the graduate(s) employment. Graduates may work in any area of the business excluding roles related to sales and marketing activities.

Please see the following link for further information:

<https://www.enterprise-ireland.com/en/funding-supports/company/establish-sme-funding/gradstart.html>

www.localenterprise.ie

²³ <https://www.localenterprise.ie/News-and-Events/New-Agile-Innovation-Fund-through-your-Local-Enterprise-Office.html>

OTHER FINANCIAL SUPPORTS

Microfinance Ireland

A micro enterprise loan fund is available to all business sectors. Unsecured business loans of between €2,000 and €25,000 are available. The terms are normally between three to five years with reduced interest rates for clients of the LEOs. The repayment terms are flexible. Applications may be made directly to Microfinance Ireland. However, applications made through the LEO are eligible for a 1% discount.²⁴

If your business has been impacted by Brexit or COVID-19 Loans may also be available to help your business.

www.microfinanceireland.ie

LEADER²⁵

The LEADER programme has a specific measure aimed at providing grant assistance to new business start-ups or expanding an existing business. Any community group or individual project promoter interested in pursuing funding under LEADER should contact their LAG for advice and guidance in the application process.

All LEADER funding applications will be preceded by an Expression of Interest form, which will be reviewed and checked for eligibility by the LAG officer. Applicants will be informed and advised as to how the project can best proceed. Advice / information and signposting will be given to the promoter on alternative funding sources or supports where possible. In this regard, LAGs maintain close liaison with other development agencies, including the Local Enterprise Office (LEO) and Enterprise Ireland, when considering project applications.

In offering support, LEADER will complement the supports offered by the LEO. Effective systems of collaboration and consultation are in place to ensure a coordinated and effective allocation of resources.

www.gov.ie/drcd

²⁴ www.microfinanceireland.ie.

²⁵ In addition to the €250m provided for the LEADER 2014 – 2020 Programme, which has already been allocated, an additional amount totalling €70 million is being made available under the Transitional LEADER Programme, which came into effect from 1 April 2021 and will run to the end of 2022. €65 million of this budget is available to Local Action Groups (LAGs) who deliver the programme and approve projects at local level. A further €3 million of the funding has been allocated to support Co-operation projects and innovation between LAGs, while the remaining €2 million is being provided to support strategy development for the next LEADER programme. This allocation covers both core project expenditure and the administration and animation costs of the LAGs. €20 million of this Transitional LEADER Programme is funded by the European Union Recovery Instrument (EURI), which will enable local communities to recover from the impact of COVID-19, provide support for new and innovative projects in the green economy and maximise the potential of broadband and the digital economy in communities.

ENTERPRISE IRELAND

Enterprise Ireland is responsible for supporting High Potential Start-Up (HPSU) Companies. HPSUs are start-up businesses with the potential to develop an innovative product or service for sale on international markets and the potential to create at least 10 jobs and €1m in sales within three years of starting up.

To avail of HPSU supports, the entrepreneur must be a client company of Enterprise Ireland. HPSU clients of Enterprise Ireland should contact their Enterprise Ireland Development Advisor (DA) to discuss funding supports. If not currently a client of Enterprise Ireland, entrepreneurs who want to learn more about qualifying as a HPSU, should consult the website, where there is more information.²⁶

Funding supports from Enterprise Ireland are tailored to a company's stage of development and level of ambition. Broadly, HPSU companies are viewed as being at feasibility stage, investor ready stage or growth stage.

Companies that are at the feasibility stage can apply for the following Enterprise Ireland supports aimed at developing the business idea or proposal to the point where it is investor ready:

- **HPSU Feasibility Grant**

This grant is intended for existing high potential start up (HPSU) clients to assist them in further developing their business plan to 'investor ready' stage. Eligible costs can include Salaries and Overheads, Consultancy Fees, Foreign Travel and Subsistence, EI approved Business Accelerator Fees, Trade Fair costs and Prototype costs.²⁷

- **Innovation Voucher**

Innovation Vouchers, worth €5,000, are available to assist early stage companies to work with a registered third-level institution or knowledge provider, including TEAGASC, in Ireland and Northern Ireland, to explore a business opportunity or solve a technical problem. A Company Registration Number (CRO) is required.²⁸

- **New Frontiers Entrepreneur Development Programme**

New Frontiers is Ireland's national entrepreneur development programme run in partnership with the Institutes of Technology/ Technological Universities. The programme is designed to support entrepreneurs with innovative business ideas who are planning to establish and run their own company. A range of supports including mentoring, incubation space and a €15,000 scholarship payment are provided to help accelerate the development of the business and to equip the promoter(s) with the skills and contacts needed to successfully start and grow a company.²⁹

- **Mentor Grant**

This grant is used to support the cost of a Mentor Assignment.³⁰

²⁶ <https://www.enterprise-ireland.com/en/Start-a-Business-in-Ireland/Do-I-qualify-as-a-HPSU-/Overview.html>
Further contact details are set out in Section 1 of this booklet.

²⁷ More details are available on the website. <https://www.enterprise-ireland.com/en/Funding-Supports/Company/HPSU-Funding/HPSU-Feasibility-Study-Grant-.html>

²⁸ This voucher is not restricted to EI clients. <https://www.enterprise-ireland.com/en/Funding-Supports/Company/HPSU-Funding/Innovation-Voucher.html>

²⁹ More details are available on the website. <https://www.enterprise-ireland.com/en/Start-a-Business-in-Ireland/Supports-for-High-Potential-Start-Ups/New-Frontiers-Entrepreneur-Development-Programme.html>
<https://www.newfrontiers.ie/>

³⁰ More details are available on the website. <https://www.enterprise-ireland.com/en/Funding-Supports/Company/HPSU-Funding/Mentor-Grant.html>

Companies that have a well-developed business plan and need to raise investment for their business can apply for the following supports:

- **Competitive Start Fund**

A €50,000 equity investment designed to accelerate the development of high potential start-up companies by supporting them to achieve commercial and technical milestones such as evaluating international market opportunities or building a prototype. The fund is open for applications several times throughout the year, with special calls made for specific sectors, such as digital media and aviation as well as a Women Entrepreneurs call.

- **Innovative HPSU Fund (Equity)**

The Innovative HPSU Fund allows Enterprise Ireland to offer equity investment to HPSU clients on a co-funded basis to support the implementation of a company's business plans. First time and follow-on equity investments in HPSUs are supported under this offer.³¹

www.enterprise-ireland.com

OTHER SOURCES OF FINANCIAL SUPPORT

BORD BIA

Bord Bia offers financial supports for marketing and related activities to companies with an annual turnover of over €100,000. The application for the Marketing Assistance Programme grant is open from November until the end of January each year. Further information is available on the Bord Bia website.

www.bordbia.ie

BORD IASCAIGH MHARA (BIM)

Bord Iascaigh Mhara (BIM) provides grant aid right across the seafood industry. The categories covered are Processing and Business Development, Fisheries, Aquaculture and Seafood industry training. Open and specific calls are offered throughout the year for a very wide range of schemes.

www.bim.ie

³¹ More details are available on the website. <https://www.enterprise-ireland.com/en/Funding-Supports/Company/HPSU-Funding/Innovative-HPSU-fund.html>

DESIGN AND CRAFTS COUNCIL OF IRELAND

In order to apply for funding you must be a registered client of the Design and Crafts Council of Ireland (DCCI). Funding programmes include those listed below. Further information on the full range of funding supports available can be found on the website.

External Exhibitions Fund

The External Exhibitions Fund has been established to assist the development of high-quality, independent exhibitions run by individuals, organisations or groups. This annual fund supports a small number of professionally produced exhibitions featuring Irish design/craft in Ireland or abroad.

International Fair Fund

The International Fair Fund has been developed to financially assist designers/craftspeople in reaching key export markets. The fund provides limited match funding for wholesale trade fairs abroad.

www.dccoi.ie

INTERTRADEIRELAND

Sourcing specialist consultancy advice or finding the right person with the right skills for your business can be a challenge. InterTradeIreland can provide support in these areas, assisting not only with funding, but also with specialist expertise and advice, and vital introductions. Supports include the following:

Sales supports³²

The Trade Accelerator Voucher Scheme helps SMEs with funding towards professional advice from participating expert providers in Northern Ireland and Ireland in relation to cross-border trading and regulations.

Elevate³³

Elevate supports micro businesses by providing funding towards consultancy expertise to help identify cross-border markets and customers and create cross-border sales development plans.

Equity Advisory Service³⁴

InterTradeIreland offers a free one-to-one equity advisory service to early stage high growth companies that plan to raise funds within the next 12 months.

Acumen³⁵

Acumen aims to enhance the capacity and capability of SMEs to take the first formal steps onto the export ladder by helping to fund an experienced and skilled sales resource to help businesses to identify new opportunities and win new sales in the cross-border market.

Innovation Boost³⁶

Innovation Boost (previously known as Fusion) can provide technology support for product development and innovation by helping to fund a high calibre science, engineering or technology graduate and partnering with a third level institution with specific expertise.

www.intertradeireland.com

³² <https://intertradeireland.com/sales-growth/trade-accelerator>

³³ <http://www.intertradeireland.com/elevate/>

³⁴ <https://intertradeireland.com/funding/equity-advisory-service>

³⁵ <https://intertradeireland.com/sales-growth/acumen/>

³⁶ <https://intertradeireland.com/innovation/innovation-boost>

HALO BUSINESS ANGEL NETWORK

Business angels are private individuals who invest in new businesses in return for a share of the business. Some invest on an informal basis. In this regard, the best source of small scale seed capital for many start-ups continues to be family or friends with the important proviso that both sides know and agree on the ground rules. A simple letter of understanding signed by all parties may be sufficient.

Some business angels are in more formal networks.

Halo Business Angel Network (HBAN) is an all-island umbrella group responsible for the development of business angel syndicates on the island of Ireland. It is a joint initiative of Enterprise Ireland, InterTradelreland and Invest Northern Ireland. It is managed by Dublin BIC in partnership with the regional Irish BICs in Cork, Galway and Waterford, and with Clarendon Fund Managers in Northern Ireland.

HBAN is actively working to increase the number of angel investors involved in investing in early stage companies and supports the formation of new and existing angel networks, both regionally and internationally, and within industry sectors. HBAN can introduce entrepreneurs with relevant opportunities to these investor syndicates, who not only have the capital capacity to invest up to €250,000+ per investment, but have extensive business acumen and industry experience, which can help accelerate the growth of the start-up.

www.hban.org

MICROFINANCE IRELAND

Microfinance Ireland (MFI) is a government funded, not for profit lending organisation, established to provide loan finance to both start-up and existing micro-enterprises who may be having difficulty in accessing credit through commercial lenders, and supporting the creation and sustainment of jobs in Ireland.

Any business with fewer than 10 employees and turnover of less than €2million annually is eligible to apply. Funding is available through a range of Loan Packages from €2,000 to €25,000 for a wide variety of purposes including working capital, stock and capital expenditure, based on business stage and specific business need. Loan terms are typically available from three to five years.

Microfinance Ireland offers discounted interest rates for applications received through Local Enterprise Offices, Local Development Companies, or Banks.

MFI also offers expert one-to-one mentoring to approved loan applicants through Local Enterprise Offices, thereby increasing the chances of small businesses achieving commercial success and helping to sustain jobs in the longer term.

Further information about Microfinance Ireland loan packages and mentoring services can be found on the website.

www.microfinanceireland.ie

THE EMPLOYMENT INVESTMENT INCENTIVE

The Employment Investment Incentive Scheme (EII Scheme) is a tax relief incentive scheme which aims to encourage individuals to provide equity based finance to trading companies. It provides income tax relief to qualifying Investors for investments in certain qualifying small and medium sized companies (SMEs). This scheme is available to the majority of small and medium sized trading companies – exceptions apply.

www.revenue.ie

CREDIT REVIEW OFFICE

Credit Review provides a simple, independent, effective and affordable appeals process for SME and farm businesses who have

- been refused bank credit;
- had existing facilities reduced or withdrawn;
- need to restructure debt with their bank.

Participating banks include: AIB, Bank of Ireland, PTSB and Ulster Bank and reviews cover credit applications of up to €3m.

Credit Review appeals are successful in over 80% of the cases it supports, resulting in SME and farm businesses receiving a lending/credit solution from their bank.

The *Credit Review* team includes a panel of expert credit/debt professionals, across Ireland, with front-line SME and farming finance experience. Most cases are handled for a fee for just €100 - maximum fee is €250 for large cases.

Credit Review professionals are credit experts who know and understand the banking sector and how it works. They also understand what it takes to run a successful business. Many of the Credit Review expert panel have former banking experience, and all are independent of the banking sector.

In addition to reviews and appeals, *Credit Review* is available to help all SMEs and farms on credit matters by providing accessible, easy to understand and affordable expert assistance and information.

A call to the *Credit Review* helpline (Tel: 087 1217244 or 1850 211 789) is all it takes to get immediate assistance – and sometimes issues can be resolved without needing a formal appeal.

Credit Review can also be contacted via email (info@creditreview.ie), and the website www.creditreview.ie has a callback facility..

www.creditreview.ie

CROWD FUNDING

Crowdfunding is the financing of a new project by raising many small amounts of money from a large number of people. It provides access to capital without equity stakes or rigid bureaucracy.

Among the main crowdfunding platforms in Ireland are:

Linked Finance

Linked Finance is an Irish owned crowdfunding or Peer to Peer (P2P) lending platform.

www.linkedfinance.com

Fund it

Fund it is an all-island crowdfunding website for Ireland's creative projects. It is run by Business to Arts, a not-for-profit organisation working to support resilience and transformation in the cultural sector through research, innovation and partnership.

www.fundit.ie

You may also want to check out international crowdfunding platforms open to Irish start-ups such as Kickstarter.

Kickstarter

Kickstarter helps artists, musicians, filmmakers, designers and other creators to access funding and support to develop their projects. To date, tens of thousands of creative projects – big and small – have been supported by the Kickstarter community.

www.kickstarter.com/ireland

Spark Crowdfunding

Spark Crowdfunding is an equity crowdfunding platform based in Dublin. Established in early 2018, they help Irish companies raise new funds from a vast pool of private investors.

www.sparkcrowdfunding.com

STRATEGIC BAKING CORPORATION OF IRELAND

The Strategic Banking Corporation of Ireland (SBCI) was established to offer low-cost credit to Irish SMEs, while driving competition and innovation in the Irish finance market. The SBCI's goal is to ensure access to flexible funding for Irish SMEs by facilitating the provision of:

- flexible products with longer maturity and capital repayment flexibility and in some instances the provision of a partial guarantee subject to credit approval
- lower cost funding to financial institutions, the benefit of which is passed on to SMEs
- market access for new entrants to the SME lending market, creating real competition.

The SBCI Covid-19 Loan Scheme is designed to support qualifying viable Irish businesses, including farmers and fishers, that have been negatively impacted by the Covid-19 pandemic by providing access to affordable medium-term finance, enabling them to recover and invest in their business. Low-cost loans between €25,000 and €1.5 million will be available with terms of one to six years. Credit will be available without security where the loan amount is less than €500,000 and the finance will typically feature a lower interest rate than other comparable lending in the market. In order to qualify for the loans, businesses must have experienced an adverse impact of a minimum 15% in turnover or profit due to the impact of Covid-19.

www.sbc.gov.ie

ÚDARÁS NA GAELTACHTA

Údarás na Gaeltachta can offer qualifying businesses and companies from various sectors a range of incentives and supports to start up, develop, expand or locate in a Gaeltacht region. Hundreds of companies have established businesses in the Gaeltacht with assistance from Údarás.

Údarás can provide a range of financial incentives in the form of grant assistance to assist varied business needs. Support incentives include the following:

- Feasibility Study Grant;
- Research and Development Grant;
- Capital Grant;
- Employment Grant;
- Training Grant;
- Commercial Aquaculture Development Scheme;
- Equity Investment;
- Consultancy Services Grant;
- Development of Market Research Skills;
- Online Trading Scheme
- Trade Fair Participation Scheme; and
- Innovation Voucher Initiative.

www.udaras.ie

NETWORKS

LOCAL ENTERPRISE OFFICE

Many of the Local Enterprise Offices (LEOs) run business support networks for women entrepreneurs. Members can utilise the network to promote their business, create alliances with other members, learn new skills, and increase their business contacts.

As a means of coordinating these networks in an annual national event and celebrate the achievement of female entrepreneurs, National Women's Enterprise Day was inaugurated in 2008 and has been organised each year since. The aim of National Women's Enterprise Day is to encourage more women to set up their own businesses and to increase national recognition of the essential role played by Ireland's female entrepreneurs. It facilitates female entrepreneurs of microenterprises throughout Ireland in developing useful business contacts, in improving their management and networking skills, and in accessing a broad range of specialist advice and information from relevant agencies. It took place exclusively online on the 7 October 2021 with the theme "Build the Future". The event opened by An Tánaiste Leo Varadkar, had over 1,100 attendees.

www.localenterprise.ie

LEADER

In responding to local perceived needs, Local Action Groups (LAGs) will support local communities and entrepreneurs to develop new business ideas and to enhance existing enterprises. These supports may include the creation of business / entrepreneur networks and the organisation of networking events for business owners and entrepreneurs, as considered necessary.

www.gov.ie/drcd

OTHER NETWORKS

There are a number of networking groups throughout the country. A simple Google search will give information on those local to you. One of the larger of these groups is BNI Ireland, which is part of the world's largest business networking and referral organisation.

BNI

BNI is a global business networking referral organisation, represented in Ireland by BNI Ireland. There are over 1,000 members and more than 50 BNI groups across Ireland. The members help each other to get more business and BNI specialises in helping local business people meet new clients, learn valuable new marketing skills and increase sales through word of mouth marketing.

www.bni.ie

BORD BIA

Bord Bia's Small Business Seminar, which normally takes place annually each January, is the largest event in its Small Business calendar. This event provides small food and drink producers in the Republic of Ireland the opportunity to network amongst their peers in the industry. The event hosts a number of panel discussions with industry experts, gives an overview of Bord Bia services and much more. Registrations for the event are open from December onwards each year and all information for the event is available on the Bord Bia website.

www.bordbia.ie

CHAMBERS OF COMMERCE

Chambers Ireland is the largest business network on the island of Ireland. It is the umbrella group for local affiliated chambers.

It coordinates a network of Chambers of Commerce in every major town and region in the country and enables the local chambers in the network to effectively promote the long term development of their locality on behalf of their members, as well as working towards creating a better environment for business by lobbying the Government and other stakeholders on key policy issues. The location of local chambers is on the website.

www.chambers.ie

NETWORK IRELAND

Network Ireland is a non-profit, voluntary organisation supporting the professional and personal development of women in Ireland. The membership is made up of a very diverse group of women, from budding entrepreneurs, SME owners, professionals and leaders in indigenous and multinational organisations to non-profits, charities, arts and the public sector. Network Ireland is interested in promoting diversity and equality, entrepreneurship and leadership development, collaborating with like-minded people and organisations.

Established in 1983, Network Ireland has 1,200 members, with 15 branches across Ireland. Through their branch network, they organise over 200 events annually for like-minded people to come together to collaborate, share ideas, knowledge and support. Most of the local events are free to members. Network Ireland also runs a number of flagship national events, including an Annual Conference and Business Women of the Year Awards.

As a voluntary organisation, all committee members, nationally and at branch level, give freely of their time to coordinate and manage events, speakers, and the flagship national events. The funding needed to run the events is achieved through membership fees and financial partnerships with public and private bodies.

Network Ireland offers support, mentoring and confidence building for women, in particular those starting in business or returning to the workplace. Members can develop and pool their individual skills through interaction and collaboration with other women in a supportive environment, which offers training, mentoring and an opportunity to tap into the skills and specialist expertise of other members.

www.networkireland.ie

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