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# Business Support Pack

COMPILED BY



**Dungarvan &  
West Waterford  
Chamber**  
Advancing business together

**CHAMBER OF THE YEAR 2023/24**

*Award Winning Chamber  
Chamber of the Year 2023  
Event of the Year 2023  
Partnership for Business 2023  
Best Membership Initiative 2022  
Virtual Event of the Year 2021*



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## ABOUT THIS GUIDE

This 'Business Support Pack' was compiled by the Dungarvan & West Waterford Chamber to provide information on grants, resources, funding and supports for businesses at all stages of your business journey in Ireland.

Created in May 2023, some information may have changed by the time you read this. Please connect with agency direct to make sure you have the most up to date information.

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# EMPLOYER & WORKFORCE SUPPORTS

## INTREO - WORK PLACEMENT EXPERIENCE PROGRAMME



The Work Placement Experience Programme allows employers to host a jobseeker on a work experience placement and to help the jobseeker to build new skills and gain valuable work experience. The programme is targeted at jobseekers who are on certain social welfare payments for 6 months(156 days) and want to avail of training & work experience to re-engage with the job market.

Employers who host a WPEP participant will provide a placement for 6 months with the participant attending for work experience for 30 hours a week.

There is no cost to the host /employer; the participant will be paid by the Department of Social Protection during their work placement, at a rate of €323 per week. No top-up payments to the participant are permitted.

 **Find out more online at - [bit.ly/3MDewwo](https://bit.ly/3MDewwo)**

## INTREO - REDUNDANCY

If your business has to make employees redundant, Intreo can help your workers to plan ahead with:

- support to access new job opportunities, and
- advice on education and training opportunities.

If you can't afford to pay the statutory redundancy payment to employees, the Department of Social Protection can make a lump sum payment directly to the employees and then recover the debt from you through an agreed schedule of repayments.

 **Find out more online at - [bit.ly/3MgIKne](https://bit.ly/3MgIKne)**



## JOBSPLUS

The **JobsPlus** scheme gives you incentives to hire someone who is unemployed.

If you employ someone who has been unemployed you may get a tax-free incentive of either €7,500 or €10,000 from the JobsPlus scheme. The money is paid monthly in arrears over a two-year period directly into your company's bank account. Applicants must meet the JobsPlus requirements such as working at least 30 hours a week. You can submit an online application.

- Jobseekers under 30 years of age may be eligible if unemployed for 4 months in the past 6 months.
- Jobseekers over 30 years of age may be eligible if unemployed for 12 months in the past 18 months.

*Note: Time spent on the Covid-19 Pandemic Unemployment Payment (PUP) and Work Placement Experience Programme (WPEP) counts towards JobsPlus participant eligibility.*

● **Find out more online at - [bit.ly/451Ej8q](https://bit.ly/451Ej8q)**

## WAGE SUBSIDY SCHEME

The **Wage Subsidy Scheme** gives financial incentives to private sector employers to employ people with a disability. The work offered must be for a minimum of 21 hours per week and the subsidy is available up to 39 hours per week.

An employee with a disability on the scheme has the same conditions of employment as other employees.

● **Find out more online at - [bit.ly/3M8o1C6](https://bit.ly/3M8o1C6)**

## TRAINING SUPPORT GRANT

The **Training Support Grant** is designed to fund quick access to short term training, obtain or renew certification and permits for individual jobseekers that have identified work opportunities or where Case Officers have identified an immediate skills gap that represents an obstacle to taking up a job offer.

● **Find out more online at - [bit.ly/3MzJg0Z](https://bit.ly/3MzJg0Z)**



# ENERGY SUPPORTS FOR BUSINESS

## FUNDING

Energy grants for businesses are available to help you reduce your energy costs:

- **Support Scheme for Energy Audits - SEAI** - [bit.ly/3BALNlp](https://bit.ly/3BALNlp)
- **Increased Cost of Business Scheme (IOBS)** - available Q1 2024
- **Green Transition Fund** - [bit.ly/42L3WZK](https://bit.ly/42L3WZK)
- **Capital Investment for Decarbonisation Processes** - [bit.ly/3o4IEr0](https://bit.ly/3o4IEr0)
- **Support Scheme for Renewable Heat (SEAI)** - [bit.ly/41GmgBL](https://bit.ly/41GmgBL)
- **EXCEED Grant Scheme** - [bit.ly/41OhLoV](https://bit.ly/41OhLoV)
- **Receive Up To €2,400 Towards Solar PV For Your Business** - [bit.ly/434NiUx](https://bit.ly/434NiUx)

## INFORMATION

- **Energy Efficiency Guide For Retailers** - [bit.ly/41TKusE](https://bit.ly/41TKusE)
- **Controlled Demand Reduction** - [bit.ly/3OjNewc](https://bit.ly/3OjNewc)

Find out more online at - [bit.ly/42InJJp](https://bit.ly/42InJJp)







# TRAINING & COURSES

## DUNGARVAN COLLEGE

Post Leaving Cert courses and Night Classes in a wide range of subjects with paths toward further qualifications in WIT and others.



**Tel:** 058 41184

**Email:** [dungarvancollege@wwetb.ie](mailto:dungarvancollege@wwetb.ie)

**Web:** [www.dungarvancollege.ie](http://www.dungarvancollege.ie)

**Address:** Dungarvan College, Youghal Road, Dungarvan

## WWETB SERVICES TO BUSINESS UNIT

**WWETB Services to Business Unit** provides quality-based training, information and administration service on Further Education Training and Development to all stakeholders in Waterford & Wexford. Stakeholders would include but not limited to SME's and large multinational companies, post primary schools, PLC colleges, community schools, Youthreach centres, further education training centres and outdoor education and training.



**wwetb**

Bord Oideachais agus Oiliúna  
Phort Láirge agus Loch Garman  
Waterford and Wexford  
Education and Training Board



**Find out more online at - [wwetb.ie/fet/employers-services/](http://wwetb.ie/fet/employers-services/)**



### **West Waterford Contacts**

**Gerry Glanville**

**Tel:** 051 301500

**Mobile:** 086 0788432

**Email:** [gerryglanville@wwetb.ie](mailto:gerryglanville@wwetb.ie)

**WWETB Dungarvan Office**

Dungarvan Shopping Centre

**Tel:** 058 41780

**Email:** [info@wwetb.ie](mailto:info@wwetb.ie)

**Web:** [bit.ly/3MwLm1H](http://bit.ly/3MwLm1H)

**WWETB Waterford Training Centre**

IDA Industrial Park

Cork Road

Waterford City

X91 PX02



## WATERFORD LOCAL ENTERPRISE OFFICE TRAINING COURSES



The **Local Enterprise Office** has a range of supports and services to work with and help existing businesses who want to grow exports, launch new products and services:

- **Sign Posting & Referrals** - ask to meet one of your team
- **Mentoring**
- **Training** - check out our current programmes available
- **Networking**
- **Trading Online Vouchers**
- **Lean4Micro**
- **Business Expansion Grants**
- **Technical Assistance for Micro Exporters Grant**
- **Innovation Funding**
- **MicroFinance Loans**

Find out more online at - [bit.ly/3WfF367](https://bit.ly/3WfF367)

## SKILLNET IRELAND



**Skillnet Ireland** is a business support agency of the Government of Ireland, responsible for advancing the competitiveness, productivity and innovation of businesses operating in Ireland through enterprise-led workforce development.

The primary objective of Skillnet Ireland is to increase participation in enterprise training by businesses. We believe that training and upskilling are key elements in keeping businesses competitive in both a domestic and international context, while also significantly enhancing the career mobility of the workforce. Skillnet Ireland operates on a joint investment model, where Government grants are combined with contributions from enterprise, thus reducing costs and other barriers for businesses.

Encouraging enterprise to lead the process in this way helps ensure that the programmes delivered are highly relevant to the needs of industry. This approach also enables cohesive enterprise networking and the flexibility to respond to ever-changing skills demands through both formal and informal learning.

Find out more online at - [www.skillnetireland.ie](https://www.skillnetireland.ie)



## WATERFORD CHAMBER SKILLNET

**Waterford Chamber Skillnet** is a multi-sector training network that delivers subsidised training to over 450 businesses in the south-east region and across Ireland.



Examples of the type of training offered are:

- Digital Marketing - Grow Through Digital
- Small Steps, Big Impact: How Sustainable Practices Can Benefit Your Business, From ESG to SDG
- Negotiating and Influencing Skills
- An Introduction to Agile
- Tips for Managing a Project
- Employment Law Update
- IGNITE Management Development Programme

Find out more online at - [bit.ly/3MhEmEM](https://bit.ly/3MhEmEM)

## SKILLS FOR BETTER BUSINESS ONLINE ASSESSMENT TOOL

The Skills for Better Business Online Assessment is an online resource to help business owners & managers improve their leadership & management skills. A short animation explains how your 10 minute assessment will generate a tailored report that identifies your specific skills needs - you can watch it on Twitter at [bit.ly/3lq24xw](https://bit.ly/3lq24xw)



**Skills for  
Better Business**  
Online Assessment

Find out more online at - [skillsforbetterbusiness.gov.ie](https://skillsforbetterbusiness.gov.ie)







# BUSINESS SUPPORTS

## LOCAL ENTERPRISE OFFICE

**Local Enterprise Offices** provide a range of complementary supports to support people who want to start up or grow a business.

The supports range from providing an initial "First Stop Shop" service where individuals can receive advice on the steps involved in setting up a business, to the provision of grants for feasibility studies, provision of financial support for the establishment of new businesses or expansion of existing ones and the provision of a range of soft supports such as training and mentoring.

Financial supports are available to qualifying businesses only, in the establishment and/or growth phase of their business and who employ up to ten people. Businesses operating in the domestic market (regardless of numbers employed) such as sole traders, micro businesses and small and medium sized companies may avail of the soft supports available from the Local Enterprise Office, such as First Stop Shop, Mentoring and/or Training programmes.

The range of supports is designed to assist businesses to grow by being able to provide targeted, and appropriate, assistance at each stage of their development. These supports are outlined in more detail in the following sections:

- **Financial Supports** - [bit.ly/3BE0xA3](https://bit.ly/3BE0xA3)
- **First Stop Shop** - [bit.ly/3pXt0OI](https://bit.ly/3pXt0OI)
- **Training Programmes** - [bit.ly/42P1K3b](https://bit.ly/42P1K3b)
- **Mentoring** - [bit.ly/3MicnVu](https://bit.ly/3MicnVu)



## ENTERPRISE IRELAND

**Helping Irish Companies to Achieve Global Success**

**Enterprise Ireland** is the government organisation responsible for the development and growth of Irish enterprises in world markets. We work in partnership with Irish enterprises to help them start, grow, innovate and win export sales in global markets. In this way, we support sustainable economic growth, regional development and secure employment.



Find out more online at - [www.enterprise-ireland.com](https://www.enterprise-ireland.com)



## INTERTRADEIRELAND



**InterTradelreland** help you find out how to identify new cross-border opportunities and increase your sales, improve your competitiveness and raise equity finance. If you are at the early stage of assessing the potential of developing a cross-border business plan then there are many financial, logistical and regulatory questions may need answered.

InterTradelreland can offer your business financial support worth up to £2000/€2250 plus VAT towards professional advice in areas such as:

- Post –Brexit Supports and Advice
- Sales and marketing Tendering
- Finance Taxation
- Employment law Currency or regulation

Our Trade Accelerator Vouchers can help your business get advice from participating expert providers in Northern Ireland and Ireland and can be redeemed against the cost of practical advice and expertise on specific issues. The voucher can be used for Brexit matters advice, market advice to help you scope the potential business opportunity in your opposite jurisdiction.

● Find out more online at - [www.intertradeireland.com](http://www.intertradeireland.com)

## SUPPORTING SMES.GOV.IE



supportingSMEs.gov.ie  
Government supports for your business

Supporting **SMEs.gov.ie** provides a range of tailored supports for enterprise of all sizes in Ireland. Supports include access to finance, management development, mentoring supports, business development programmes, market supports and trade promotion. Includes areas on:

- Start Up
- Digitalisation
- Climate & Energy
- Access To Finance
- Scaling
- Exporting

● Find out more online at - [www.supportingsmes.gov.ie](http://www.supportingsmes.gov.ie)



# FINANCE & CREDIT

## AIB

This Business Start-up Package is available to start-up businesses in operation for less than three years and opening an AIB Business Start-up Current Account for the first time.



**Tel:** 058 41599 **Web:** <https://bit.ly/3y0lgta>

**Address:** AIB, Bridge Street, Dungarvan

## BANK OF IRELAND

This Business Start-Up Package will give your business everything it needs to start and grow. From day-to-day banking to online services, from competitive loans to credit cards, we cover your business. We've even partnered with professional associations to offer you that little bit extra

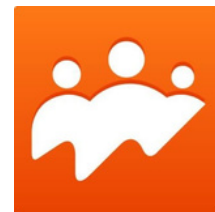


**Tel:** 076 6242470 **Web:** <https://bit.ly/3hUgDMT>

**Address:** Bank of Ireland, Grattan Square, Dungarvan

## PERMANENT TSB

Business Start-up Package is currently in the pipe-line and will be available shortly.



**Tel:** 058 42955 **Web:** [www.permanenttsb.ie](http://www.permanenttsb.ie)

**Address:** Permanent TSB, Davitts Quay, Dungarvan

## ANGEL FUNDING

An 'Angel Investor' is one who provides financial backing for small startups or entrepreneurs, usually found among an entrepreneur's family and friends. The capital they provide can be a one-time injection of seed money or ongoing support to carry the company through difficult times. There are many Angel Investors, some are listed below:



- [www.hban.org](http://www.hban.org)
- [www.enterprise-ireland.com](http://www.enterprise-ireland.com)
- [www.irrusinvestments.com](http://www.irrusinvestments.com)



## THE CREDIT REVIEW OFFICE

If you are a small business owner or a sole trader and have had difficulty accessing loans from a bank or commercial lending firm, you can apply for an independent review from the **Credit Review Office**. You can also apply for a review if your existing credit terms have been changed.

● Find out more online at - [www.creditreview.ie](http://www.creditreview.ie)

## RESEARCH & DEVELOPMENT (R&D) TAX CREDIT



Money spent by a company on research and development activities may qualify for the **R&D Tax Credit**. The credit is calculated at 25% of qualifying expenditure and is used to reduce a company's Corporation Tax (CT). Where a company has offset current and previous years' CT liabilities, it may apply for a credit payable in instalments. A company may qualify for the R&D Tax Credit if:

- it is within the charge of CT in Ireland
- it carries out qualifying R&D in Ireland or the European Economic Area (EEA)
- the expenditure does not qualify for a tax deduction in another country.

● Find out more online at - [bit.ly/2qMjdJX](http://bit.ly/2qMjdJX)

## MICRO FINANCE IRELAND



Micro Finance Ireland provide small loans through the Government's Microenterprise Loan Fund. The purpose of the fund is to help start ups and established businesses to get the finance they need for their business. What is a micro-enterprise? It is simply a small business (including a self-employed person) with fewer than 10 employees and an annual turnover of less than €2m. We help these businesses by providing unsecured business loans of €2,000 to €25,000 for commercially viable proposals. Sole Traders, Partnerships & Limited Companies are all eligible to apply.

● Find out more online at - [www.microfinanceireland.ie](http://www.microfinanceireland.ie)



# ADDITIONAL RESOURCES

## FINANCIAL PLANNING FOR BUSINESS OWNERS

**Financial planning** is a comprehensive evaluation of an individual's current pay and future financial state. This is done using current known variables to predict future income, asset values and withdrawal plans. It is important for a business owner to have some type of financial planning in place to design a more secure future. Financial planning is a dynamic process that requires continuous monitoring. Financial plans for business owners should include:

- Retirement Planning eg Pensions and succession
- Financial Protection eg Life & Illness Cover, Income Protection
- Wealth Management eg Investments & Savings

● Chamber Members offering Financial Planning Services listed on our membership directory - [bit.ly/42xnBvf](https://bit.ly/42xnBvf)

## MENTORING & COACHING

**Business mentoring** is a relationship between you (the mentee), and someone with business experience who will work with the mentees to develop and improve their business ideas and strategies. The business mentor offers advice, guidance and support to help you run and improve your business.

The Waterford Local Enterprise Office Mentor Programme is designed to provide micro enterprises with access to the expertise, experience and contacts of business people. All applications for mentor assistance are dealt with individually and are preceded by a business needs analysis to assess the key needs of the business and determine the most imperative mentoring objectives.

● Waterford LEO Mentor Programme - [bit.ly/3WYezX9](https://bit.ly/3WYezX9)

● Chamber Members offering Mentoring and Consultancy Services - [bit.ly/3WTmJQs](https://bit.ly/3WTmJQs) - [bit.ly/43oKAKa](https://bit.ly/43oKAKa)





# DUNGARVAN & WEST WATERFORD CHAMBER

D&WW Chamber offers advice, information and encouragement on opportunities for business advancement through our Business Advisory Service.



**Dungarvan & West Waterford Chamber**  
Advancing business together

This award-winning Chamber leads and innovates so our members can pre-empt opportunities and cope with challenges. A changing environment is the only guarantee we have. The D&WW Chamber anticipates future trends and scenarios, supports members through unexpected crisis and empowers members businesses by creating the best environment in which to do business.

The Chamber is the conduit to connect you to clients, colleagues, suppliers, stakeholders, agencies and general public. D&WW Chamber provides a voice for our members through representation in a diverse range of important groups and bodies at all levels, from local to national.

## CONTACT DETAILS

-  **058 45054**
-  **info@dungarvanchamber.ie**
-  **www.dungarvanchamber.ie**
-  **Facebook: @dungarvanchamber**
-  **X: @Dvanchamber**
-  **Instagram: Dungarvanchamber**
-  **Youtube: search 'Dungarvan Chamber'**
-  **LinkedIn: Dungarvan & West Waterford Chamber**