

DELIVERING FOR SFA MEMBERS IN 2008

CAMPAIGN ON SME FINANCE

The SFA launched a national campaign on the difficulties small business were having in accessing finance, which included meetings with An Tanaiste, Mary Coughlan, TD, the Minister for Trade & Commerce, John McGuinness, TD, opposition front-bench spokespeople, which resulted in a Dail debate on the issue and a hearing before the Joint Oireachtas Committee on Finance and the Public Service. In addition, we have held bilateral meetings with all the major banks and jointly with the Irish Bankers Federation.

THE RESULT:

- All the major banks have announced new SME finance funds and initiatives
- All the major banks are planning to draw down additional funds made available by the European Investment Bank (EIB) for SMEs.
- A Round-Table on SME finance, which we had suggested, has been established to allow ourselves, the Department of Enterprise, Trade & Employment, the Department of Finance, the IBF, and the banks, to discuss more innovative financial measures to ease the pressure on small businesses and to ascertain the exact degree of lending by the banks.

EUROPEAN SMALL BUSINESS ACT

In June 2008, the EU Commission published the European Small Business Act, which the SFA had been vigorously campaigning for over the past year, along with our European associations, BusinessEurope and UEAPME. This Act sets out 10 principles which should be adopted at the highest political level and concrete measures that will make life easier for small businesses. It will mean more responsive public administrations, less late payment of invoices, access to more help with finance, innovation and training, lower VAT for services supplied locally and better access to public procurement contracts. The package will also give SMEs in Ireland access to a European Private Company Statute to cut bureaucracy and increase clarity.

DELIVERING FOR SFA MEMBERS IN 2009

IN 2009 WE WILL CONTINUE TO CAMPAIGN FOR:

- Government to pay its own bills within 10 days
- Government to introduce a Small Business Loan Guarantee Scheme of €600mn to make banks less risk-averse

CONTACT US

Contact us directly with any query you may have, or issue you want raised, and we will do our very best to help you become a better business through your membership of the SFA.

Patricia Callan, Director

Phone 01 605 1602

Email patricia.callan@ibec.ie

Avine McNally, Assistant Director

Phone 01 605 1633

Email avine.mcnally@ibec.ie

Alan Sherlock, Executive

Phone 01 605 1664

Email alan.sherlock@ibec.ie

Aisling Igoe, Officer

Phone 01 605 1668

Email aisling.igoe@ibec.ie

Sarah Murphy, Executive Support

Phone 01 605 1667

Email sarah.murphy@ibec.ie

We look forward to meeting you in person at our upcoming events.

www.sfa.ie/events

SFA
'THE VOICE OF
SMALL BUSINESS'

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H A V E
T O F A C E
B U S I N E S S
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Y O U R B U S I N E S S**

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BUSINESS ADVICE

There is nothing better than knowing that you can pick up the phone or send an e-mail on any business issue, and relying on the fact that with our expertise, even if we don't know the answer ourselves, we'll be able to point you in the right direction. That is our promise to you. With over 60,000 direct enquiries from members in the past year, this is undoubtedly our most popular service, with employment law making up almost 80% of all contacts. In addition, our website, www.sfa.ie has been fully upgraded and relaunched to provide all our CORE information and knowledge to you on a 24/7 basis.

BUSINESS2BUSINESS NETWORK

Finding new business opportunities has never been more important, and your membership of the SFA provides you with a ready made network of 8,000 other members, many of whom will want to do business with you. Members can automatically be part of our online business directory on www.sfa.ie, they can advertise special discount schemes to other members free of charge, and can contribute to the discussion forum to share ideas and concerns. Many find it more effective to meet other business owner-managers in person and they can do this through our broad range of events which are designed to suit all personality types, including Speed-Networking events, Members to Members Business Evenings, Business2Business events, our Annual Lunch and Annual Conference and by participating in our National Small Business Awards programme, www.sfa.ie/awards

SAVING YOU MONEY

The SFA has negotiated a range of affinity deals for member companies including on insurance costs, health insurance, hotels, debt collection and trade credit, AA company membership and crime management. Schemes are being negotiated and upgraded on a continuous basis.

VOICING YOUR NEEDS

The SFA is recognised by government as a full social partner, as the independent "voice of small business".

This is in addition to the influence which we exercise through our parent organisation, IBEC. The SFA's mission is to ensure that the government, the opposition parties, the civil service and the general public through the media, realise the importance of the small business sector and the critical need to ensure that the broader economic environment is conducive to their continued survival and growth. In the past year, we've made specific submissions on Budget 2009, the Commission on Taxation, the Green Paper on Pensions, the Employment Law Compliance Bill and have actively represented your interests to Ministers, Joint Oireachtas Committees and on a range of policy committees, including the Social Partnership Steering Committee, the High Level Group on Business Regulation and the Management Development Council. In 2008, we conducted almost 1,300 TV, radio and print media interviews.

MANAGEMENT TRAINING

The OECD estimates that 40% of small business failures are down to poor management capacity. Do you have the skills necessary to lead your business in more challenging economic times? Do your sales people know how to sell in a recession?

Through the SFA's National Centre of Excellence, you can avail of best-in-class management training, because we have chosen the best training providers and the best courses in the right locations to suit your needs. The price is also right, with up to 70% of the cost subsidised at source by FAS, who have given us €1.2mn to deliver these programmes. Full details: www.centreforexcellence.ie

WHAT YOU PHYSICALLY GET



Complementary copy of "Owner-Manager" Magazine

SFA Monthly News Updates

SFA Guidelines for Small Business Packs on:

- Employment Law
- Corporate Governance
- Environmental Management
- IT Management
- Managing Insurance
- Succession-Planning
- Mobile-Working

Range of Advice Publications including:

- Sample Contracts of Employment
- A to Z Pocket Guide to Health & Safety
- Guidance on Writing a Safety Statement
- Human Resources Management Guide
- Recruitment & Personnel Records Guide
- How to Guide Paid on Time
- Finance Guide
- Pay & Conditions Report