



Standing up for small business



“ You are the lifeblood of the economy. We are the pro-enterprise party. We want to support small and family businesses and the self-employed, to grow and continue to create jobs. That is why we have started a national conversation with you to find out what we can do to help and support you. ”

Please join in our campaign and let us know your views at:

finegael.ie/smallbusiness

Or contact me directly at

**MARY
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YOUR LOCAL FINE GAEL TEAM

Cllr. John Bailey, Cllr. Maria Bailey, Cllr. Marie Baker, Cllr. Mary Fayne, Cllr. Pat Hand, Cllr. Josepha Madigan, Cllr. Brian Murphy, Cllr. Neale Richmond, Cllr. Barry Saul, Cllr. Patricia Stewart, Cllr. Barry Ward, Brian Hayes MEP.



FINE GAEL

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SME ONLINE TOOL

There are over 80 Government supports available to small, family businesses and SMEs. This interactive online tool will quickly help you discover which supports best fit your business
localenterprise.ie/smeonlinetool

LOCAL ENTERPRISE OFFICE:

Each Local Enterprise Office provides a First Stop Shop for all enterprise supports in every county and also provides the business support service of the local authority. Each LEO offers direct access to mentoring, microfinance, grants (where appropriate) and seamless access to the wider range of Enterprise Ireland support for high potential enterprises. Visit **www.LocalEnterprise.ie** or email our Local Enterprise Office at **contact@leo.dlrcoco.ie**

THE MICROENTERPRISE

LOAN FUND: Loans of up to €25,000 are available from Micro Finance Ireland for commercially viable proposals from enterprises with no more than 10 employees that do not meet the conventional risk criteria applied by commercial banks. Borrowers pay 8.8% APR fixed. Call 01 2601007 or visit **www.microfinanceireland.ie** or email our Local Enterprise Office at **contact@leo.dlrcoco.ie**

CREDIT GUARANTEE

SCHEME: Companies refused

credit for lacking adequate security, or because the bank is unfamiliar with the risk profile of their sector can ask their bank to consider lending under the partial credit guarantee. The Government provides the lender with a 75% guarantee for which the borrower pays a 2% premium on a loan of up to 3 years.

A new CGS Scheme for 2015 is extending that guarantee to 7 years.

STRATEGIC BANKING CORPORATION OF IRELAND

The new Strategic Banking Corporation of Ireland (SBCI) is designed to change the range and profile of SME finance providers in Ireland. With funding of €800m, it has just begun rolling out its initial products through its lending partners, AIB and Bank of Ireland. The SBCI will also support Agricultural Investment finance. Loans are available to the full range of businesses - from micro, one - person enterprises to medium-sized businesses. Contact AIB and Bank of Ireland directly at **business.aib.ie/products/finance-and-loans/sbci-loan** and Bank of Ireland **bankofireland.com/sbci**

JOBS PLUS gives an employer who recruits a person who has been at least 12 months out of work a €72-per-week subsidy for 2 years, provided the job provides work on at least 4 days and 30

hours per week, and a subsidy of €100 per week if the person is 2 years out of work. In 2015 the scheme for persons under 25 will have a shorter qualifying period. Visit **www.jobsplus.ie** to register online.

JOBRIDGE offers an internship of 6-9 months to persons who have been signing on as available to work and getting a payment or credits for at least 3 months. Participants will receive €50/week on top of their welfare. See **www.jobbridge.ie**

INNOVATION VOUCHERS:

Enterprise Ireland Vouchers worth €5,000 are available to assist a company to work with a registered college or knowledge provider to explore a business opportunity or technical problem. A Technology Gateway in Each Institute of Education offers possible sources of innovation.

GET TRADING ONLINE:

Online Trading Vouchers to the value of €2,500 are being targeted at businesses that have been registered and trading for a minimum of 12 months, have a limited online trading presence, have less than 10 employees and have a turnover of less than €2million. **Contact our Local Enterprise Office for further information.**

Dún Laoghaire-Rathdown Local Enterprise Office:

1 Harbour Square, Dún Laoghaire, Co. Dublin. Tel: 01 205 4721 contact@leo.dlrcoco.ie



For more Information contact:

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