



# Retail

TIMES

Q4 2018

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# WELCOME

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With one of the hottest summers on record, it has been a mixed bag for retailers, selling ice-cream was the “coolest” sector to be in! While the Irish economy continues to show positive growth, the clouds of winter continue to show some potential menace, particularly with Brexit, still very unclear what will be the final outcome. I suggest that we all prepare for the worst and plan for the best.

The Retail Awards in partnership with AIB Merchant Services is in full swing and the Top30 stores are now being assessed to identify who will win the coveted Best Retail Store for 2019. While winning is important and a strong motivator, it is equally about the taking part and learning from the process of entering into the Awards. So, for all retailers, I encourage you strongly to enter next year’s Awards, the only constant in life is change! and we all need to be prepared for it.

The Retail Excellence e-Commerce Conference was a great success, with an exceptional line up of both home grown and international talent of speakers, providing some real insights into how to compete and succeed in this space. The pace of change in this area is breath-taking and while it appears daunting it is an area that all retailers must engage with to meet our customer’s expectations and wants.

Our CEO Lorraine Higgins, continues to work hard in building a stronger representation for Irish Retailers and we have submitted a strong Budget Submission to the Government and all political parties, focusing on lowering costs of business in retail, lobbying sector specific retail issues (tourism initiatives in Dublin, Jewellery VRT proposal, Public Liability Insurance issues), creating a level playing field for both online and off line retailers and lobbying strongly for the effective application of VAT and duties on trade outside of the EU.

With the last quarter ahead of us, the signs are for a strong Christmas trade and let us all hope that customers remain confident and optimistic

for the future. A little plug, for one of the Retail Excellence Group companies, the Me2You Giftcard, continues to grow in leaps and bounds and I encourage all Irish retailers to both accept the card in your shops and also take advantage of the generous benefit in kind (BIK) tax breaks for all your team.

You will notice that Retail Times magazine has a new design look and enhanced content. Well done to our Group Chief Executive David Fitzsimons and the team in Kingdom Printers for the very impressive new look and feel to Ireland’s largest retail industry publication!

And finally, the Retail Excellence Management Development Programme for 2019 is now open for enrolment and I encourage all my fellow retailers to take advantage of this fantastic programme and to target your key and up and coming managers, you will not be disappointed.

Best Regards,

**JP Kennedy**

*Managing Director, TileStyle  
Chairman, Retail Excellence*



# THE NEWS



Pat Daly, Director of Economic Development, David Fitzsimons, Conn Murray, Chief Executive Limerick City & County Council and Eamon Ryan, Head of Enterprise Limerick City & County LEO

## RETAIL EXCELLENCE LAUNCHES CONSULTANCY DIVISION

Having recently stepped into the role of Group Chief Executive, founder of Retail Excellence, David Fitzsimons has launched a new consulting division called Retail Excellence Insights. The new company will focus on supporting and advising retailers in Ireland, will work with County Councils to enhance retail investment and will also roll-out UK retail trends company, Echochamber, retail industry insights reports on a global basis. Commenting on the development David Fitzsimons said: "This is a very exciting next chapter for me personally. We have a good operational structure in place in our group of companies and I see a great opportunity for our new Insights company to work with progressive retailers and County Councils alike. It is also a great pleasure to

work with Matthew Brown of Echochamber on a global basis." One of Retail Excellence Insights first clients is Limerick City & County Council where David is advising the Council on retail investment strategies.

## IRVING OIL BUYS TOP OIL

Canadian oil retailer Irving Oil has recently completed a deal to buy Top Oil in Ireland. The deal is reputed to be worth in excess of €100million. The transaction must be passed by the Competition and Consumer Protection Commission. Commenting on the news Top Oil CEO Gerard Boylan said: "We are looking forward to joining Irving Oil and continuing to grow and develop our business under its umbrella. We are delighted to hand over the reins, on completion of these agreements, to another family company."

## GYM + COFFEE COMES TO TOWN

Cult lifestyle brand Gym + Coffee have recently opened up a pop up in the heart of Dublin city. After a very successful run in Dundrum Town Centre, Gym + Coffee are setting up shop in Arnotts on Henry Street. The pop-up which will feature the brand's full range, will run from early September to the 14th October at Arnotts ground floor level.

## FRESHII CONTINUED EXPANSION

Healthy eating food chain, Freshii has recently opened their latest store in Galway. The store is located on Lower Cross Street and will offer salads, healthy wraps, fresh pressed juices and frozen yogurt. Commenting on the news Freshii master franchisor Dave O'Donoghue said: "Freshii is one of the fastest growing restaurant brands in the world, serving a healthy and customisable menu built around high-quality fresh ingredients. We can't wait to energise the people of Galway and satisfy the demand for healthy and fresh food at affordable prices."

## PENINSULA APPOINTS ASSOCIATE DIRECTOR

Peninsula, a trusted strategic partner of Retail Excellence, has recently announced the appointment of Moira Grassick as the Associate Director of its Irish operations. "I am delighted to accept this opportunity at an exciting time in the development of the business and I look forward to launching a new online product later this year which will be of particular interest to our retail clients", commented Moira Grassick. Peninsula has been providing employment law, HR and health & safety advice to SME's since 1983.

## DAVID NOONE JOINS JOHNSTON SHOPFITTERS

Johnston Shopfitters have recently welcomed David Noone as Business Development



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Moira Grassick



Dave O'Donoghue  
and Cormac Manning



Brendan Carney  
of Strandum  
and Gavin Duffy



David Noone



Gym + Coffee

Manager to our shopfitting team. David, the former founder of Shop Plan, has worked extensively in both the Irish & UK markets and has a wealth of experience in the key areas of retail operations, merchandising and retail design, producing work of the highest quality and technical innovation for leading architects and store owners alike. David now joins Johnstons Shopfitters, the Retail Excellence partner in commercial and retail design, manufacture & installation of bespoke & standard fit-outs.

## CADBURY STOCKPILING INGREDIENTS AHEAD OF BREXIT

Mondelez International, the owner of Cadbury brand, is reported to be stockpiling ingredients, chocolates and biscuits in case of a no-deal Brexit. The Times of London reported recently, citing the president of Mondelez's European division. The UK is due to leave the European Union on March 29th 2019, but there is no full exit deal in place yet. Mondelez would prefer a good

Brexit deal that would allow free flow of products. The Times of London quoted Hugh Weber, the European President of Mondelez Europe, as saying: "However, we are also preparing for a hard Brexit and we are stocking higher levels of ingredients and finished products."

## NINTH CHOICE STORE OPENS IN GOREY

Choice, the household and seasonal retailer, has recently opened their ninth store in the

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Mill Retail Park, Gorey. Commenting on the news the General Manager of Choice, Michael Brett said “A lot has changed in 40 years – all of us are juggling busier lifestyles and packing more than ever into our time, so all Choice stores are designed with the customer in mind, making it easier to find your favourites and of course seek out the best savings. We are delighted to open our 1st store in the South East, and Gorey was a perfect location for us, we look forward to welcoming the people from Gorey and the surrounding areas into our new store.”

## STRANDUM LAUNCHES TIME & ATTENDANCE SYSTEM

Human resource software company Strandum has recently launched a new time & attendance system with integrated rostering. Apart from ensuring that businesses remain fully compliant with the Organisation of Working Time Acts the Strandum Rostering solution enables employers and employees to quickly and easily implement multiple rosters through the self-service dashboards. Due to the unprecedented demand for the Strandum Rostering solution the company has hired an additional three expert client service executives to assist in the new client implementations.

## GOLDEN DISCS OPENS IN NAVAN

Golden Discs has recently announced the opening of another new store, this time in Navan Town Centre, Co Meath. The store is the sixteenth in the group and is located on the ground floor of the centre. As with all Golden Discs stores, the Navan location will carry a full range of music, including an extensive selection of vinyl, together with DVDs and Blu-Ray and a growing selection of accessories, such as wireless speakers and turntables. “It has taken a very long time, but we are delighted to be opening our first ever store in Meath” said group CEO Stephen Fitzgerald. “Meath has a great heritage in show business and entertainment from Pierce to Lisa to Tommy and a multitude



Niall Fortune

more between. We are excited to be here and look forward to playing an active part in Navan's thriving music and entertainment scene.”

## NEW ARRIVALS AT THE LOOP

Operated by Aer Rianta International (ARI), The Loop in Dublin Airport has recently transformed its beauty offering with the addition of eleven exciting new brand arrivals this summer. The Loop at Dublin Airport is the ultimate luxury shopping destination, showcasing the best of Irish and international brands across beauty, liquor and confectionery at Ireland's main international gateway. Featuring over one hundred beauty brands, passengers are now presented with even greater choice, through the introduction of new arrivals Acqua di Parma, Atelier Cologne, Diptyque, By Kilian, La Prairie, Maison Margiela, Proenza Schouler, Rituals, Shiseido and Tiffany. Deirdre Devaney, Global Head of Beauty said “Continuously reviewing and rejuvenating our product offering is an important component of remaining relevant and reflecting changing

customer requirements. We are delighted to welcome these exciting new beauty brands, including an Irish retail exclusive, all of which are testament to our commitment to delivering an enhanced customer experience.”

## BEST BURGER AT EDDIE ROCKETS!

The people have voted Eddie Rocket's the Best Burger in a national fast food chain as part of National Burger Day. Eddie Rocket's fought off competition from over five hundred locations to take the top award in the event organised by meat suppliers, KEPAK. Almost seventeen thousand Irish burger enthusiasts cast their vote for the tastiest burger in the nationwide poll. Commenting on the award Niall Fortune founder of Eddie Rockets said: “It's no surprise to us that we have the best hamburgers in a national chain, after all, we use only the Irish best beef and ingredients plus the attention to detail of our chefs. We serve more than six million customers a year across our 42 restaurants around the country, so we have a lot of satisfied people who vote with their taste buds every day.”

## BREAKING NEWS

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# GREAT IRISH RETAIL FAMILIES!

FAMILY RETAIL BUSINESSES ARE THE BACKBONE OF THE ECONOMY NATIONALLY AND MAKE A SIGNIFICANT CONTRIBUTION IN EVERY CITY, TOWN AND VILLAGE ACROSS IRELAND. THEY ARE SIGNIFICANT EMPLOYERS AND CONTRIBUTE GREATLY TO LOCAL COMMUNITIES. IN THIS EDITION OF RETAIL TIMES DAVID FITZSIMONS MET WITH SEVEN GREAT IRISH RETAIL FAMILIES TO FIND OUT MORE ABOUT THE CHALLENGES AND OPPORTUNITIES THEY FACE.

**Luke Moriarty and family, Moriarty SuperValu Group (Balbriggan, Palmerstown, Skerries)**

*A little about the history of the business...?*

I left Kerry for Dublin at the age of eighteen, after finishing school, and worked in Dunnes Stores as a manager before going on to run the Dublin division of Musgrave Frozen Foods. In 1987, with very small kids and a big mortgage, I started my own business, opening Moriarty's SuperValu in Crumlin village. Independent grocery retail was only starting to make a come-back against the multiples, but Moriarty's SuperValu Palmerstown opened next, in 1988, followed by Balbriggan in 1991, Finglas in 1992, and Skerries, twenty-two years ago now, in 1996. As the business of the Moriarty Group diversified, the Crumlin and Finglas supermarkets were sold, and we developed two 4star hotels, the Bracken Court Hotel in Balbriggan in 2000, and The Court Yard Hotel in Leixlip in 2005, on the original Guinness's Brewery site. Annual turnover across the three supermarkets and two hotels is now in the region of €55 million and we employ over six hundred and fifty people. My three children grew up in and around the business, like myself drawn by the service and hospitality sectors. And, over the past fifteen years, each has worked their way up, literally from the shop floor, to management positions where they constantly train in their specialist areas and contribute to business development planning. My eldest, Laura Moriarty is Moriarty Group Operations Director; James is Retail Director, overseeing the supermarkets business, and Yvonne is Group Sales & Marketing Director.


*What are the challenges of owning a family business...?*

Pretty much the same as any SME! Competing with newer and bigger global competition with deeper pockets, not to mention online retail, of late, means you work harder and smarter. You manage price wars, recession, evolving technology, cash-flow and borrowings, staffing, business development and marketing.

You need constant reinvestment in services and facilities, even when margins are tight, and you make a real investment in the relationships you have with your customers, suppliers and employees. They are crucial to any business success and can actually be where a locally owned family business has the upper hand, compared to a larger faceless organisation. We play to our strengths, which we see as local ownership, a hands-on management style, community involvement and staff and customer loyalty. It is important though to have a good structure and defined roles and responsibilities.

In a family business, family members will often wear a number of different hats and take on jobs outside of their formal role to ensure the success of the company. Particularly in the beginning, you are tempted to be 'all things to all men', but you have to learn to delegate and to stick to what you are best at. Knowing when to bring in a specialist resource is key, rather than holding the reins too tight. There can be disagreement in family businesses, as there is around any board table, so it is important to separate out the family role from the business role. Again, clearly defined authority and job specs are essential.



A middle-aged man with a balding head, wearing a dark pinstriped suit, a light blue shirt, and a blue tie with white polka dots. He is leaning forward with his arms crossed on a dark, reflective surface. In the background, there are shelves with stacks of folded shirts in various colors (purple, blue, white) and a rack of hanging shirts. A large black-framed mirror is visible behind him to the right.

“In a family business the challenges and responsibilities are all your own.”

The main man himself,  
Louis Copeland!





Luke Moriarty and family celebrating the 21st anniversary of their Skerries SuperValu

**“In a family business there is a real sense of pride that you are working together and doing a good job; building something for the future.”**

*What are the opportunities of owning a family business...?*

In a family business there is a real sense of pride that you are working together and doing a good job; building something for the future. Initially, when it was just me, I was driven by the goal of creating a sound and successful business that served local communities well, provide for my children and represent a career opportunity for them, should they choose to be involved. Now they have kids of their own, and work alongside me, bringing fresh new ideas and ambition for the business, as I, hopefully, start to take more of a back seat! Businesswise, in Ireland, people still like doing business with people they feel they know and respect, and that includes customers and suppliers. They like the stability and continuity of dealing with the same people, and not a stream of various managers. A family business, where family members are hands-on on a daily basis, generally means they have a good grasp of the realities of their sectors, and what they need to do to compete. There is commitment and accountability, where we all know what we need to do, and make it our business to get the job done. Management decisions are usually more straight-forward and we have the flexibility to react quicker to market changes, unlike some bigger interests, managed from afar. The cost-base isn't as

rigid either, as it's easier for family members to tighten the belt, cut back on salaries or even contribute capital, where needs must. We work both independently and as a unit, and so if one family member has to be away from the business, it is easier to take up the slack with little disruption.

*Have you planned for the next generation's involvement in the business...?*

Very much so; with adult children involved, the succession planning was put in motion over a decade ago with specialist advisors, so that we can, hopefully seamlessly, see the business control and development pass to many more generations. There are financial, tax and legal discussions to be had, a stringent review of the business needs and management requirements, and, most of all, very personal family consultation on what is best for every person involved. Every leader of a family business knows they will, one day, need to step down, and so it would be unfair not to address this important issue comprehensively and well in advance. Otherwise it's a recipe for poor leadership, bad management, rows and, very likely, financial or legal problems that could see the company's demise, rather than its growth and development. Succession planning is a very positive step for a family business, and evolves with the business, being regularly

reviewed in line with family and business developments. Together you create a long-term vision for the family business that is compelling and drives the business forward; essentially, a shared goal and a purpose to all the effort!

**Mary McMahon and family, Amee's (Limerick)**

*A little about the history of the business...?*

Amee's was founded by cousins Amee O'Flynn and my mother, Kathleen Clohessy in 1953. The business was innovative from the outset, offering bridal and ready to wear, design, manufacturing and retail. In 1964, my mother purchased the business and property from Amee, and carried out major redevelopments, adding considerable sales floor space. I joined the business in 1976 and took over the reins in 1997 when my mother retired, purchasing an adjoining premises and completing another refurb.

*What are the challenges of owning a family business...?*

Apart from the obvious, online and shopping centres, like many other family businesses, we are sole traders, competing with big box stores. In the late 1990's we positioned ourselves to compete in the brand led market, adding two "Shop in Shop" concepts - both first in Ireland. Since then, consumer behaviours have changed, and our buying strategy completely re-engineered to meet current market expectations. For years, Amee, my Mum and I were the face of the business. This is no longer sustainable, due particularly to current buying trends. We have leveraged social media to introduce the "New Amee's" to the market. Together with my husband, Morgan, we have created a business model that is configured to stand on two feet - underpinned by a strategy that is commercially viable with robust margins.

*What are the opportunities of owning a family business...?*

Limerick's regeneration and development 2030 is greatly anticipated. Morgan's international business experience and our complimentary skillsets, have largely driven our current buying strategy, building a successful, modern business which has allowed a life for our family we're very proud of. Few colleagues will stay in the trenches and work as hard as it takes, for as long as it takes, like family. That's the greatest strength of family business.



Mary McMahon and her mother Kathleen

*Have you planned for the next generation's involvement in the business...?*

Ultimately, our girls have chosen to forge their own career paths outside fashion and retail. While it may not be a family member who next takes the helm, we're confident that when the time comes, we will have a compelling offering that will speak for itself and hope it is a business that brings the same satisfaction and rewards to whomever takes over.

### **Michele Madden and family, Madden's Furniture (Ennis)**

*A little about the history of the business...?*

Michele and the late John Madden set up Madden Furniture in 1977 and we have been retailing quality furniture, soft furnishings and accessories to customer all over Ireland for the past forty-one years. We stock leading brands such as Sealy, La-z-Boy, Old Charm, Fama and Sherborne. My daughter Aoife joined the Business in 2000 and Roisin another daughter joined the Business in

2011. Both I and my daughters strive to bring the latest interiors to their showroom in Ennis to meet the demands of our customers. In 2011 Cribs Nursery was added to the showrooms and we offer next day delivery service nationwide. [www.cribs.ie](http://www.cribs.ie)

*What are the challenges of owning a family business...?*

Lots of our customers are second generation so the trends and designs need to suit all markets including our existing customer base and our new customer base. As a family business we need to meet all requirements that a business of our size demands. The day to day running of our business can be anything from buying, selling, accounts, HR, updating websites and stocktaking warehouses. Multitasking and juggling can be challenging but also keeps it interesting and fresh.

*What are the opportunities of owning a family business...?*

It is always exciting to build on something

we already have. We love adding to our collections, bringing new and exciting products to our customers and give individual attention to all who enter our store.

Our customers love the interaction with us and know that we are genuinely excited to help and make their home beautiful. As our Business is forty-one years old customers are confident to support us.

*Have you planned for the next generation's involvement in the business...?*

My daughters Aoife and Roisin have three daughters under the age of three years old. These little girls have already interacted with our business by using every product from the nursery department. Like their mummies their chatty and friendly and love meeting new people. Already they have been to some of the top furniture shows in the country as my daughters did as children did and see that it is just part of life in running a family business!

### **Rocks Fine Diamonds (Dublin)**

*Tell me a little about the history of your family business...?*

Rocks was founded in Dublin in 1975 by Dermot Rock and his wife Margaret. Four decades later, the family is joined by four of their five children in running the family business, which now has a flagship store on Grafton Street. Dermot is a highly skilled horologist whose eye for choosing great pieces of unique jewellery helped Rocks become one of Ireland's best loved jewellers. Passing his skills onto his children, Dermot's son Victor is one of two accomplished horologists in Rocks, while Michael Rock is a master craftsman, diamond grader and goldsmith. Robert Rock is the brand's jewellery buyer and daughter Ruth is stock manager across the Stillorgan and Grafton Street stores and online business.

*What are the challenges of owning a family business...?*

Many of the same challenges that face any business; namely competing with larger retailers and jewellery brands with bigger budgets. In a family business, taking risks becomes more difficult and sometimes there can be a few too many people involved in the decision-making process, but out of these challenges comes very unique and valuable opportunities.



*What are the opportunities of owning a family business...?*

We have a vested interest in making the business successful. We are more agile and can readily adapt to change. Decisions are made out of love for what we do and this personal touch remains at the heart of the Rocks experience – family businesses like ours develop relationships with clients in a way that larger businesses cannot. We talk to our clients on the shop floor every day and get real-time feedback, allowing us to tailor our service in a meaningful way.

*Have you planned for the next generation's involvement in the business...?*

The third generation of the Rock family are still very young however they are already aware that running a jewellery business requires hard work and dedication. The love for craft, customers and service develops slowly over time so hopefully this will continue to flourish with the next generation.

### **Louis Copeland and family, Louis Copeland & Sons (Dublin and Galway)**

*Tell me a little about the history of your family business...?*

Our family business began in the early 1900's. Hyman Copland arrived in Ireland and worked as a trouser maker on Parliament Street in Dublin. He married and had two children. In 1933 Hyman's son Louis took over the business and changed the name to



Louis Copeland & Sons. During the 1960's Louis married and had five children, two of which later took over the running of the family business, Louis (Snr) and Adrian (Snr). Since then the business has grown to five shops and an online store.

*What are the challenges of owning a family business...?*

In a family business the challenges and responsibilities are all your own. Unlike in large corporate companies there is a finite amount of capital available, so careful management is crucial. It also means that you

have to multitask, as it's not always possible to free up the budget to allocate one person to a specific role.

*What are the opportunities of owning a family business...?*

You get the opportunity to grow the company around your own family values and to interact with the team directly. This gives you a real sense of what is really going on in the business from top to bottom, as well as having a direct connection with our employees.

*Have you planned for the next generation's involvement in the business...?*

We take succession planning very seriously. We've been in business for generations and plan to be for generations to come. Louis (Jnr) plays a huge role in the company, and he also has a son called Louis, so we will have to wait and see what happens there!

### **Eoin Reid and family, Fernhill Garden Centre (Athlone)**

*Tell me a little about the history of your family business...?*

Fernhill Garden Centre was established forty years ago by Christy and Hazel Reid in a small space at side of their house. The early years were a struggle to attract business to this new concept of garden retail. The current owners Austin and Eoin went to the market selling flowers on the market squares all around the midlands. This gave the business a cashflow and helped in a long way to getting the name Fernhill out into the market. In the 80s and 90s Fernhill grew organically on the wave of garden retail explosion here in Ireland. It has always been a vision to make Fernhill a quality retail destination. The recession put the brakes on this for a few years, but now we are implementing this vision and realizing the potential of this nine-acre site adjacent to the M6 motorway and busy commercial town of Athlone.

*What are the challenges of owning a family business...?*

Being a business owner is always a challenge, but that's why we are business owners, we love a challenge. The challenge of modern business is ever changing, and we are constantly adapting to these changes. Weather, economics, technology and regulation test us each and every day.





“As with any Business, adapting to change, staying on trend and remaining competitive are some of the challenges we face.”

#### *What are the opportunities of owning a family business...?*

We see huge opportunities in establishing Fernhill as a premium brand in the Irish experiential retail market. Your future model of retail will involve strong partnerships, with us anchoring with our garden retail and partnering with the best in food, fashion, gift and lifestyle to make Fernhill a major player in the whole leisure experience retail space. We have achieved the first cog in this plan with a new two hundred-seater restaurant just opened with Savoury Fare as our food partners. It is open only three months and exceeding all targets.

#### *Have you planned for the next generation's involvement in the business...?*

We are three years into a ten-year plan with all of our children actively involved in business from very early age. We have encouraged them to forward their education and get as much experience home and abroad in the chosen career and we look forward to getting them involved in the future and bringing fresh exciting ideas to this wonderful brand. Watch out Ireland, Fernhill is coming 40 years and growing!

#### **Mark Allen and family, Allens (Kilkenny, Carlow, Limerick, Athlone)**

#### *Tell me a little about the history of your family business...?*

Allens was founded by Patrick and Mary Allen on High Street Kilkenny in 1948 as a hairdressers and Woollen Mills. Patrick Allen Jnr moved into giftware, kitchen product and wallpaper and paint in the 1960's. Under Patrick Allen and his wife Nancy, Allens expanded in 1980 with a store in the centre of Carlow. Another store was opened in Athlone in 2004 and two more stores were opened in Limerick. Allens

is now managed by the family's third generation, brothers Keith, Paul and Mark. The Allens Group employs 50 people across its five locations and has just launched its online store at [www.allens.ie](http://www.allens.ie).

#### *What are the challenges of owning a family business...?*

As with any Business, adapting to change, staying on trend and remaining competitive are some of the challenges we face. Retail is changing rapidly, and stores need to be able to react and respond to these changes, particularly online challenges. In order to get people into our stores we need to provide the best value, choice and service possible. We cannot forget the challenge of Brexit as a lot of our product is imported from England.

#### *What are the opportunities of owning a family business...?*

Like any business good communication is very important. We have been fortunate that as brothers each of us has been able to focus on a particular aspect of the business and to develop our skill sets in these areas. We have also been fortunate that we have been able to grow the business with great in-store teams.

#### *Have you planned for the next generation's involvement in the business...?*

Putting in agreements between owners is essential to ensure that there are not too many conflicts. Playing to people's strengths is very important. We are fortunate to have had the opportunity to travel to look at other stores and businesses. We have developed a model that works for us and hopefully can be adapted to include any next generation.





# 10 STORES WELL WORTH A VISIT!

**THERE IS A LOT OF NEW OPENING AND REFURBISHMENT ACTIVITY IN IRISH RETAIL AT THE MOMENT. IN THAT REGARD, DAVID FITZSIMONS WENT TO VISIT TEN NEW AND REFURBISHED STORES WHICH ARE WELL WORTH A VISIT!**





Gear Jewellers, Dublin



Esquires Coffee, Limerick



Byrnes Books & Toys, Gorey



Egans Opticians, Cork



Patrick Bourke, Kilrush

## Egans Opticians, Lavitts Quay, Cork

The recently refit Egan's Opticians offers a very impressive retail experience. The 2,500 sq. ft. store was relaunched in late June. The building has been transformed into a contemporary, bright, open plan retail space and the uses of primal materials; wood + concrete make it an architecture that is minimalist and timeless whilst giving the impression of simplistic elegance and robustness.

## Applegreen, Rathcoole, County Dublin

Having reopened its doors in July 2018, Applegreen Rathcoole has been fortunate to have the support and business of both passing trade on the busy N7 and the local community. The newly, refurbished site offers a range of food brands to suit all tastes including; Burger King, Chopstix, Freshii and The Bakewell Café. As well as serving

'The Best Coffee on the Road', the site is stylish yet comfortable with over 90 seats, a shop, car park, truck stop, shower, ATM and off-licence. Free Wi-Fi is also available with ample charging sockets and there's even a children's play area to keep the kids entertained. Congratulations to our Board member Joe Barrett and team.

## Byrnes Books & Toys, Gorey, County Wexford

Damian Byrne of Byrnes Books & Toys has just opened a brand-new store in Gorey. The 2,000 sq. ft format is spacious and with a refreshing interior with the refit undertaken by Demfol Shopfitters, Enniscorthy. The store will result in the creation of two new jobs as well as retaining the existing four employees. Congratulations Damian!

## Fallon & Byrne, Rathmines, Dublin

Nearly a year old, the new Fallon & Byrne in

the Swan Centre Rathmines is most definitely worth a visit. The 10,000 sq. ft format is ultra-slick featuring a beautifully presented fruit and vegetable section, a magnificent cheese counter, mouth watering charcuterie counter as well as a scratch bakery. Italian chefs are on hand to make fresh handmade pizza and pasta and the crowning glory has to be the handmade real Italian gelato housed in a vintage Fiat Cinquecento! Congratulations Fiona McHugh and team.

## Patrick Bourke Menswear, Kilrush, County Clare

Opened in 1928 and celebrating 90 years of business, Patrick Bourke Menswear Kilrush has just undergone a significant and most impressive refurbishment. The store has been expanded from an initial 1,500 sq. ft to over 4,500 sq. ft across 4 floors. Some of the key design features include exposed stone arches above the windows and king post trusts made





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out of bog oak exposed as the rooftop beams. This store also boasts a contemporary floating staircase and an instore barbershop. Congratulations to the never stand still proprietor Patrick Bourke!

### **Søstrene Grene, South Great Georges Street, Dublin**

Danish lifestyle brand Søstrene Grene recently opened its new flagship in South Great Georges Street, Dublin. The new store is the eight in Ireland and is the latest to be opened by Irish licensor Niall and Heather Lawlor. The name Søstrene Grene translates as the Grene Sisters. The brand was founded by sisters Anna and Clara in 1973 to create little bright differences in the everyday. The store fit out was undertaken by Johnston Shopfitters. Congratulations to Niall, Heather and team!

### **Alex Findlater, O'Connell Street, Limerick**

There are loads of great reasons to visit Limerick, but one which is top of the list is to come see the wonderful Alex Findlater on O'Connell Street. The new 18,000 sq. ft. format opened last March, and the store is simply a revelation. Fresh food, a magnificent seafood bar, the finest of wines and so much more all set in a stunning setting. The store is the mastermind of the Savoy Group which also operates the Savoy Hotel, the Hamptons Restaurant, The George Hotel and Da Vincenzo Food Hall. Congratulations to Ronan Branigan and Petrina Hayes on such a fine addition to the City of Limerick.

### **Specsavers, Dawson Street, Dublin**

Opened in June, the new Specsavers format store is an expansion and relocation of the business after twenty-four years in Grafton St. With 215 sq. mt. of retail space and 115 sq. mt. lab and admin space downstairs, this flagship store for the Specsavers Group boasts a dedicated Hearcare room with soundproof booth alongside six eye test rooms. A central technology suite creates a logical clockwise customer journey finishing beside a beautiful window graphic paying tribute to the iconic St Anne's Church next door. Congratulations to Directors Seamus Breslin and Peter McGrath.

### **Esquires Coffee, Catherine Street, Limerick**

July and August have been busy months for Esquires Coffee with three store openings in

Limerick, Talbot Street Dublin and Blanchardstown Centre. First off, the block was the Catherine Street, Limerick store with the youngest ever Esquires franchise owner Agata Danielkiewicz aged just twenty two. Agata is the proud owner of an Esquires which showcases a modern eclectic design very much in keeping with the major re-generation that is taking place in Limerick city centre. The 200 sq. mt. store opened in early July and has seating for fifty covers. Congratulations Agata and team!

### **Gear Jewellers, Parnell Street, Dublin**

Gear Jewellers of Parnell Street opened its doors in the summer of 2008 in the height of Ireland's crippling recession. The store is now thriving and recently underwent a significant refit to expand into a premises four times bigger and infinitely more luxurious than their first boutique store. Upon entering the spacious store customers are greeted by the sumptuous interior design. With dark wood lacquer throughout, complimented by soft grey suede furnishings, the jewellery on offer comes to life; customers can view each piece of jewellery up close and personal in every showcase. The piece de resistance however is a curved diamanté feature wall at the rear of the store. Congratulations Managing Director Jeff Gear and the team!



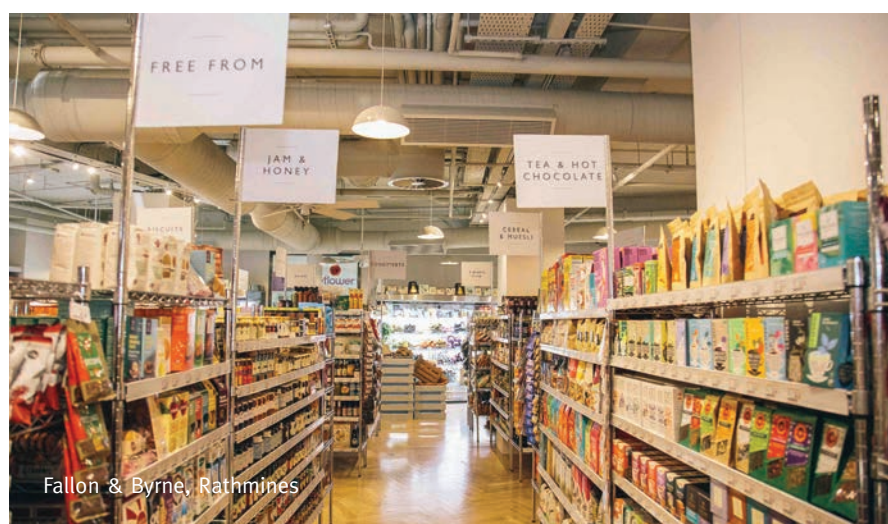
Specsavers,  
Dawson Street



Applegreen, Rathcoole



Sisters Green, Georges St.



Fallon & Byrne, Rathmines





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# THE RETAILERS

## GUIDE TO REVENUE AUDITS

AT THIS STAGE MOST RETAIL BUSINESS OWNERS HAVE EXPERIENCED SOME LEVEL OF REVENUE AUDIT, FROM THE VAT OR PAYE AUDIT, TO THE ALL-TAX AUDIT WHICH INCLUDES ALL TAXES. ALL AUDITS ARE CARRIED OUT IN ACCORDANCE WITH THE REVENUES "CODE OF PRACTICE FOR REVENUE AUDIT AND OTHER COMPLIANCE INTERVENTIONS".

### What is an e-audit?

An e-audit is an examination of the electronic records of a business. e-audits are always used in supermarkets audits, due to the high volume of transactions. Most EPOS providers are now familiar with the files and format required by Revenue. Revenue interrogate the data and produce reports that at times can have distorted results. Explaining/correcting these results can result in a significant time cost to the business.

Most of the larger accountancy practices operate the same interrogation software as Revenue so the advisors should be engaged to address the Revenue issues found. The following are the most common problems on an e-audit report are:

- gaps in sequence of invoice numbers;
- VAT-non-deductible items/wrong rates;
- outside business hours transactions;
- customer details incomplete; and
- frequent cancelled/zeroed transactions.

### Interest and penalties

If there is an error/omission in a tax return, a disclosure should be made to Revenue. There are two types of disclosure:

- an unprompted qualifying disclosure is a disclosure made before Revenue issues a formal notice of audit; and
- a prompted qualifying disclosure is a disclosure made after the Revenue audit letter has issued, but before the examination of the books and records has started.

Both disclosures will lead to mitigation of penalties and avoidance of prosecution and publication on the Revenue defaulters list should a tax liability arise. The level of penalty is based on the amount of the tax underpaid and the circumstances surrounding the underpayment.

There are 3 types of behaviour categories;

- Careless Behaviour, without significant consequences\*
- Careless Behaviour, with significant consequences
- Deliberate Behaviour, with significant consequences

*\*Careless behaviour is regarded as non-deliberate act. Significant consequences is where the additional tax liability is greater than 15% of the overall liability for the period including the additional liability.*

Other items that affect penalties;

- whether the Revenue Auditor receive co-operation
- if previous revenue underpayments/offenses occurred

Statutory interest will be payable from the date the tax was due and the average annual rate is between 8% and 10%.

### Payment of liability

It is not always possible for a taxpayer to fund an immediate settlement with Revenue. In cases where there is a genuine inability to pay it may be possible to enter into a phased payment arrangement. The process requires significant amount of information to be provided and the terms can often be quite strict, particularly if tax clearance is required for the business.

### Publication/prosecution

Publication can be avoided by

- making a qualifying disclosure before the audit has commenced;
- penalty applied to the liability does not exceed 15% of the tax due; or
- the total of tax, interest and penalty is less than €33,000.



### Revenue audit savvy

If you have been selected for a Revenue audit, the following should be considered:

- a careful review of the period and tax-heads under audit;
- whether disclosure or additional time is required; and
- the impact on other taxes.

What are the most common pitfalls? VAT

- claims for non-deductible VAT i.e. petrol, entertainment etc.
- invalid invoices
- incorrect VAT treatment on property transactions

### PAYE

- expenses not vouched
- motor travel rate error

Revenue audits can be very stressful on the individual/company owner being audited. With proper guidance and professional advice, some of the issues causing stress and anxiety can be addressed, thus easing the burden.



# TOP TRENDS OF 2018

2018 HAS BEEN A HUGE YEAR FOR GLOBAL ECOMMERCE AND IT IS GREAT TO SEE IRISH RETAILERS USING ONLINE AS AN OPPORTUNITY TO DRIVE WEBSITE SALES, PROMOTE BRAND AWARENESS AND INCREASE IN-STORE FOOTFALL. EVERY WEEK IT SEEMS THAT TECH GIANTS SUCH AS GOOGLE ARE LAUNCHING NEW UPDATES OR PRODUCTS TO MAKE IT EASIER TO TARGET CONSUMERS AND HARNESS VALUABLE DATA FROM WEBSITE TRAFFIC. HERE IS A SNAPSHOT OF THE MOST RELEVANT DIGITAL MARKETING TRENDS THIS YEAR, WHICH HAVE NO DOUBT CREATED NEW CHALLENGES AND OPPORTUNITIES FOR RETAILERS ACROSS ALL SECTORS!





# CYBER WEEK CHECKLIST

- Stress test your website server
- Schedule emails, social media posts and text alerts
- Ensure all graphics / banners are pre-tested
- Prepare all staff to handle customer service enquiries
- Contact logistics partners for updated pick-up & dispatch hours
- Daily deals: Promote multiple ranges for added value

**Live Videos:** Live video is bringing us closer than ever before to our customers. More people and companies are using Facebook & Instagram live videos to promote products, services, events and more. People are tuning in to these sessions and comments come pouring in on the live feeds in real time, which creates great interaction amongst brands and their consumers. It is important to brainstorm how you can use live videos to publicise your product / service. Offer a promotion for those who tune in live during the event and take advantage of the opportunity to get live customer testimonials from your satisfied customers to promote positive brand awareness.

**Personalization:** Using personalization in marketing means knowing more than just your customers' names and general demographics. Voice why your customers appreciate your services and what a difference they can make in the quality of their lives. Develop new content that assures your customers that you understand them and their needs. Good experiences from current customers creates long-term brand loyalty.

**Artificial Intelligence:** Artificial intelligence (AI) is one of the biggest marketing trends on the horizon. AI can already do more than many of us can comprehend. In 2018, AI will bring marketing apps that use machine learning to help us identify customer needs. AI will also take advantage of natural language processing to give us increasingly precise details. Future applications may allow marketers to monitor the activity of programs that use data to signal the start or end of marketing campaigns and future advances in AI are sure to bring benefit to marketers.

**Voice Search:** This year, smart devices got even smarter as voice search applications on laptops and mobiles made searching, connecting and multi-tasking even easier. Voice search will become increasingly popular as more applications become available such as Amazon Alexa and consumers become more acquainted with how useful they can be. Marketers should be aware that voice search uses words more naturally than written content.

**Relevant Content:** Develop fresh content for your platforms to enhance the connection between your customers and your brand. It is essential to involve your customers in a story using words or videos that establish a warm and comforting relationship with your products / services. The goal of any piece of content is to make it truly meaningful and memorable for the consumer.

**Paid Ads:** While it is true that creative content is more engaging than paid ads, there is an effective way to use paid ads in marketing. Marketers must face the reality that many consumers become irritable by ads that block the information they are looking for. Some customers will even pay a small fee so they do not have to see any ads. However, customers are attracted to targeted ads that appear alongside content they are already perusing. If a user has researched products in the past, they are more inclined to click on an ad that appears to be a subtle reminder.

**Customer Trust:** Today's consumers have new appreciation for brands that work to establish trust. People still like reviews. GDPR was a huge talking point of 2018 and customers have taken notice of disclosure laws that motivate marketers to obtain

honest reviews from real consumers. Additionally, data breaches have caused new concerns about privacy. Developing a trusted relationship means letting customers know how their personal information is being used and how well your company is protecting it. The Retail Excellence Trustmark was established to promote safe online shopping across the EU and has seen fantastic uptake from Ireland's leading retailers.

## RETAIL EXCELLENCE HOSTS LARGEST ECOMMERCE CONFERENCE TO DATE!

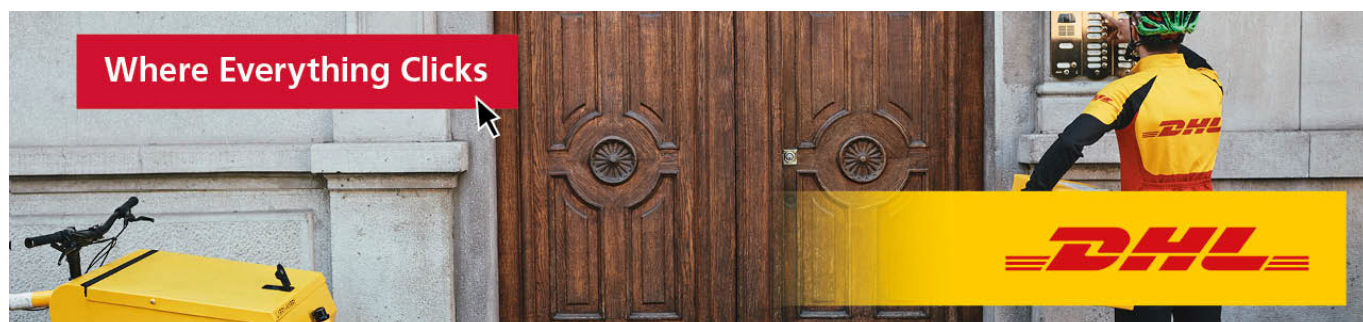
On Wednesday 19th September, Retail Excellence hosted a world-class eCommerce Conference with over 200 of Ireland's most progressive retailers in attendance.

Delegates had a great opportunity to network with the top eCommerce partners and learn key insights from online experts across multiple disciplines.

## DATE FOR YOUR DIARY

- 16th October - Retail Excellence Cyber Workshop
- 23rd November - Black Friday
- 26th November - Cyber Monday

*For all queries eCommerce related, please contact Retail Excellence eCommerce Manager, David Campbell – [david.campbell@retailexcellence.ie](mailto:david.campbell@retailexcellence.ie)*





# THE NEWS

## THE COPE COLLABORATE FOR EDUCATION

Donegal Cooperative The Cope and Rosses Credit Union have recently announced an innovative partnership with a secondary school in west. The partnership involves the retailer and credit union providing Chromebook computers at an affordable price to the Rosses Community School first year and transition year students replacing the need for traditional textbooks. Commenting on the news The Cope Chief Executive Mark Sharkey said: "The initiative creates a new learning environment for the students and provides an introduction to technology whilst delivering all textbook information on the Chromebook. This is underpinned by the obvious environmental benefits together with eradicating the need

for students to carry around heavy school bags."

## ALIBABA CO-FOUNDER TO STEPDOWN

Jack Ma, the co-founder of China's largest ecommerce firm Alibaba has announced his intention to step down as chairman in one year to concentrate on philanthropy and education, passing on the reins to trusted colleague Daniel Zhang. Mr Ma has long had plans to step back, insisting that Alibaba management should be relatively young, and his retirement is not expected to affect the running of the company.

## PLASTIC FREE CHEWING GUM AT ICELAND

Iceland recently became the first Irish

supermarket chain to sell plastic free Simply Gum chewing gum range, which is available in all 24 Iceland Ireland stores. Over the past fourteen years in Ireland, chewing gum has remained the single largest item of litter in the Irish food litter pollution category and the second biggest component of litter pollution nationally. The primary ingredient in most chewing gum is 'gum base' – a non-biodegradable substance made with synthetic polymers. Simply Gum is made from all-natural ingredients and is completely biodegradable, making it better for the environment. The gum is made from a tree sap called chicle which is extracted from the sapodilla tree, native to Central America. Ron Metcalfe, Managing Director of Iceland Ireland commented, "We are delighted that Iceland has become the first Irish supermarket chain to stock Simply Gum which uses the original, natural gum base of chicle and is fully biodegradable. Many people do not know that chewing gum contains plastic, and the detriment it causes to the environment and streets is evident in everyday life."

## TOTALHEALTH PARTNER WITH CONNACHT RUGBY

Totalhealth Pharmacy was recently announced as the official partners and sponsors of the Connacht Rugby Summer Camps. In total eighteen camps were held across Connacht over the summer months at clubs around the province. Speaking about the partnership, Ollie McGuinness, Director totalhealth Pharmacy said: "The totalhealth Pharmacy Group is delighted to have partnered with Connacht Rugby as the official sponsor of the Connacht Rugby Summer Camps happening in 18 locations throughout the province this summer. Like Connacht Rugby, totalhealth Pharmacy is all about supporting communities. Totalhealth Pharmacy has 30-member pharmacies in the Connacht area so the opportunity to partner with Connacht Rugby on this project was a win-win for us. We are excited and looking forward to seeing the partnership grow and



Ollie McGuinness and some of the stars of Connacht Rugby



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the children having a great time at the Summer Camps.”

## DOMINO'S OPENS 50TH IRISH STORE

Domino's Pizza Group has opened its fiftieth Republic of Ireland store as it continues to grow to a targeted seventy-five stores. The latest addition is a new store in Ringsend, Dublin which opened in September.

Domino's chief executive said: “We're delighted to have opened our fiftieth store and it couldn't be more fitting it's in Dublin where the country's first Domino's store opened in 1991. I would like to thank our world class franchisees and team members for the role they've played in reaching this milestone and our ongoing success.”

## RETAIL EXCELLENCE & POINTY EMPOWERING RETAILERS

Irish tech company Pointy and Ireland's largest retail representative body, Retail Excellence have come together to offer twenty-one complimentary Pointy boxes to help local retailers increase their visibility online and footfall in-store. McSharry's Pharmacy Group and Home Project Centre Group which includes well respected trading names like TJ O'Mahony's, C&D Providers, PH Ross and McCarthy's Hardware will be given the opportunity to discover the



Mark Cummins, CEO Pointy, Lorraine Higgins, CEO Retail Excellence, Charles Bibby, Co-founder Pointy and Áine Mulvey of PH Ross

advantages of using Pointy in their respective stores. Pointy aims to make it easy for customers to find the products they're looking for in local stores from Dublin City Centre to Achill Island and everywhere in between. Lorraine Higgins, CEO Retail Excellence said: “With retailers facing challenges both here in Ireland and externally, it is important to respond as efficiently and creatively as possible.

eCommerce, Technology and bricks and mortar can work together. Retail Excellence has called for greater supports for our Members to use technology like the Pointy device, to get their businesses online and to drive increased revenue. I would like to thank Pointy for partnering with us on this project.”

## FIVE GUYS TO OPEN IN LIFFEY VALLEY

It was recently reported that the owners of Five Guys in Ireland want to expand in Dublin with a proposed new restaurant in Liffey Valley shopping centre. Sons of financier Dermot Desmond, Derry, Brett and Ross Desmond own the Irish franchise for the US burger chain, which already operates in Dundrum Town Centre, in Dublin city centre at George's Street, and also in Belfast. The company is also reputed to be planning to open a store in Blackrock. It is understood that Liffey Valley shopping centre is seeking to add two new restaurants to its retail mix, one large and one smaller outlet.



Jack Ma, Alibaba



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# the *numbers*



3

The millions of customers who visit Dunkin' Donuts everyday.

The percentage of consumers surveyed in America who say they use voice activated devices to research products

51

95

The percentage of Ireland's plastic waste which China took in 2016

1

The most popular selling HB Ice Cream in Ireland this summer was the iconic Iceberger with one being eaten every second!



1

The number of recycled tin cans which would save enough energy to power a television for 3 hours



4.6

The millions of Domino's pizzas sold to customers in the Republic of Ireland in 2017



68

The millions of people whom McDonald's feed every day (approx. 1% of the population!)







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# FBD INSURANCE WINNING BACK THE HIGH STREET

FBD Insurance has bucked the trend of the Insurance Industry by opening more local retail branches, bringing it to a total of 34 branches around the Country. Keelan Bourke interviews David O'Hanlon, Branch Manager of their new Baggot Street Bridge Office in Dublin 4 to find out more.

*David congrats on the new store and position, you must be delighted. Describe your background with the company?*

I have been with FBD Insurance for 11 years. Before becoming the branch manager for the new Baggot Street branch, my previous roles included Branch Manager for FBD Drumcondra which we opened in December 2017, and prior to that I was a Sales Executive, which involved servicing our Existing Clients and my very first role was a Business Development Executive, which involved Developing New Client Relationships. Over the last 11 years, I have been fortunate enough to work my way up in the company and proud to have been branch manager for the Drumcondra office which was FBD Insurance's very first customer facing Dublin office, and now to be at the helm of our Baggot Street office is something I am very proud of.

*What aspects of the store are you most proud of?*

We have a fantastic team here in the Baggot Street branch, like with all of our 34 local offices, the team are the main point of contact for our customers, a friendly face to greet people when they walk through the door, the experience and knowledge of the staff, and the ability to develop long lasting, meaningful relationships with our customers to offer great value protection, is the cornerstone of who FBD Insurance is and have proudly grown to be over the last 50 years. I'm sure anybody who walks through our doors will see why I'm so proud of them. The office itself is in a great location on Baggot Street bridge and allows us to be in the buzz of the city, along with Drumcondra, we are able to service both sides of the city centre.

Visually the Branch looks fantastic and I feel very proud to tell people I work for FBD.

*Describe the strategy behind opening more branches against the industry norm?*

FBD Insurance has always prided itself on being there for our customers. The personal relationships that have been developed and nurtured over the years make us different and we are proud to have served some customers through multiple generations. In a time when most consumers are moving to an online function, we have seen the importance over the years to maintain a strong and accessible local office network along with the ability to do business with us in a way that suits the individual customer, whether it be online at FBD.ie, over the phone with our Mullingar based contact centre, or in one of our 34 local sales offices nationwide, our customers know they can reach us when ever they need us. Having a strong presence nationwide in the form of the local sales offices cements our commitment to local communities. We are an Irish insurer in the community for the community with local knowledge and expertise.

*What are the future plans for the Branch?*

Opening the office on Baggot Street allows us to meet a wide range of customers and let people know that we offer a wide range of insurance protection. 50 years ago, FBD was established by farmers for farmers. Fast forward to the present day and FBD has grown into being an insurer for a wide range of customers. We want people to know that FBD is an insurer for them and provides an range of insurance products not only for farmers, but for businesses, personal car and home, commercial property, life and pensions and much more.

**"We are looking forward to welcoming people into the new branch and getting to know new customers in this part of the city."**







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# WRC INSPECTIONS CURRENT TRENDS

When the Workplace Relations Commission was created in October 2015, it absorbed NERA (National Employment Rights Authority) and with it the responsibility for conducting workplace inspections to check for compliance with Employment Legislation.

Trends develop with these inspections and inspectors can have 'hot topic' issues they focus on either due to a complaint against a specific employer, a recent legal precedent or a wider political context.

In 2018 to date, from the inspection reports we have seen, the common areas employers are deemed to have contravened the law include:

- Terms of Employment/Contracts
- Sunday Premium
- Public Holiday Entitlements
- Recording of Hours of Work, Breaks & Rest Periods

## Terms of Employment

Currently, employees must receive certain written terms & conditions of employment within 2 months of starting in their position. This is generally in the form of a contract and, at a minimum, will need to include set details such as, but not limited to, the name and address of the employer, the employees name, job title, commencement date and rate of pay. A WRC inspector will want to ensure that all employees have been given these minimum terms in writing. If there is any deficiency, the employer will be advised to introduce or improve the documents and ensure that all employees have an acceptable, up to date version.

Employers should however note that there is legislation on the way insisting that employees receive certain basic information within 5 days of commencement. Failure to comply would constitute a criminal breach by the employer.

## Sunday Premium

The issue of Sunday Premiums is one the WRC struggles to find consistent ground on. Retailers have 'passed' inspections offering a Sunday rate that other WRC inspectors have not accepted as reasonable.

The Organisation of Working Time Act does separate Sunday from other days of the week but does not specify in law what a premium should be. One could argue the basis for that is religious and possibly out of touch with modern Ireland but that is another day's argument!

Labour Court precedents for determining Sunday rates tend to be in line with what Trade Unions agree in larger organisations which generally comes back to circa 1.5 or 1.33 based on an hourly rate.

Employers must show caution trying to subsume a Sunday premium into a wider hourly rate or weekly salary. If Sunday hours are inconsistent the portion of the wage attributed to Sundays alters. The preferred way is to only pay a premium for any Sunday hours and visibly show this on a payslip. There is a High Court challenge to a Labour Court decision on matters including Sunday Rate pending at present which may provide further precedent or clarity going forward. It is not the case at all that the Retail Industry is obliged to pay 1.33 on Sundays. This article is informing Retailers what WRC inspectors tend to direct employers to pay.

## Public Holiday Entitlements

If they have worked 40 hours in the 5 weeks before a Public Holiday, an employee either part or full time is entitled to a 'benefit' for that Public Holiday.

Full time employees are generally entitled to a full day worth of benefit either in the form of pay, additional time off with a month or additional annual leave.

Part time employees have their entitlement calculated based on their roster patterns both the number of hours worked and/or the specific days worked.

This can be quite a technical area and we have had many situations where WRC inspector's direct employers incorrectly on the entitlements their employees should receive insisting on 12 months backpay. Employers must make sure they do pay Public Holiday entitlements to relevant employees and that what is paid is in line with the notes above. We are happy to discuss specifics further via the HR support phone line.

## Recording of Hours of Work, Breaks & Rest Periods

All working hours and rest periods must be recorded to comply with legislation. That is the law. If your business has the privilege of a clocking system, make sure it is used fully and consistently to record start, finish and all rest break times.

If you do not have a clocking system then you can download an OWT1 form from the internet or use your own developed roster sheet where an employees start, finish and break information is recorded and the employee signs the sheet to provide legislative credibility to the record.

## Summary

Different sectors and individual employers can have an array of employment law breaches. We have based the above 4 on the dozens of inspection reports we have seen in 2018 to give REI members an update on the relevant topics on the minds of WRC personnel when they inspect a retail employer.

Tom Smyth & Associates,  
61 St. Mary's Rd, Midleton, Co.Cork

Ph 021 4634154

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# MIND *OVER* MATTER

Boost your retail business and support mental health in Ireland!

Retail Excellence Ireland Group Chief Executive Retail Excellence David Fitzsimons recently sat down with Kim Mackenzie-Doyle, founder of Mind Over Matter to learn about the national initiative and how design can benefit retailers of Ireland.

## *So what is Mind over Matter?*

Mind Over Matter brings together top creative professionals and businesses from all sectors for unique consultations in aid of mental health awareness. On the 10th of October (world mental health day) just under 200 top creative professionals will donate over fifteen hundred hours. They are coming together in nine locations across Ireland including Dublin, Belfast, Dundalk, Carlow, Waterford, Cork & Limerick. Using their skill and talent they will consult with businesses from all sectors adding value to their company, space, online presence, product, service or more. 100% of the consultation fee goes to Aware.

So on October 10th, Retailers can avail of a designers time to get expert advice? Yes exactly! For only €75, retailers can book a consultation hour with a designer. During the hour you'll get knowledge, insights and exchange idea's working towards growing your business and engaging more customers. It's a very easy way to find out how to use design or get a different perspective on your business while knowing the entire fee goes to Aware.

## *What was the inspiration behind Mind Over Matter?*

Just before my presidency of the Institute of Designers Ireland (IDI) in 2016 I read an article that stated 'Creatives are 25% more likely to suffer a mental health issue in their lifetime than the general population'. It really resonated with me, many of my peers (I suspected at the time) were experiencing mental health issues, no one talked about it and it did not seem to be getting any better. Mental health is also an issue close to my heart, my grandfather committed suicide when I was quite young and I remember him so fondly smiling and catching me when I was flying down his stairs on a poorly crafted sled. He seemed so happy all the time, no one in my family talked about how he died and I didn't find out till my teenage years. My father (who is my hero) also suffered pretty serious bouts of depression having

committed himself two times. I remember clearly during my leaving cert year that he was not my 'Pops' (he has told me since it was a dark year for him) he was so different, I could not talk to him, I knew something was wrong but could do nothing just watch helplessly. I was 16, I felt so guilty for not being able to 'fix' him.

Becoming a parent myself I feel a huge responsibility to my girls and the society they are now a part of. I desperately wanted the world to be a more open and accepting place for them and everyone. So the idea of Mind Over Matter was born, the Irish creative community can use their creative expertise to help the mental health experts Aware. Irish businesses can get an insight into the wealth of creative talent available to them, Designers get out of their studios to connect together for a great cause, Mind Over Matter works on a number of levels.

## *What type of Designers are available on the day Kim?*

We have some incredibly creative professionals available on the day, the calibre is outstanding. All have a minimum of 5 years client facing experience and many are multi internationally award winning. We have a fantastic range of senior creatives from UX User experience, Web Developers, Product Design, Interior Architecture, Advertising, Strategists, Graphic & Branding & more. You can book by location or by discipline.

If you are a retailer and care about connecting with your customers Design is what you need. This is a wonderful opportunity to access the best of Irish Design for an extremely reasonable fee, to get an independent high value consultation that directly benefits your business, all while supporting a very necessary Irish charity Aware.

We can see from the Retail Excellence Awards & more the payback from investing in Design, how would you see Design adding value to large and smaller retailers?

Design is really accessible and does not always assume the massive price tag companies expect. It makes a fundamental difference in how your customers engage with you, it's how they perceive your store when they are not there, it's how they talk about you, the messages you want to deliver to them. How they interact with your on line presence. Its 360 degrees from the space they enter, the way they move around the store, how they engage with your products, how they research you before they turn up, to the bag they carry out of your store. A designer can see things differently, essentially from a customer centred viewpoint, they can resolve problems with creative solutions, spot an opportunity and make things work more effectively. It is not a marketing activity it's a business development necessity.

## *For customers & employees how important is Design?*

We now live in a world of consumption and instant information. People want instant information, readily laid out in front of them, they want products to work easily and they want spaces they spend time in to be considered and easy to navigate. They want online and physical experiences to be delightful and easy. This is true for customers and staff alike.

Design is proven to have positive impacts on footfall, average spend, business growth and overall success. Benefits include increasing competitiveness, enhanced employee engagement and increased turnover.

## *How can people get involved or support?*

Just log on to [www.idimindovermatter.ie](http://www.idimindovermatter.ie) to book your consultation now on the 10th of October! Feel free to share the details with your network, we would love the support!

Design works, make it work for your business.

Twitter @IDI\_MOM  
Facebook @mindovermatterIDI  
#MindOverMatter2018





**“I DESPERATELY  
WANTED THE  
WORLD TO BE A  
MORE OPEN AND  
ACCEPTING PLACE  
FOR THEM AND  
EVERYONE.”**



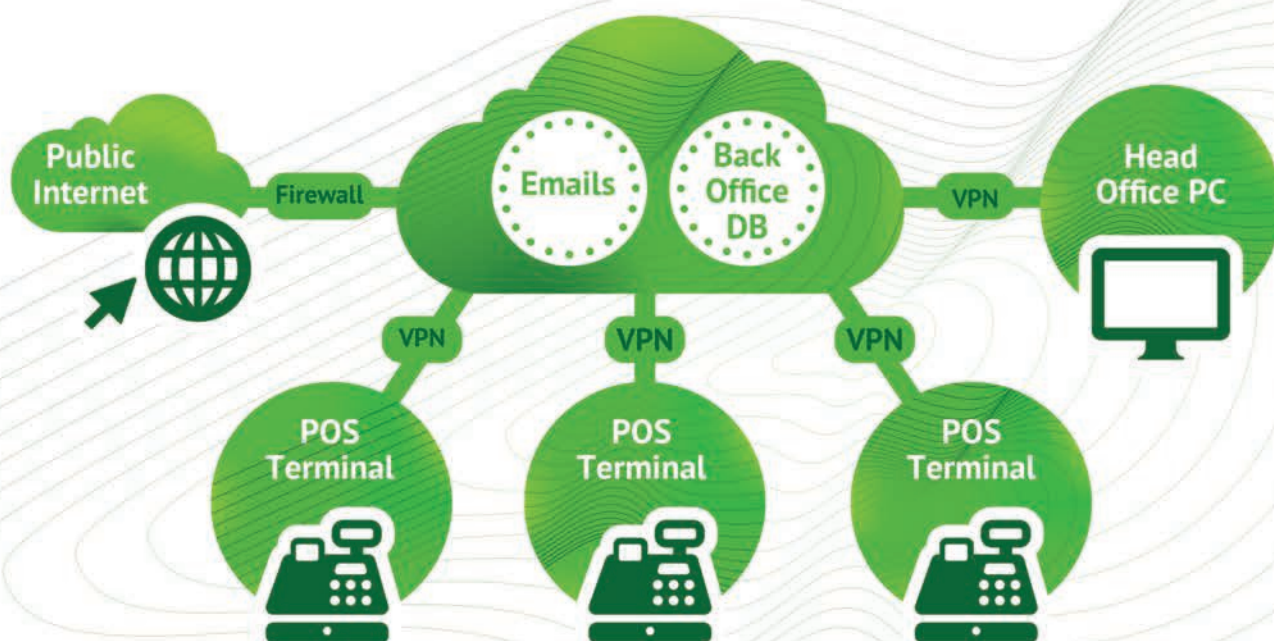
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# 5 BARRIERS

## TO DELIVERING

## POSITIVE CUSTOMER EXPERIENCE

**Susannah Hewson, Owner of CX Change shares her insights into the barriers to delivering customer experience excellence in the retail sector**

Customer experience (CX) is a major focus for many companies today as it's a key differentiator from your competitors. Customer experience is how the customer feels during interactions with your company. It's very different from customer service - it's about building emotional connections with customers and the outcome is greater customer loyalty and advocacy. There's no one big idea for delivering CX excellence, it's really about a series of small things that make a big difference to customers. The most critical element for CX excellence delivery is your staff. They're incredibly important and when staff are happy, customers feel this.

I thought it would be interesting to share some of the common barriers to delivering CX excellence that I've discovered when training staff in the retail sector.

### **1. Staff Not Empowered**

This is quite common in the retail space. When a customer has an issue, if a staff member has to tell the customer that they'll need to talk to a manager (who sometimes isn't available), to the customer this feels like the staff member doesn't care. Imagine what it feels like for the staff member? Many retail staff have told me this really frustrates them. They feel utterly useless and they also have to face the brunt from the customer who is sometimes hearing "we don't care".

### **2. No Resolution Plan**

This follows on from above. For every business there are common things customers complain about. Companies need to work with staff to agree a resolution plan for each of these. Ensure everyone is clear on this in terms of protocol and the language used to communicate this to the customer. They need

to feel that you really care and find out immediately what's going to be done. The resolution plan gives staff the confidence to manage the issues on the spot. 68% of customers leave a company because they feel they don't care about them. Research tells us that the situation is often diffused more by the words used (showing concern) rather than the actual solution offered (discounts etc.).

### **3. Poor Product Knowledge Levels**

On many occasions staff have expressed their need for more product knowledge. They feel helpless when a customer

asks for assistance. Recently I asked for help choosing a multi vitamin in a Pharmacy and the lady started reading the back of the product packs to me. I had no trust in her whatsoever and could also she was feeling really uncomfortable. I didn't make a purchase. Product training is critical, particularly when it comes to building trust with customers. If customers feel staff know what they're talking about, they're more likely to trust and buy from them.

### **4. Robotic Staff**

The key to building emotional connections with customers is through natural human to human engagement. Scripted dialogue is a classic personality killer. We have to show staff the foundations of what we need them to say but let them deliver it in a way that's natural to them. Return customers hearing staff using the same script repeatedly becomes very robotic and isn't a positive experience. Imagine how monotonous that becomes for the staff member?

### **5. Being Too Busy**

This is the most common issue I hear from staff. Additional resource isn't an option however CX excellence can often free up staff to use their time better. By identifying common questions customers ask, staff can see how they can make life easier for the customer e.g. directional signage, displayed product description etc. and save themselves having to answer these questions again and again. This frees up staff to spend more quality time with customers, or time to get other tasks they need to do, done.

Susannah works with businesses to help improve their customer experience, offering solutions such as; CX management & staff training, action planning workshops and CX strategy design.  
[Susannah@cxchange.ie](mailto:Susannah@cxchange.ie)

Susannah Hewson,  
Owner of CX Change







## Local Market Data Reports

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# TOP TIPS

## FOR RETAILING IN YOUR VISITOR ATTRACTION!

**As Ireland continues to grow and prosper, so does our tourism industry. Tourism is one of the key economic drivers to future prosperity and it shows no sign of slowing down anytime soon.**



Jennifer Kennedy is the Managing Director of JK Consulting.

Irish tourism hit new highs in 2017 with the industry worth an estimated €8.7 billion annually.

Retailing in a visitor attraction is quite different to high street retail and here are the key differentials.

1. Most visitors coming to your attraction are on holiday, are generally in a good mood, expecting to be entertained.
2. Rarely do visitors anticipate spending additional money on merchandise at a visitor attraction, they will plan to spend on food and beverage. It is vital to have a compelling retail offer to encourage this additional spend.

3. There are no repeat visitors. It is unlikely you will see this visitor again, this is your only opportunity to sell your brand and product.
4. You can track the nationalities and profile of visitors coming to your attraction, this is powerful information to help inform product categories and selection.
5. The product range needs to be well thought out to fit the market walking through your front door. Variables such as weight, liquid and food need careful consideration for travel restrictions at airports.
6. You don't need to update your product selection every 6/8 weeks, an annual product buy should suffice if it's the right product. Use seasonal capsule ranges to boost sales at key times.

So what are the top tips to maximise the full potential of your retail offer?

### **Brand Alignment**

It is critical that your retail offer truly reflects your overall brand experience. Too often the retail offer looks like the poor relation to a great brand experience. Ensure the design and quality of your attraction flows through to your retail space.

### **Invest**

Spend a fair proportion of your budget in your retail space. Invest in a professional shop fit-out and lighting. If you take short cuts and try to deliver your retail offer on a shoe string budget, then you will see that reflected in your retail performance. End your visitors experience on a high note, be innovative and creative with your retail offer.

### **Focus on key revenue streams**

Commercial success comes through 3 distinct revenue streams.

- 1 - Ticket Sales
- 2 - Retail Merchandise
- 3 - Food and Beverage

Retail should be the 2nd biggest contributor to GP after ticket sales.

### **Product**

Work with great suppliers who have strong capability in design and fulfilment. Develop bespoke branded merchandise where possible for your attraction. Use your product as a key USP for your brand and to build future advocates.

### **The Last Goodbye**

If possible end your overall experience back in your retail space and include it as part of the tour. When this isn't an option, ensure retail is easily accessible on departure. It can also work very well if you can allow the general public access to shop without having to purchase a ticket for the attraction.

### **People**

It is quite likely that the last person your visitor will speak with before they leave is someone in your retail space. Invest and train your team to be exceptional brand ambassadors. Going the extra mile for your visitors goes a very long way to growing brand awareness and future visitor numbers.

In summary, tourism is all about hospitality, so whether you're a retailer or a tourist attraction the same principles apply. Enjoy the visitors coming to see you, provide exceptional customer service and sell quality products that you're proud of.

Jennifer supports brands to sell the very best version of themselves through product, people and place.

You can visit her website at [JKConsulting.ie](http://JKConsulting.ie)



# MASTER YOUR BRAND *With* SMART TECHNOLOGY

HOW PERSONALISED LOCAL STORE MARKETING DRIVES BRAND VALUE

We are all familiar with platforms like Salesforce and Hubspot and the incredibly powerful marketing & sales tools they possess. Their disruptive technologies are redefining how we do business and manage our customer relationships. In retail, a similar software revolution is taking place. Leading retailers across the world are investing big in marketing technology to help them localise their marketing to increase relevance and build stronger relationships with customers. It is often referred to as Local Store Marketing.

According to one report, 90% of organisations believe they could be doing a better job at local level marketing to improve their customers experience.\*

## *What is Local Store Marketing?*

Local store marketing refers to all marketing efforts that target the unique needs of a localised target audience. Typically, local store marketing tactics support a more comprehensive marketing initiative that is driven by head office marketers.

For head office marketers, it is about overseeing national and regional marketing efforts (and the integrity of the overall brand) while local marketers take on marketing efforts that specially target local prospects and customers. Research states that 94% of top performing companies in the US allow local marketers to customise marketing materials.\*\*

In most multi-site retail businesses the demands for personalised, time-sensitive,

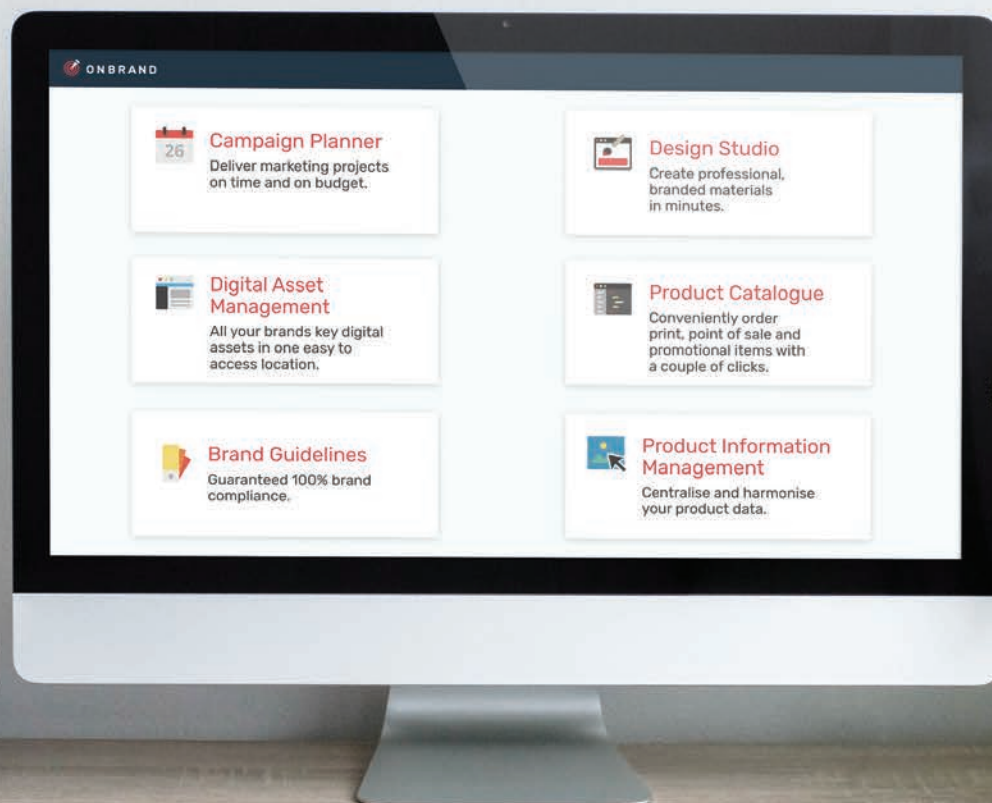
one-off assets can overwhelm marketing's ability to fulfill them. This can consume marketing's time, budget and resources. It can also deprive the marketing team of the time they need to create and innovate.

With the threat of missing a sales opportunity it's not uncommon for local sites or stores to go rogue and create their own marketing materials. These ad-hoc materials can often break brand guidelines with incorrect logo usage, incorrect personalised collateral with incorrect company information, missing key terms or data, poor social media presence—all of which erode brand integrity from within.

The Smart Group are embarking on a mission to partner with companies who are looking for real support from industry

experts in bringing their campaigns to life. We have built a strong team who work every day to execute brand compliant marketing campaigns in the most efficient and innovative ways. We use refined work flows and processes to streamline production and improve accountability. We leverage our volume and good reputation to ensure our partners always have access to the best products and prices. We benchmark, we assure quality and we offer outstanding service. This model has served us well and today we work with some of the world's leading brands.

**“Until now, executing brand-compliant marketing was cost prohibitive and inefficient for multi-site businesses”**





# “DESIGNED BY MARKETING PEOPLE, FOR MARKETING PEOPLE”

Over the past three years, we have invested in software to open up all of this knowledge and experience into a powerful software platform, namely OnBrand. We have developed this world class software to support our company and our clients in keeping their brand on track. OnBrand is a cloud based SAAS platform that allows retailers to effortlessly manage, create and execute brand compliant marketing. Until now, executing brand-compliant marketing was often cost prohibitive and inefficient for multi-site businesses. Our clever software lets you easily organise, customise and order local store marketing materials within your corporate identity framework. Smart brand tools will help you bring unity to your local brand appearance.

Our team has leveraged many years of experience in Marketing, Retail and Technology to bring together an easy to use platform. We have taken great care throughout the development process to consider the tangible benefits to all Stakeholders in a retail business.

## PLANNING PERSPECTIVE:

Senior managers can deliver fast to market campaigns with short lead times. Collateral is readily available and always on time.

## FINANCIAL PERSPECTIVE:

You can re-use assets again and again without incurring agency or design costs. Efficient workflows mean you can also see up to 40% savings on your marketing production costs in areas like print, promo and signage.

## BRANDING PERSPECTIVE:

“Your brand is the single most important investment you make in your business” – Steve Forbes

OnBrand will help you safeguard your brand integrity and increase marketing productivity. This will increase the value of your brand exponentially over time.

## LOCAL PERSPECTIVE:

Locally ordered marketing materials within your corporate identity framework will increase the value of the campaign and reduce waste on centrally ordered ‘one size fits all’ campaigns.

## ANALYTICAL PERSPECTIVE:

Gain new insights into what your locations are planning, executing and spending. Use the information to measure results and refine.

## BUSINESS PERSPECTIVE:

Save brand and marketing managers time by reducing the wasted admin time, letting them focus on creative.

## EURONICS IRELAND AND THE SMART GROUP HAVE PARTNERED TO BRING ONBRAND TO THEIR 60 STORES IN 2019

Euronics are currently rolling out their new brand to each store and the OnBrand platform will provide a marketing portal with a range of tools to let each store execute localized brand compliant marketing easily and efficiently.

For Euronics, it was very important to have the ability to incorporate thousands of supplier products to use on everything from price tickets to social media. OnBrand has developed a product information management (PIM) system to do just that, with just the click of a button users will be able to load accurate product data into branded templates.

OnBrand also has integrations with all major social media channels like Facebook, Twitter & Instagram where individual stores can publish brand compliant campaigns through their local channels with the click of a mouse. Commenting on the new partnership, Group CEO Aidan Candon said,

“We needed a single platform to organise, customise and distribute marketing content easily. OnBrand lets us manage and maintain a large number of digital assets to ensure consistent marketing across our network of stores. Each store will now have the ability to create everything from a price ticket to an Instagram post using this platform without every worrying about brand compliance again”

**OnBrand is a software product of The Smart Group. For more information, check out [onbrandhq.com](http://onbrandhq.com) or contact Tom Ryan at [tom@thesmartgroup.ie](mailto:tom@thesmartgroup.ie).**

*\*/\*\*/\*\* Gleanster – Local Store Marketing Report 2014*



Tom Ryan,  
Managing Director,  
The Smart Group/OnBrand



We are the trusted partner for over 800 leading retailers and visitor attractions. DAA, Grahams Shoes, Irish Linen Museum, The Museums of Northern Ireland, Sam McCauley Chemists, Walsh Brothers and Woodie's DIY have all seen the benefits of our connected technologies.

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MJ Flood Technology are committed to enabling all retailers, irrespective of size digitise. Digital strategy is not a one size fits all approach, different and unique customer journeys and customer experiences means in a lot of cases a blended approach will be required.

**mj flood**  
technology



**MJ Flood Technologies Connected Retail team is launching its new Digital Retail as a Service suite of products.**



**Audience Measurement as a Service**

Footfall counting with Demographics, Pathway analysis, hot and cold zone mapping, point of sale effectiveness measurement, queue management



**Digital Signage as a Service**

Instore digital displays, digital window displays, menu boards, audience measurement, gesture, mood and demographic triggered content, content management and support



**Mobile Apps as a Service**

Develop a consumer experience focussed mobile application and allow us to deliver it as a service without the usual capital investment costs



**Guest WiFi as a Service**

Captive portals, loyalty card integration, analytics and insight, customer tracking and marketing platform as well as the ability to improve efficiencies and productivity form a Wi-Fi Network delivered as a service

**Contact Cathy on 087 6636293 or [cmulhare@mjf.ie](mailto:cmulhare@mjf.ie) to book a Visit to the Connected Retail Lab in our Baldonnell offices. By appointment we will create an immersive and tailored digital retail experience based on your brand.**

**MJ Flood Technology**  
Clonlara Avenue  
Baldonnell Business Park  
Baldonnell, Dublin 22  
D22 V4F5

T: 01 466 3526 | E: [khanley@mjf.ie](mailto:khanley@mjf.ie)



# EDUCATION BY RETAIL EXCELLENCE

## DRIVE YOUR PHARMACY TO THE NEXT LEVEL!

Retail Excellence is delighted to announce dates for the new and comprehensive Pharmacy Management Programme. This unique and highly educational programme will be facilitated by Patrick McCormack (former Managing Director of the Sam McCauley Group).

The programme will deliver in-depth presentations starting with time management – achieving more in less time – which will straight away maximise the effectiveness of the manager's own time. Patrick will deliver comprehensive presentations on key financial matters and your role as the manager while the programme will also delve into the digital world, CX Change, critical workplace HR policies and much more. Speaking recently to Retail Times, Helen O'Dowd Head of Learning & Events with Retail Excellence said 'the objective of this two day programme is to inspire and educate pharmacy owners and managers to operate the highest performing and most profitable pharmacy businesses. We are filling the two days with practical, intensive and highly effective workshops which will elevate performance, finances and the team to a much higher level. We are also looking forward to our after-dinner speaker Cormac Tobin (former MD



Patrick McCormack



Retail Management  
Development Programme  
2018 delegates receiving  
their certs

Celesio UK & Ireland), with his address – 'Release the Genius!' The programme will be held in the Crowne Plaza Hotel Blanchardstown on Monday 15th October and Tuesday 16th October with dinner in the hotel on Monday evening.

To find out more about the programme and to book, go to [www.retailexcellence.ie](http://www.retailexcellence.ie) or contact Helen directly – [Helen@retailexcellence.ie](mailto:Helen@retailexcellence.ie) | 065 6846 927.

### RETAIL MANAGEMENT DEVELOPMENT PROGRAMME 2019

'We can't believe that 2018 has nearly gone already and so here at Retail Excellence we are deep in the planning stages for the 2019 Retail Management Development Programme' Helen O'Dowd told Retail Times' Editor. 'Almost 1,000 retail managers have participated in this programme over the past few years and it is regarded as the most influential and formative retail management development programme in Ireland. The programme structure alternates between foundation retail topics lead by retail expert James Burke and contributions from expert external speakers.'

Helen continued 'We are retaining the key foundation sessions such as management skillsets, developing aggressive sales growth,

monitoring and improving store performance, key financial measures, understanding KPIs and how to develop a bespoke action plan. Also included are workshops by key retail experts such as Alf Dunbar (customer service), Michael Neary (loss prevention), John Bradshaw (powering exceptional people skills) while introducing new presenters to the programme including Susannah Hewson on CX Change. The programme's unique style involves high levels of participation from the managers attending and capitalizes on peer leanings expertise within the room.'

Don't miss your opportunity to attend what is now considered to be the most transitional programme in the Irish retail industry where you will have the opportunity to hear innovative, challenging and engaging content from experts in all retail fields to help you drive your store to great success and lead a progressive and high performing team.

Get the dates in your diary now – Wednesdays: 6th March | 20th March | 3rd April | 17th April in the Crowne Plaza Hotel Blanchardstown and also included is Day2 of the annual Retail Retreat in Citywest Convention Centre on 22nd May.

Contact [Helen@retailexcellence.ie](mailto:Helen@retailexcellence.ie) | 065 6846 927 for further information.



# Implementation of RFID for stock integrity

WED2B are the UK's largest and fastest growing bridal retail chain. Each one of their 27 bridal stores nationwide feature an extensive range of competitively priced UK designed wedding and bridesmaid dresses. Customers are invited to visit at any time without an appointment and browse hundreds of dresses from their five unique bridal collections. Introducing new styles every week, they are bringing fast fashion to the bridal industry.

## Challenge

Offering a unique, off the peg shopping experience, WED2B operate an extremely lean stockholding model with a fast sell through. This turnaround meant stock accuracy would quickly fall back to 70% following any regular stock takes and combined with the inter-store stock movement meant accuracy decreased even faster. With this model, there was zero margin for error, as being just one unit out could mean a SKU being unavailable; risking disappointed brides and lost sales.

## Journey

To achieve stock file confidence, WED2B needed to implement an effective stock control system, which would track all items and give a quick and accurate visibility at every stage of the supply chain.

Head of Supply Chain, Chris Everest approached the topic from every angle to ensure the solution they chose was both cost effective and scalable. Having looked at RFID and NFC providers in the market, Chris found that most only offered one of the required components, which meant bringing in and managing several providers.

## Discovery

Chris visited a recently mobilised high street retailer to gain a better understanding of how an RFID solution had worked for them. He learned that the solution would allow for more frequent, accurate and cost-effective stock taking by discovering that the full count times had reduced to 1/50th, web rejections had significantly decreased from 20% to 5% and that they were achieving a consistent post implementation stock accuracy of 97.4%

These transferable benefits would enable WED2B to keep their stock orders low and to only reorder lines with a high stock return, and because of these low order quantities, the stock could be limited to just 1 SKU to be available in every store. The reprofiling process would also be improved as the solution would allow a leaner and more efficient stock transfer between stores to ensure there were optimum levels at any one time.

## Solution

A trial was executed at the flagship store which compared the inventory accuracy of the item-level RFID system to that of their existing stock taking process with the results demonstrating RFID's ability to improve inventory accuracy significantly. The trial facilitated a 25% improvement in inventory accuracy and a 96% reduction in cycle counting time as well as an over 20% reduction in stockholding.

## The Future

The RAS solution based on RFKeeper RFID Platform has proven extremely versatile with over and above the original expectations exceeded, and because the solution is highly scalable RAS and RFKeeper are now developing further features to the solution including; Interactive In-Store Apps, Smart Fitting Room Screens and 'Magic Mirrors'.

*"The implementation of an RFID stock monitoring solution has been fundamental to providing greater, and more accurate visibility of stock at every point throughout the supply chain. With the RAS and RFKeeper collaborative approach, we have not only achieved all our initial objectives, but have also found other benefits which we will be developing together in the future."*

*Chris Everest, Head of Supply Chain, WED2B - Awarded 'FuturMaster Award for Supply Chain Visibility' at the Supply Chain Excellence Awards 2017*

*"RFID is a cornerstone to these applications and the future of retail which will enhance the customer experience and boost sales through their omni-channel operations and 'Smart Store' capabilities"*

*Colm Roche, Business Development Manager RAS Ireland*

For more information about RFID in retail contact Colm Roche, Retail & Asset Solutions Tel: +353 87 7813678 colm.roche@retailassetsolutions.com

powered by





# MORE COMPANIES ARE NOW USING THE SMALL BENEFIT EXEMPTION TO REWARD STAFF

FromMe2You gift card was launched in late 2015. It is brought to the market by Retail Excellence at the request of Irish retailers seeking a fairer deal from multi-store gift cards. At that time Retail Excellence also lobbied to increase the Small Benefit Exemption scheme from €250 to €500. This has brought a significant increase in gift card sales which has benefitted the entire gift card market. Since then, many companies have chosen FromMe2You as their preferred gift card at Christmas and throughout the year. It offers greater choice with thousands of partner stores and many exclusive spending environments. FromMe2You has all the stores you would expect from a multi-store gift card with the addition of fantastic exclusives such as Tesco, Smyths Toys, Applegreen, Louis Copeland, Inglot and Butlers Chocolate Café.

In the run up to Christmas lots of employers are utilising Revenue's Small Benefits

Exemption scheme with FromMe2You gift cards. This scheme allows employers to reward employees with one non-cash gift each tax year. While this appears to be straight-forward, many companies still misinterpret or fail to use it effectively. The result is high costs and often a failure to maximise the benefit for employees. The SBE tax break, if used correctly, can be a tool to drive company initiatives or encourage employees to help the company control costs in specific areas. It can be an extremely low-cost way to recognise excellence in the workplace and improve staff retention.

Our **Recognition & Reward Software** allows for multiple rewards to be issued to an employee while still availing of the Revenue's €500 Small Benefit Exemption. This takes the total value of awards into one tax saving pool, maximising the full €500 available. It minimises the tax liability where employees are recognised multiple times in a year. Even

more importantly, it provides a report for Revenue, to ensure compliance and oversight.

Our broad range of retailers makes the FromMe2You gift card much easier for people to spend fully on the things they want, whether it's daily spend items (groceries, petrol etc) or larger luxury items such as a weekend away.

In addition to the large selection of spending environments we make it as quick and simple as possible for our clients to order gift cards in the way that best suits their needs.

For the consumer market we offer a simple online platform ([me2you.ie](http://me2you.ie)) where our range of gift cards can be purchased as well as the option to buy the gift cards in participating Applegreen, Circle K and Payzone sites nationwide.

For the corporate market we offer a selection of ways in helping to recognize and reward staff.

- 1 We offer packs of inactive cards to hold on site and only load a value and activate them when they are required. This can be done easily through our corporate order portal and means no waiting for delivery.
- 2 Alternatively, gift card orders can be placed directly through our corporate portal and sent out. This can include bespoke messages for staff.
- 3 A bespoke "Recognition & Reward Manager" portal has been developed for our clients.

Contact a member of our corporate sales team to set up a meeting to see how you can reward your staff this Christmas.

Email [corporatesales@me2you.ie](mailto:corporatesales@me2you.ie) or call us on 01 554 2000.

For more information visit our website [me2you.ie](http://me2you.ie)

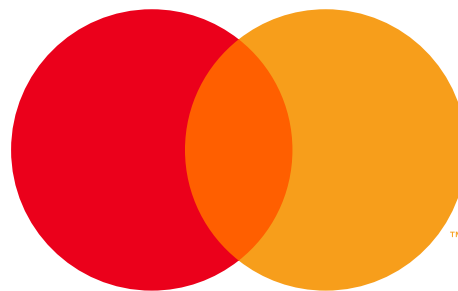


John Wall,  
Managing Director,  
FromMe2You



# MASTERCARD INSTALMENTS

## A New Way To Pay



mastercard®

### Keelan Bourke talks to Janne Karppinen, Vice President of Merchant Development at Mastercard, about the latest developments in payments technology coming shortly to the Irish retail market.

*What is the opportunity in the market that Mastercard has identified?*

What we see with today's consumer, is that they are looking for a smarter way to shop; they want flexible payment solutions that will help them fulfil their needs while maintaining a better control over their budget,

Mastercard Instalments is designed to respond to those needs, offering consumers flexible and convenient access to funds when needed, with the ability to split transactions across equal monthly instalments. This makes high-value purchases, such as a new TV or car repairs, more attainable and manageable.

We've conducted Europe-wide research including Ireland, and found consumers regarded instalments at Point of Sale as an innovative payment method of great appeal, so we are really excited to be able to offer this to consumers and retailers in Ireland.

*Sounds very interesting Janne, why would retailers and consumers choose Mastercard Instalments?*

For retailers, it will help attract new customers and increase sales, particularly for larger ticket items such as TVs, Washing Machines, luxury clothing, Jewellery, DIY projects, club membership fees and emergency purchases - our research has also shown that Instalment transactions have

significantly higher ATVs. Retailers will be protecting the credibility of their brand, by offering a trusted solution backed by the highly respected Mastercard processing network.

From a consumer point of view, it gives them greater control, flexibility and convenience. Consumers are pre-approved to access funds through their own banks, so no lengthy credit checks, and it gives customers greater choice at the point of sale (both in-store and online), allowing them to use their existing Mastercard card to stretch their budget when they need it while keeping control of their spending.

*Has this been proven elsewhere Janne and what are the next steps?*

Yes, Mastercard Instalments has been live in Romania since late 2016 and Ireland will be the second country to launch in 2018/early 2019,

followed by the United Kingdom. Ireland is full of progressive Irish and international retailers which have shown support and excitement to be early adopters of our latest technology. We are working on a number of pilots and following those we will begin to roll it out across the wider Irish retail market. Retail Excellence have been a great support in developing these relationships.



Janne Karppinen,  
VP Merchant  
Development,  
Mastercard



# 5

# STEPS TO A FINANCIAL PLAN

## Importance of planning

From a financial planning perspective it is crucial that you take a step back and think about your own financial future. A good financial plan should serve as a roadmap towards your individual financial goals.

## Where to begin?

A holistic financial plan will incorporate aspects of investment, tax, structuring and protection, bringing these elements together in a way which suits your individual needs.

The following are five key steps in the financial planning process, regardless of your age, business structure or current financial position. A good financial adviser should be able to tailor them and create a financial plan that is bespoke to you and your family.

### 1 Identify your financial goals

A good financial plan starts with identifying your financial goals. The goals are your destination and the plan is your roadmap.

Bear in mind that not all goals will have the same timeline or level of importance: for a younger business owner, the key concerns may be paying down debt or building up a pension fund outside the business; for someone older, the transfer of the trade to the next generation and the investment of surplus capital may take priority.

### 2 Set an appropriate investment strategy

The next step is to devise an investment strategy which gives you the best chance of

meeting your goals. Goals-based investing aims to align each goal with an appropriate strategy, reflecting your personal risk and objectives.

### 3 Be Tax Smart

It is important you are aware of the tax consequences of any course of action you may take and take advantage of any tax reliefs or exemptions applicable to you and your business.

### 4 Plan for unforeseen events

The fourth step involves planning for unforeseen events, such as serious illness or premature death. We often put off thinking about these issues – however, it is necessary to consider the impact on your family and business if you were to pass away suddenly or become too ill to work.

### 5 Review regularly

Putting a financial plan in place and identifying any action points for the short, medium and long term should help give you peace of mind that you are making progress towards your financial goals.

Nevertheless, it is important to regularly review your plan – at least annually and as and when there are changes to your personal circumstances or to the investment, tax or regulatory environment in which you operate.

Philip Smith is an Associate Director at Davy Private Clients. He works with retail business owners to provide best-in-class financial planning, investment management and asset selection. You can contact Philip directly on 01 614 9180 or email him at [philip.smith@davy.ie](mailto:philip.smith@davy.ie).

Please note that this article is general in nature, and does not take account of your financial situation or investment objectives. It is not intended to constitute tax, financial or legal advice and is based on Davy's understanding of current tax legislation in Ireland. Davy does not provide tax or legal advice. Prior to making any decision which may have tax, legal or other financial implications you should seek independent professional advice. There are risks associated with putting any financial plan or strategy in place. The value of investments may go down as well as up.

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Philip Smith, Davy





# Global knowledge. Local delivery.

In today's economy, you need advisors with a breadth of skills and expertise. With insights into your specific business issues. Who can work with you to develop the right solutions.

Willis Towers Watson offers professional advice on a wide range of business issues. Serving clients ranging from small businesses to multinational corporations, our services and solutions cover pension scheme design and management, compensation and rewards, talent strategy, insurance broking and analytics.

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# 6 WAYS

## to make your retail business more energy efficient.....

## & SAVE MONEY!

You are probably finding electricity is one of your biggest input costs and with most energy providers in Ireland still using estimated bills, there is little to no transparency on what these estimates mean.

When we work with really energy efficient businesses, we see that are 6 steps that they have taken to become more efficient.

### 1 Energy efficiency is a team sport.

First things first, reducing energy is a team sport – it is not just the responsibility of business owners. Encourage your employees to save energy by keeping them informed with energy saving tips and initiatives.

### 2 “Light up” your business efficiently

Remind your employees and co-workers to turn off lights (and, of course, other equipment) when not in use. If your business still uses incandescent light bulbs, switch them out for more efficient and cost-reducing LED light bulbs —these will instantly use up to 80 percent less energy than conventional lighting and can last up to 25 times longer.

### 3 Watch out for the ‘Energy Drainers’

Something as small as ensuring Computer monitors are turned off when not in use is an easy way to save on your business's energy bill. Ask your staff to set automatic sleep modes or manually turn off when not in use. It may surprise you that many devices continue to draw a small amount of power even when they are switched off. This means that it is important to unplug equipment not in use.

### 4 If you are handling food, mind your fridge!

If your business uses refrigerators, make sure the refrigerator coils are cleaned twice a year and replace door gaskets if there are slight gaps when closed between the door's seals. You can test for this by seeing if a euro-note fits between the seal when the door is closed. This will help your refrigerator to operate as efficiently as possible while retaining optimum coolness. Consider refrigeration technology such as Fridge saver or Chill scoop.

### 5 Take advantage of generous incentives

There are often Government incentives that support businesses installing energy efficient and Renewable energy solutions such as LED, solar, wind and heat pumps. Your business can avail of these as well as receive semi and full funding from Pinergy.

### 6 Install Pinergy Smart Business

Our latest innovation is Pinergy Smart Business; a technology-led energy offering to make businesses energy usage transparent. Its quick to access but more importantly easy to understand. Businesses who already have Pinergy Smart Business are able to control, monitor and reduce

their energy consumption and many have made immediate changes to their business when they see their energy consumption. Changes that are saving them real money. In addition, there are no more estimated bills, clear analytics on how your business is performing across each site and different payment options to suit your needs



Colm Foley,  
Head of Pinergy  
Smart Business



# WANT TO GROW YOUR BUSINESS?



IE Domain Registry

Getting online is a crucial part of growing your business. **.ie** online addresses enable you to reach out to new local and international customers, and sell your goods and services 24/7.



## HERE'S WHY YOU SHOULD CHOOSE A **.IE**



### It's identifiably Irish

**.ie** is the official Internet country code for Ireland. **.ie** tells the global community that you are Irish and tells the Irish community that you are local.



### Let your customers find you online

**.ie** addresses rank higher than **.com** addresses on Irish based search engines like Google.ie. Irish consumers are more likely to click on local website addresses.



### It's more likely to be available

**.ie** offers a wider choice of available names compared to **.com**, as significantly more of those names are already registered.



### It's the preferred online address for businesses in Ireland

75% of all registered **.ie** online addresses are businesses which proves that they recognise the value of having a **.ie**.

**It's easy and fast to register a .ie** – you only need to provide one document proving your identity and connection to Ireland. Returning customers do not need to re-submit any documents.

Set up a branded email address with your **.ie**. Our research shows that 77% of consumers trust companies that have a professional email address such as **peter@bestplumber.ie** as opposed to **peter@hotmail.com**.

Visit [www.iedr.ie](http://www.iedr.ie) to find out more.

77% of SMEs say being online and digitally savvy has raised awareness of their business.

OPEN





# SUPPLIER DIRECTORY





STAR	CATEGORY OF COMPANY	COMPANY	ACCOUNT MANAGER	CONTACT INFORMATION	REFEREES
	Address Capture Software	Autoaddress	Conor Moules +353 (0) 1 514 3439	info@autoaddress.ie www.autoaddress.ie	Bank of Ireland, Fastway Couriers, Musgrave Group
	Address Capture Software	GeoDirectory	Dara Keogh +353 (0) 1 705 7005	info@geodirectory.ie www.geodirectory.ie	Pallas Foods, Tesco Ireland
	Advertising Planning, Procurement & Monitoring Technology	Buy Media	Fergal O'Connor +353 (0) 87 2450064	fergal@buymedia.ie www.buymedia.ie	Ashford Castle, Pamex Ltd
	AI & Machine Learning, Data Science and Analytics	Rubikloud Technologies Inc	Brian MacMahon +353 (0) 87 273 4119	brian.macmahon@rubikloud.com www.rubikloud.com	Retail Excellence
	Auctioneer	Lisney	Emma Coffey +353 (0) 1 638 2700	ecoffey@lisney.com www.lisney.com	Irish Times, Ionet Ltd
★	Audit, Tax, Advisory Services	Grant Thornton	Damian Gleeson +353 (0) 61 607 993	damian.gleeson@ie.gt.com www.granthornton.ie	Carrolls Irish Gifts, Rtetail Excellence Ireland
	Automated Design	Tweak	Shane Corcoran +353 (0) 66 979 1455	shane@tweak.com, www.tweak.com	Bewleys, Savills
	Branding, Store Design, E-Commerce	Bradley Brand and Design	Andrew Bradley +353 (0) 86 258 4368	andrew@bradleybrand.ie www.bradleybrand.ie	Fields Jewellers, Kay's Kitchen, Keelings's
	Branding, Store Design, E-Commerce	IDEA	Ciaran Flanagan +353 (0) 1 250 0050	info@idea.ie www.idea.ie	Bord Bia, Insomnia
	Broadcast Media	Sky Media Ireland	Gareth Genockey +353 (0) 1 614 7611	gareth.genockey@sky.ie www.skymedia.ie	Albany Home Décor
	Business Training, Coaching & Mentoring	Action Coach Business Coaching	Paul Fagan +353 (0) 1 891 6220	ireland@actioncoach.com www.actioncoachireland.com	Gerry Browne Jewellers, The Italian Tile & Stone Studio
	Cash Handling Solutions	Premium Cash Solutions Ltd	Alan Condon +353 (0) 1 561 6000	alan@premiumcashesolutions.com www.premiumcashesolutions.com	Gunnebo, Topaz
	Cash Handling Systems	Glory Global	David O'Meara +353 (0) 1 467 0542	david.omeara@glory-global.com www.glory-global.com	Musgrave Group
★	Cash Logistics Services	GSLS	Paul Cahill +353 (0) 87 133 6000 Denise McCarthy +353 (0) 87 146 5085	pcahill@gsls.ie dmccarthy@gsls.ie www.gsls.ie	Applegreen, O'Briens Wines and Spirits
	Cash Processing Solutions	SUZOHAPP	Tom Weafer +353 (0) 1 801 4077	tweafer@scancoin.ie www.suzohapp.com	Retail Excellence
	CCTV & Video Analytics	Multisys Ltd	Eoghan Carroll +353 (0) 87 249 6381	Eoghan.carroll@multisys.ie www.multisys.ie	Born Fashions, Smyths Toys
★	Connected Retail Solutions	MJ Flood Technology	Keith Hanley +353 (0) 1 466 3526	khanley@mjf.ie www.mjf.ie	Applegreen, Three
	Connected Retail Solutions	Fujitsu	Caragh O'Carroll +353 (0) 86 804 4099	caragh.ocarroll@ie.fujitsu.com www.fujitsu.com	Premier Lotteries, Topaz
	Connected Retail Solutions	KALPRO	Claire Nally +353 (0) 86 041 2998	Claire.nally@kalpro.ie www.kalpro.ie	Retail Excellence
	Construction - Design, Supply, Install, Test and Maintain Lifts & Escalators	Infinity Lifts Ltd	Sin��ad Carmody +353 (0) 65 7050111	info@infinitylifts.ie www.infinitylifts.ie	Ecco Shoes, Sports Direct
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	Consumer Market Research & Training Consultancy	Customer Perceptions Ltd & Optimum Results Ltd	Emma Harte +353 (0) 42 93 39911	emma.harte@customerperceptions.ie www.customerperceptions.ie	DAA, RAI
	Convenience Foods	Kepak	Sean Cunningham +353 (0) 86 044 0673	sean.cunningham@kepak.com www.kepak.com	Centra, SuperValu
	Creative Services, Print Media, Retail Environments, Technology	The Smart Group	Tom Ryan +353 (0) 86 780 1626	tom@thesmartgroup.ie www.thesmartgroup.ie	Euronics, FromMe2You
	Customer Service Platform	Pubble	Shane O'Leary +353 (0) 87 684 3811	shane@pubble.co www.pubble.io	Horkans Lifestyle and Garden Centres Tony Kealys
	Data Science & A.I. Services	Vuzo Ltd	Peter Biggs +353 (0) 1 908 1246	peter@vuzo.ie www.vuzo.ie	Longacres Garden Centres (UK), Pets Corner (UK)
	Digital Marketing Agency	Core Optimisation Ltd	Caroline Dunlea +353 (0) 86 086 2840	caroline@coreoptimisation.com www.coreoptimisation.com	Compu b, Great National Hotels
	Digital Marketing Agency	Wolfgang Digital	Alan Coleman +353 (0) 1 663 8020	alan@wolfgangdigital.com www.wolfgangdigital.com	iClothing, McElhinneys
	Digital Marketing and Web Design	Ebow	David Douglas +353 (0) 1 478 9090	daviddouglas@ebow.ie www.ebow.ie	Great Outdoors, Peter Mark
	Display Solutions, Shop Fittings, Mannequins	Equipashop	Julian Lewis +44 (0) 28 9079 9990	julian@equipashop.com www.equipashop.com	Lifestyle Sports
	Distributor of VTac LED Lighting	Fitzpatrick Wholesale	Eoin Fitzpatrick +353 (0) 1 450 8300	eoin@fitzpatrickwholesale.ie www.fitzpatrickwholesale.ie	Carroll's Irish Gifts, Banba Toymaster
	Domain Name Registration	IE Domain Registry	Registration Services +353 (0) 1 236 5400	registrations@iedr.ie www.iedr.ie	Matrix Internet, Software Design Ltd
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	E-Commerce - Design, Development & Optimisation	Monsoon Consulting	Stephen Kenealy +353 (0) 1 475 0066	hello@monsoonconsulting.com www.monsoonconsulting.com	Heaton's, One4All
	E-Commerce & Customer Analytics	Conjura	Diarmuid Galvin +353 87 293 8096	diarmuid@conjura.com www.conjura.com	EZ Living, Learn Signal
	E-Commerce Performance Marketing	Ve Interactive Ireland Ltd	Robbie Dobbyn +353 85 877 2873	robbie.dobbyn@ve.com www.ve.com	Argento, 53 Degrees North
	Employee Time & Attendance Software	Elephant Smart Business	Linda O'Reilly +353 (0)87 698 2135	linda@elephantsmartbusiness.com www.elephantsmartbusiness.com	Five Guys, Fresh The Good Food Market
	Employee Time Recording Systems	Timepoint	Colin Ryan +353 (0) 21 423 2865	colin@timepoint.ie www.timepoint.ie	Applegreen, Musgrave Group, Tiger
	Employer Relations Department	Welfare (INTREO)	Caitriona Bracken +353 (0) 1 6732 741	Caitriona.Bracken@welfare.ie www.welfare.ie	Retail Excellence
	Employment Law, HR, Health & Safety Services	Peninsula Business Services (Ireland) Limited	Advisory Number 1890 300 010	info@peninsula-ie.com www.peninsulagrouplimited.com	Retail Excellence
	Energy Procurement	Exemplar Energy	Jonathan Fitzpatrick +353 (0) 87 276 8778	jonathan@exemplarenergy.ie www.exemplarenergy.ie	Arboretum Home and Garden Centre, Shaws Department Stores
	Energy Services	Pinery	Colm Foley +353 (0) 1 524 2825	colm@pinergy.ie www.pinery.ie	Aramark, DNG
	Energy Supplier	Flogas Natural Gas	Robert Irwin +353 (0) 41 98 31 041	rirwin@flogas.ie www.flogas.ie	Carmac Retail Ltd, Musgrave Wholesale Partners Ireland

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	EPOS and IT Consulting	MCBE Consulting	Dermot McCarthy +353 (0) 87 2412582	dermot@mcbeconsulting.com www.mcbeconsulting.com	O'Briens Wine, Beer and Spirits, Petstop
	EPOS Solutions	Touchstore	John Cassidy +353 (0) 61 225 655	johnc@touchstore.ie www.touchstore.ie	Inglot, McCabes Pharmacy Group
	EPOS Solutions	Retail Integration Limited	Patrick Heslin +353 (0) 1 429 6800	patrick@retail-int.com www.retail-int.com	Mothercare, O'Briens Wine, Beer and Spirits
	EPOS Systems, Payment Solutions	CBE	Seamus McHugh 1890 373 000	seamusmchugh@cbe.ie www.cbe.ie	CH Chemists, Paul Byron Shoes
	EPOS, Mobile Retail And Payments	Eirpoint	Niall Cannon +353 (0) 65 686 8880	ncannon@eirpoint.com www.eirpoint.ie	Dubarry Ireland, Patrick Bourke Menswear
	ERP Solutions	Intact Software	Mark McArdle +353 (0) 42 933 7142	mark.mcardle@intactsoftware.com www.intactsoftware.ie	Brett Supplies, Tilestyle
	ERP Solutions	TRC Solutions	Steven Maguire +353 (0) 1 296 3155	smaguire@trcsolutions.ie www.trc-solutions.com	Carroll's Irish Gifts, Horkans Lifestyle & Garden Centres
	Estate Agency Services	Coldwell Banker Ireland	Nicholas Hughes +353 (0) 1 411 0012	nick@coldwellbanker.ie www.coldwellbanker.ie	Spar
	Facilities Management	Grosvenor Services	Marianne Lambert +353 (0) 87 980 3377	mlambert@grosvenorservices.com www.grosvenorservices.com	Kildare Village, Westfield Shopping Centre
	Feedback Management/ Customer Experience Software	CX Index	David Heneghan +353 (0) 86 171 7022	david@cxindex.com www.cxindex.com	Musgrave Group, Selfridges Group
	Financial Services	Grid Finance	Andrea Linehan +353 (0) 85 192 4047	andrea@grid.finance www.gridfinance.ie	Blueface, Independent Finance Providers of Ireland
	Financial Services	Linked Finance	Tom O'Reilly +353 (0) 1 531 2293	tom@linkedfinance.com www.linkedfinance.com	Chopped, Mr Price
	Flexible Funding	SBCI - Strategic Banking Corporation of Ireland	Gillian Evans +353 (0) 1 238 5052	Gillian.evans@sbc.gov.ie www.sbc.gov.ie	Retail Excellence
	Footfall Counting, Digital Signage and Loss Prevention	Detectag Retail Services Ltd	John Dempsey +353 (0) 86 243 7100	john.dempsey@retailservices.ie www.retailservices.ie	An Post, Eir, Meteor
	Free Recruitment Service	EmploymentFocus - Focus Ireland	Catherine Murphy +353 (0) 1 878 6514	employmentfocus@focusireland.ie www.focusireland.ie	Retail Excellence
★	Gift voucher and Gift Card Solutions	FromMe2You Gift Card	John Wall +353 (0) 87 666 6795	John.wall@me2you.ie www.me2you.ie	Fields Jewellers, Harvey Norman
	Gift Voucher and Gift Card Solutions	Love2shop / Park Retail Limited	Robert O'Donnell +353 (0) 1 294 4090	robert.odonnell@love2shop.ie www.love2shop.ie	Argos, Debenhams, Heaton's
	Graphic Design, Printing, Delivery	Sooner Than Later	Mark Finney +353 (0) 1 284 4777	mark@soonerthanlater.com www.soonerthanlater.com	Domino's Pizza, The Suitable Clothing Company
	HACCP Paperless Management, Temperature Monitoring	Kelsius	Ciaran Gallagher +353 (0) 83 855 4404	ciaran.gallagher@kelsius.com www.kelsius.com	Centra Carnmore, SuperValu Cunningham's
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	HR Consultant	Tom Smyth & Associates	Tommy Smyth +353 (0) 21 463 4154	tommy@tsaconsultants.ie	B's Coffee & Muffins, Petstop, Skechers
	Human Resources Solution	Strandum Ltd	Brendan Carney +353 (0) 1 899 1900	bcarney@strandum.com www.strandum.com	O'Callaghan Hotels, Topaz
	Information Technology and Service	Gamma Location Intelligence Ltd	Richard Garry +353 (0) 1 707 9888	richard.garry@gamma.ie www.gamma.ie	Bank of Ireland, Fastway Couriers, Musgrave Group
	Insurance Broker, Pensions, Actuarial and Risk Management Consultancy	Willis Towers Watson	John Golden +353 (0) 86 419 7561	John.golden@willis.ie www.willis.ie	Sam McCauley Chemists
	Insurance Products	FBD Insurance	Patrick Carey +353 (0) 86 815 4193	Patrick.Carey@FBD.ie www.fbd.ie	Retail Excellence
	IT - Domain and Hosting Services	Blacknight	Michele Neylon +353 (0) 59 918 3072	michele@blacknight.com www.blacknight.com	Irish Pumps and Valves Ltd, The Cool Bean Company
	IT Security	Radius Technologies	Jerry Buckley 1890 592500	jerryb@radius.ie www.radius.ie	Ardkeen Stores, Electricity
★	Legal Services	Maples and Calder	Kevin Harnett +353 (0) 1 619 2036	kevin.harnett@maplesandcalder.com www.maplesandcalder.com	Harvey Norman
★	Licence Exempt Music Provider	Amazing Media	Grant Thompson +44 (0)191 603 0180	grant.thompson@amazing-media.com www.amazinginstore.com	Woodies
	Logistics - Express Delivery	DHL Express Ireland Ltd	Ciarra Hynes +353 (0) 86 197 0085	Ciarra.hynes@dhl.com www.dhl.ie	Carroll's Irish Gifts, Eurostyle
	Loyalty Software	LoyLap	Barry Bruen +353 (0) 86 192 9868	barry@loylap.com www.loylap.com	Press Up Entertainment Group, The Bannatyne Group
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	Material Handling Equipment and Service Provider	Capcon Ltd	Rory Comerford +353 (0)85 133 4323	rory@capcon.ie www.capcon.ie	Glanbia, Musgrave Retail Partners
	Messaging & Loyalty	ZinMobi	Brian Stephenson +353 (0) 86 777 5558	brian@zinmobi.com www.zinmobi.com	Musgrave Group, Shaws Department Stores
	Mystery Shopping, Store Assessments	Crest Mystery Shopping Ireland	Michele Cawley +353 (0) 65 684 6927	michele@crestireland.com www.crestireland.com	Harvey Norman
	Omni-Channel Retail Solutions	ProStrategy	Joe Kelly +353 (0) 1 429 1977	jkelly@proStrategy.ie www.prostrategy.ie	Allcare Pharmacy Group, Casey's Furniture, Ecco Shoes
★	Online Training Solutions	Olive Media	Robbie Glynn +353 (0) 86 144 9012	rglynn@olivemedia.co www.olivemedia.com	Tesco Ireland
	Packaging Recycling & Recovery Compliance	Repak Ltd	Mark Hayden +353 (0) 1 467 0190	mark.hayden@repak.ie www.repak.ie	Musgrave Group, O Birds Foodmarket Ltd
★	Parcel Delivery Service	DPD	Tim Dare +353 (0) 906 420 500	tim.dare@dpd.ie www.dpd.ie	Harvey Norman
	Parcel Delivery Service	Nightline Logistics Group	Orla Sheils +353 (0) 86 249 5597	osheils@parcelmotel.com	Opening Minds, Safety Care www.nightline-delivers.com
★	Payment Solutions	AIB Merchant Services	Mark Patterson +353 (0) 86 189 3681	Mark.Patterson@aibms.com www.aibms.com	Born Clothing, Brook Foods
★	Personal Wealth Management	Davy Group	Kevin Doherty +353 (0) 1 614 8778	kevin.doherty@davy.ie www.davy.ie	Retail Excellence



STAR	CATEGORY OF COMPANY	COMPANY	ACCOUNT MANAGER	CONTACT INFORMATION	REFEREES
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	Personalised Retail Packaging	Delpac Ltd	Maria O' Grady +353 (0) 66 947 9298	maria@delpac.ie www.delpac.ie	Arnotts, Patrick Bourke Menswear
	Personalised Retail Packaging	JJ O'Toole Ltd	Vicki O'Toole +353 (0) 61 229 333	info@jotoole.ie www.jotoole.ie	Arboretum Home and Garden Centre, Newbridge Silverware
	Personalized Shopping Experiences	Nosto Solutions UK Ltd	Chloe Pascal +44 (0) 844 484 9625	chloe.pascal@nosto.com www.nosto.com	Euronics, Vaughan Shoes
	PR Consultancy	Red Flag Consulting	Deirdre Grant +353 (0) 86 048 4279	deirdre.grant@thisisredflag.com www.thisisredflag.com	Retail Excellence
	Print and Design	Kingdom Printers Ltd	David Keane 066 712 1136	dave@kingdomprinters.net www.kingdomprinters.net	Retail Excellence
	Print, Packaging, Display	McGowans Print	David Fogarty +353 (0) 1 410 6783	dave@mcgowansprint.com www.mcgowansprint.com	Butlers Chocolates, Lidl
	Recruitment	Eden Recruitment	Peter Kelly +353 (0) 1 474 4544	peter.kelly@edenrecruitment.ie www.edenrecruitment.ie	McCabes Pharmacy Group, Musgrave Group
★	Recruitment	Excel Recruitment	Barry Whelan +353 (0) 1 814 8747	barry@excelrecruitment.com www.excelrecruitment.ie	Kilkenny Group, Topaz
	Recruitment	Head Hunt International	Tom Guilfoyle +353 (0)87 760 6690	tg@headhuntinternational.com www.headhuntinternational.com	Best Menswear, Supermacs
	Recruitment	PJ Personnel	Clare Byrne +353 (0) 87 362 8119	clare.byrne@pjpersonnel.ie www.pjpersonnel.ie	Graces's Eurospar, Rooneys SuperValu
	Recruitment	Wallace Myers International	Shane Casserly +353 (0) 1 619 1828	shane@wallacemyers.ie www.wallacemyers.ie	Homestore & More, Lidl
	Recruitment & Training	Noel Group	Valerie O'Connell +353 (0) 86 022 5044	valerie.oconnell@noel.ie www.noelgroup.ie	Retail Excellence
	Recruitment Platform	Jobbio	Beth McEntee +353 (0) 1 440 4900	beth@jobbio.com www.jobbio.com	Ecco Shoes, McCabes Pharmacy Group
	Recruitment Platform	Rezoomo	Audrey Spillane +353 (0) 87 149 9077	audrey.spillane@rezoomo.com www.rezoomo.com	Applegreen, Costcutter, Insomnia
	Renewable Energy - Solar, LED, Battery Storage, Lighting	Local Power Ltd	Pat Smith +353 (0) 86 261 3374	info@localpower.ie www.localpower.ie	John Cahill Fashions, Kavanaghs Pharmacy
★	Retail And Multi-Channel Software Solutions	K3 Retail	Mark Bryans +353 (0) 1 820 8321	mark.bryans@k3btg.com www.k3retail.ie	DAA, Woodies
	Retail Design	Maria O'Neill Retail Design & Associates	Maria O'Neill +353 (0) 87 250 7964	mariaoneillretaildesign@gmail.com, www.mariaoneilldesign.com	Gino's Italian Ice Cream, Stafford's Bakery
	Retail Lighting Specialists	Pro-Light Design & Technology Ltd	Paul Hanlon +353 (0)1 2962607	Paul.Hanlon@pro-light.ie www.pro-light.ie	Donnybrook Fair, Ladbroke's
	Risk Management Solutions	Seachange Ltd	Paul Cummins +353 (0) 87 052 24 95	paul.cummins@seachange-intl.com www.seachange.ie	Applegreen, McCabes Pharmacy Group
	Security and Electronic equipment service	MTS Security	Gerry Scully + 353 (0) 818 365538	gerry.scully@mtssecurity.ie www.mtssecurity.ie	BWG, Topaz
	Security Services	Mercury Security Management Ltd	Frank Cullen +353 (0) 1 861 2130	fcullen@mercurysecurity.biz www.mercurysecurity.ie	Elverys Intersport, Harvey Norman
	Security Tagging, Footfall Counting	Virtek	Vincent McKeown +353 (0) 1 885 1718	vmckeown@virtek-irl.com www.virtek-irl.com	Centra Dromiskin, Willow
	Shopfitting and Retail Design	McCabe Meenaghan Associates	Barry McCabe +353 (0) 87 293 1173	barry@mdg.ie www.mdg.ie	Arboretum Home and Garden, McCabes Pharmacy
	Shopfitting and Retail Design	Store Design Shopfitting Ltd	Paul Ryan +353 (0) 1 413 1350	pryan@storedesign.ie info@storedesign.ie d.mckeever@storedesign.ie www.storedesign.ie	Fallers Jewellers, Patrick Bourke Menswear
	Shopfitting and Retail Design	Storefit Shopfitters	Eamonn Brien +353 (0) 21 4344544	eamonn.brien@storefit.com www.storefit.com	Ecco Shoes, Sam McCauley Chemists
	Shopfitting and Retail Design	Shop Equipment Ltd	Martin Hendricken +353 (0) 87 284 6464	mhendricken@sel.ie www.shopequipment.ie	Garvey Group, Woodies DIY
	Software as a Service	Real World Analytics	Conall Lavery +353 (0) 1 693 1433	conall.lavery@realworldanalytics.com www.realworldanalytics.com	Kilkenny Group, Meaghers Pharmacy
	Specialist Entrance Matting Provider	Football Ltd	Ger Halloran +353 (0) 86 235 3515	ger@football.ie www.football.ie	Dunnes Stores, Musgrave Group
	Stocktaking Service	Stocktaking.ie	Patrick McDermott +353 (0) 87 138 9813 Sharon Kelly +353 (0) 86 389 9542	info@stocktaking.ie sharonk@stocktaking.ie www.stocktaking.ie	Carraig Donn, Elverys, Tiger Stores
	Stocktaking Service	TakeStock	Bernard Brown +353 (0) 1 77 55 242	bernard.brown@wecount.ie www.wecount.ie	Joyce's Supermarket, Musgrave group
★	Stocktaking Service	Retail & Asset Solutions	Colm Roche +353 (0) 87 781 3678	colm.roche@retailassetsolutions.com www.retailassetsolutions.com	B&Q, DAA, Lloyds
	Stocktaking, Merchandising & Retail Services	RGIS Inventory Specialists Ltd	Marcin Dettlaff +353 (0) 87 1272698	MDettlaff@RGIS.com www.rgis.ie	Lifestyle Sports, Tesco Ireland
	Store Design Fitting	DDC Group	Ashley Gardiner +353 (0) 1 401 3050	ashley@ddcshopfit.ie www.ddcshopfit.ie	Ebay, IKEA
★	Store Design, Display Solutions	Johnston Shopfitters	Shane Brennan +353 (0) 86 244 0714 Andrew Johnston +353 (0) 1 419 0419	sbrennan@johnston-shopfitters.com ajohnston@johnston-shopfitters.com www.johnston-shopfitters.com	Carolls Irish Gifts, Easons, Meaghers Pharmacy Group
	Tax & Custom Administration	Revenue	Press Office +353 (1) 858 9235	www.revenue.ie	Retail Excellence
	Tax Free Shopping	Fexco Tax Free	Lisa Murphy +353 (0) 86 021 8192	lmurphy@fexco.com www.shoptaxfree.com	Guinness Storehouse, Newbridge Silverware
	Technology Consultancy	Keytree Ltd	Adrian Slater +44 (0) 203 691 2936	Adrian.slater@keytree.co.uk www.keytree.co.uk	Dyson
	Vat Refund provider	Premier Tax Free	Tracey Despard +353 (0) 86 855 5292	Tracey.despard@premiertaxfree.com www.premiertaxfree.com	Carolls Irish Gifts, Ecco Shoes
	Video Production and Graphic Design	Another Avenue	Sharyn Mitchell +353 (0) 1 660 1588	sharyn@anotheravenue.com www.anotheravenue.com	Retail Excellence Ireland, Sky Ireland

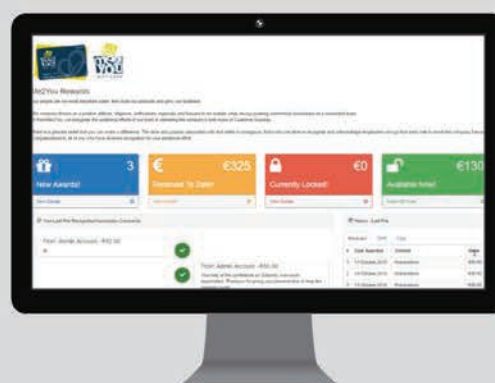
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