



Local Enterprise Office

Making It Happen

To contact
your Local
Enterprise
Office;

Telephone
044 9338945

STARTING OR GROWING YOUR OWN BUSINESS?

WE PROVIDE INFORMATION, EXPERT ADVICE
AND PRACTICAL SUPPORTS - LOCALLY

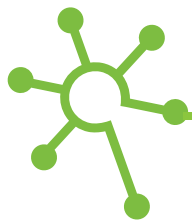


Grow

Start

Pre-Start

LocalEnterprise.ie/Westmeath
Making It Happen



Business Information

If you are in business or thinking of starting you are welcome to visit our business library which is regularly updated with the latest relevant business information for small businesses.

Visit the Local Enterprise Office Westmeath which is situated on the ground floor of the Westmeath County Council Offices, Mount Street, Mullingar or access our services on line on www.localenterprise.ie/Westmeath/

Business Information and Business Services include:

- Assistance with Business Research
- How to register a Business
- Starting a Business
- Growing your Business
- Legal structure for businesses
- Taxation
- Business Planning
- How to write a Business Plan
- Enterprise Supports available in Co. Westmeath
- Employment Legislation
- Management Development



Business Skills Training

Regular Business Training Courses

Local Enterprise Office Westmeath offers a wide range of business training on a regular basis in various locations in the County. For a list of our current training programmes, consult our current training schedule which can be obtained from our office or on our website: www.localenterprise.ie/Westmeath/

Regular business skills' training includes:

Business Start up

- Investigating your Business Idea
- Start your own Business
- Grow your Business

Financial

- Basic Book-keeping
- VAT
- Debt Management
- Cashflow Forecasting
- Pricing & Costing
- Taxation
- Computerised Accounts

Sales and Marketing

- Franchising
- Sales Skills
- Marketing on a tight budget
- Branding
- Internet Sales

Sectoral Training

- Retail Management
- Craft Business Development
- Food Businesses

Information Technology

- Marketing using digital Media
- Creating an Internet Presence
- Website Optimisation and Google Ad Words Campaign
- Online Businesses



Microfinance Loans

Under a partnership between Microfinance Ireland and the Local Enterprise Offices, Business Loans are now available through Westmeath Local Enterprise Office.

- Unsecured loans from €2,000 up to €25,000
- Terms from 3 to 5 years
- Can be used for start-up costs, working capital, purchase of stock equipment, machinery, vehicles, business expansion etc.

The loans are provided and underwritten by Microfinance Ireland and application may be made through the LEO office. Microfinance Ireland was established by the Government to provide additional lending to start-up and existing micro enterprises. The final decision for all loan applications is made by Microfinance Ireland. Loans are repayable to Microfinance Ireland according to the terms and conditions set out by Microfinance Ireland.

MFI Loans applied for through the LEO receive a 1% discount off the standard interest rate.

Micro Exporters Grant

Technical Assistance for Micro Exporters' Grants will part-fund the costs that can be incurred in investigating & researching export markets, e.g. exhibiting at Trade Fairs, preparing marketing material & developing websites specifically targeting overseas markets, the provision of these grant's will enable clients to explore and develop new market opportunities.

The grant will part-fund the costs that can be incurred in investigating and researching export markets, e.g. exhibiting at Trade Fairs, preparing marketing material and developing websites specifically targeting overseas markets. These grants should increase the numbers of LEO clients developing new export opportunities.

Grant Terms:

- Grant Covers 50% of eligible costs [net of vat] to a max of €2,500.
- Applications must be made prior to any expenditure being incurred
- Payments will be made to approved projects on receipt of proof of payment of all qualifying & approved expenses.

Trading On-Line Voucher Scheme

For Businesses greater than 6 months in operation & developing an E-Commerce site.

- Vouchers will be available to a maximum value of €2,500 or 50% of eligible expenditure whichever is the lesser;
- Business must be trading for 6 months and have less than 10 employees;
- Voucher approval must be gained prior to incurring any expense;
- Own labour is not an eligible expense;
- Third party costs only will be considered;
- All third party/supplier invoices must contain proper business details [e.g. Tax and Business Registration details].

Vouchers can be used for - IT consultation; Development or upgrade of an e-commerce website; Implementing Online payments or booking systems; Purchase of Internet related software; Purchase of online advertising; Developing an app [or multiplatform webpages]; Implementing a digital marketing strategy; Consultation with ICT experts for early stage adopters of online strategy; Training/skills development specifically to establish & manage an on-line trading activity

Lean for Micro

What is Lean? Lean is about being effective and efficient - doing things quicker, better, cheaper. Lean strives to stamp out waste and to continually improve.

Lean tools and techniques are helping companies across all sectors and all sections from e.g. production, business processes but also sales and financial analysis and strategy.

The techniques are used to address competitiveness issues within their businesses, building the capability of their people to identify issues and improve their operations. Lean is about being effective and efficient - doing things quicker, better, cheaper...together. Lean strives to stamp out waste and to continually improve.



Business Advice and Mentoring

Business Advice

This is available either from one of the LEO Enterprise Officers or through a panel of professional Business Mentors.

Individuals and Businesses are welcome to contact any of the Enterprise Officers at Local Enterprise Office Westmeath to discuss their idea or business plan in confidence.

Mentoring

LEO Westmeath has formed a panel of experienced Business Mentors that are available to meet with business owners to advise them on particular issues in their business. Issues that we provide mentors on include business planning, human resource and employment legislation issues, financial matters, taxation, marketing, procurement, operations management and intellectual property rights. Specialist advisors are also available for the craft, food, engineering, manufacturing and retail sectors.

A Mentors primary role is to listen, offer advice and provide guidance. As each business is unique and has its own individual requirements, a mentor identifies the specific needs of their client and customises the advice to the particular business.

A standard mentoring assignment is three sessions [3 x 3 hours]. The fee for this standard session is €70.00.

Finance

Local Enterprise Offices provide a range of financial supports designed to assist with the establishment and or growth of small scale businesses employing up to ten people subject to eligibility criteria.

These include:

- Feasibility/Innovation Grants
- Priming Grants
- Business Expansion Grants

Please note Terms & Conditions apply

Feasibility / Innovation Grants

What are Feasibility/Innovation Grants?

Feasibility / Innovation Grants are designed to assist the promoter with researching market demand for a product or service and examining its sustainability.

It includes assistance with innovation including specific consultancy requirements, hiring of expertise from third level colleges, private specialists, design, patent costs, and prototype development.

The maximum Feasibility / Innovation Grant payable for the BMW Region [including Westmeath] must not exceed 60% of the investment or €15,000 whichever is the lesser.

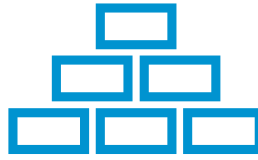
Business Specific Training - Costs here refer to specialised management or key personnel training programmes that are required to ensure the growth of the business. Such courses should not be generally available under the Boards general training programmes.

Innovation Costs - Costs under this category may include prototype development, innovative design, research costs, patent costs, and third level college consultancy.

Consultancy Costs - These include design fees, architect, accountancy and legal fees.

Miscellaneous Costs - This may include telephone costs, mileage costs at €0.26 per kilometre, subsistence & overnight costs, air travel etc. The overall maximum drawdown in this category should not exceed 20% of the overall grant level. [Note payments to state bodies including local authorities are excluded]





Priming Grants

[For Businesses Trading < 18 months]

A Priming Grant is a business start-up grant, available to micro enterprises within the first 18 months of start-up.

Grant Aid Available

If your proposed project is deemed eligible and if you satisfy the various criteria for acceptance, the maximum aid available is 50% of the VAT exclusive costs to a maximum of €75,000.

What can you receive a grant for?

Expenditure may be considered under the following headings:

Capital Items - including fit out of workspace, office equipment, machinery, computer costs. [Note: acquisition of building and purchase of mobile assets are excluded from grant aid]

Salary Costs - For first year of employment. This money is paid in two instalments. The first instalment is at the start of employment; and the second after six months of employment.

Consultancy, Innovation, Marketing Costs - These may include packaging, brochures, business cards, trade fairs, website development, consultancy fees and other marketing initiatives.

Business Expansion Grant

[For Businesses Trading > 18 months]

The Business Expansion Grant is designed to assist the business in its growth phase after the initial 18 month start up period.

Grant Assistance Available:

The maximum Business Expansion Grant payable must not exceed 50% of the investment or €75,000 if your proposed project is deemed eligible and if you satisfy the various criteria for acceptance.

A percentage of any grant assistance will be in refundable form at the discretion of the LEO.

What can you receive a grant for?

Expenditure may be considered under the following headings :

Capital Items - including fit out of workspace, office equipment, machinery, computer costs. [Note: acquisition of building and purchase of mobile assets are excluded from grant aid]

Salary Costs - For first year of employment. This money is paid in two instalments. The first instalment is at the start of employment; and the second after six months of employment.

Consultancy, Innovation, Marketing Costs - These may include packaging, brochures, business cards, trade fairs, website development, consultancy fees and other marketing initiatives.





If you want to apply for LEO financial support, you need to contact your local LEO. They will assess your eligibility. Applications are considered on a case-by-case basis and the level of funding will be decided after the assessment.

If you receive grant aid, you will be included in the list of beneficiaries under Art. 115 (2) of Regulation (EU) No 1303/2013 [Common Provisions Regulation]. This list will be updated every six months and can be accessed on the Regional Assembly websites.

Freedom of Information

The Local Enterprise Office will not release any information received as part of this application unless it is required by law, including the Freedom of Information Act 2014. If we receive a Freedom of Information request, we will tell you so that you have reasonable time if you want to contest a disclosure.

Data Protection

The Local Enterprise Office is committed to protecting and respecting your privacy. Our Data Protection Notice tells you about your privacy rights and sets out how we, as a Controller, collect, use, process and disclose your personal data relating to your interactions with us. Please refer to www.localenterprise.ie/legal for copies of our privacy notices.



For details of your LEO visit

LEO Westmeath,
Westmeath County Council,
Áras an Chontae,
Mullingar, Co. Westmeath

044 9338945

www.localenterprise.ie/Westmeath
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