

A Guide to Setting up a Retail Business in Westmeath

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Getting Started

Making the decision to set up a retail unit involves careful consideration. Setting up any retail business will involve considerable financial outlay and time. The purpose of this guide is to take you through the steps to get started and provide you with relevant information that will help you plan your business start-up.

Step 1 - Market Research

Before you even think about selecting a retail premises, it is essential that you carry out detailed market research. This will reassure you that you are doing the right thing and that there is a market for your new business. One of the main reasons why businesses fail is that they did not research their market fully before starting up. You can learn a lot about your intended business by conducting market research and it may influence the direction of your business. It is always better to know this information before you start rather than after.

Questions to be answered:

- Is there a market for my product / service?
- Is the market for my product / service growing and expanding?
- Who are my competitors?
- How much are people willing to pay?
- How much can I expect to make running this business?
- What costs will I incur in setting up and running my business?
- What trends exist in your business?

Learning about your market

How do I work out if there is a market for my business?

This will depend on what type of business you are intending to open, but the same basic principles apply to all businesses.

1. Start by clearly identifying your product / service.

I plan to sell..... (Have you clearly identified what products /service you are selling? You need to do this before you proceed with further market research)

2. Then answer the following questions.

Who needs / wants this product or service?

How many potential customers will I need to make this business work?

Can you clearly identify your potential customers? In some cases this is easy as it may be definable sectors, for example if you are opening a pet shop, your main market will be pet owners; if it's a sports shop, your main market will be sports enthusiasts but in other cases it may be a more general profile and you will have to try and identify your market. Who do you envisage your typical customers to be?

Can you identify the number of potential customers you could have? This can be difficult and you may need help from an enterprise professional to work this out.

Information about the number of people living in your area, and their age profile, is available from the Central Statistics Office at www.cso.ie or from Westmeath County Councils' Development Plan 2008-2012.

Further information about peoples' spending habits may be available from published research including Household Budget Surveys or Enterprise Support Agencies.

Published research from trade associations may also help you with background research for example, the biggest buyers in the craft market are affluent women aged over 35years. (Source: Craft Council of Ireland)

Once you have established who your target market is, it will be helpful to assess what their needs are. You will more than likely need to conduct some research relevant to your new business by conducting a questionnaire survey and asking a representative sample of people.

Think clearly about what you need to know. Examples of questions might include:

Are there specific products / services people are interested in?

How often will people buy your product / service?

How much would they be willing to pay for it?

Do they have a current supplier?

Are they happy with the service /product they current receive?

Do they shop locally or out of town?

Is there anything you can do to increase shopper's interest in your business?

Try and survey as many people as possible, but don't rely on family and friends as they may be anxious to help you and may say what they think you want to hear.

It may also be possible to meet with a group of potential customers before you open your business to test their reaction to your proposal. For example, if you are setting up a children's' clothes shop, are there any Mother & Toddler Groups you could talk to?

Think about the widest possible market you can target. Are there any possibilities for establishing a business to business market or are there local companies that might be interested in your product or service.

Following your market research you should have:

- Clearly defined your product /service.
- Identified who your customers are likely to be.
- Information on your expected customers (numbers and spending habits)
- Be very aware of who your competitors are and what their strong and weak points are (remember to include internet shopping as a source of competition)

Following this you need to evaluate all the information you have gathered and make an assessment whether or not to proceed.

Step 2 Compiling Costs and Selecting a Premises

Deciding where to locate your business is likely to be one of the biggest decisions you will make. This will be influenced by budget constraints and availability of suitable premises.

Visit local auctioneers to see what is available and see what current market prices are like. Westmeath LEO produces a database of premises available for sale or lease in Co. Westmeath. The database is available in hard copy or online at www.westmeath-enterprise.ie and is free of charge.. When deciding on a location, you need to consider the following:

- Does the location suit the business?
- Is planning permission required for any aspect of your premises?
- Are there any restrictions on the signage you can erect?
- Is there adequate parking nearby?

- Are all essential services available? (water, electricity incl. 3 phased if required, toilet facilities, waste disposal)
- Do the premises comply with health, safety and access legislation?
- Will you have enough storage space?
- Is there a feel-good factor about walking into your premises (those on the sunny side of a street attract more foot-fall)
- Do the premises require decoration?
- How much will fit out cost?
- How does the rent compare with other similar sized premises?
- What service charges will you have to pay? (cleaning, maintenance, lighting, alarm monitoring etc)
- Do you know exactly what you are paying for? Has the landlord insured the building? Will they maintain the exterior?
- What do other traders in the area think about the location?
- Do you have access to the premises on a 24hr, 7 day basis?
- Is it easy for deliveries to access your premises?
- Remember you will be paying rates on your premises. Check the existing charges with the estate agent /landlord.

Once you have gathered information on the cost of premises locally, you can compile your fixed costs and initial capital outlay as follows:

- Building Adaptation
- Equipment (cash register, credit card services, shelves, displays etc)

Following on from this, you need to do a cash flow forecast of your projected income and expenditure on a monthly basis.

This will help you determine what level of sales you will need to generate each week in order to make your business profitable. This is very important and will ultimately help you to decide whether or not to proceed. Knowing what your level of sales needs to be each month will also help you decide how much stock you need to purchase.

Cost of being in business

Listed below are some of the costs that you might need to do some research on and budget for before you can complete your cash flow fully:

Insurance

It is important when starting a business to ensure as far as possible, that you're Assets and Liabilities are covered by insurance. An uninsured loss could have a detrimental effect on your business and could possibly put you out of business.

It is advisable to visit a broker or insurance company and discuss your requirements. They will probably offer you a Combined Policy which will include cover for:

Fire	Theft
Loss of Profits	Money
Employers Liability	Glass
Public Liability	Additional Covers
Theft	Personal Protection (Personal Accident, Serious Illness, Life Assurance)

Waste Disposal

Waste disposal services in the county are provided by Westmeath County Council (contracted to Allied Waste Ltd.) and a number of private operators. There are some differences in the charges between the different operators so make sure you minimise your disposal charges by finding the most competitive provider. Check out www.repak.ie for details of environmentally friendly waste disposal.

Water Charges

Up until 2008, commercial premises paid water rates at a flat rate to Westmeath County Council. This system changed in 2008 as the Council introduced metered charges for water services of non-domestic customers. Water charges will depend on your level of usage. Premises that do not have a metre will pay a flat rate based on assumed level of water usage. There are 14 different flat rates charges depending on your type of business, for example hairdressers will pay more than offices.

Rates

Rates are a local property tax. Your rates are calculated by multiplying the Annual Rate on Valuation (as determined by the County Council) by the valuation on your property (as determined by the Commissioner of Valuation) If you are located within the Westmeath County Council area, the County charge called the value multiple is 51.75 and if you are located within the Mullingar Town area, the value multiple is 54.75. If you are located within the Athlone Town Council area, the value multiple is 60.12

The Valuation Office in Dublin set the rateable valuation on your property, based on its market valuation. You can confirm the rates due on your property by contacting Westmeath County Council (Rates Office Tel: 044-9332066) or asking your landlord or estate agent. Make sure there are no arrears on rates before you enter into any lease agreement on a property, as you could be liable for up to two years arrears of rates.

Banking & Credit Card Services

As a retailer, you will more than likely be required to install facilities to process credit card and laser payments. These services can be acquired through your bank, or an agent appointed by them. It costs approx. €500.00 to purchase the systems but you need to take account of the fact that there is also a monthly charge of between €50.00 - €80 euro and a deduction of 2.1% - 2.8% on each credit card transaction, and a charge of .26c on each laser transaction.

Accountancy Costs

It is always useful to have an accountant to help you but you may be able to reduce time and subsequent charges by operating good book-keeping systems yourself. By keeping your own books or at least monitoring them will give you a good idea of how your business is performing. Westmeath LEO offer $\frac{1}{2}$ day courses in book-keeping and interpreting your own accounts. Alternatively, a list of book-keepers is available from Westmeath County Westmeath LEO.

Step 4 Legal Aspects of your Retail Business

Legal Structure of Your Business

You have two options when setting up your own retail business. You can trade as a Sole Trader or you can set up a limited company. Trading as a Sole Trader is very straight-forward, you automatically become a sole trader by starting a business on your own. If you set up a limited company, it is a separate and distinct legal entity and separates you from the company. See www.localenterprise.ie/westmeath for the advantages and disadvantages of setting up as a company. The Westmeath LEO can advise you on the most appropriate option for you. If you are considering setting up a limited company, it is advisable that you seek professional advice from an accountant or solicitor.

Take note if you establish a limited liability company, you are now required by law to disclose certain information on your letterheads and order forms. The information includes the name and legal form of the company, its trading name, information on directors of the company, the company's place of registration and registration number, the address of the company's registered office. For a complete list of all requirements log onto www.odce.ie (Office of the Director of Corporate Enforcement) Please note that you are required to display your name in legible characters on all other company documents including invoices, cheques, money orders and receipts.

Registering for Income Tax and VAT

Once you have decided on your legal structure, you can register for Income Tax with the Revenue Commissioners by completing a TR1 Form if you are a Sole Trader or a TR2 if you have established a company. These forms ask you for your personal details (name, address, telephone numbers etc), the nature of your new business, when you commenced in business and where you will operate the business from. You can also use this form to register for VAT and if you are taking on employees, to register as an employer. If you need assistance completing the form please contact the Westmeath LEO.

It is more than likely that you will also need to register for VAT. VAT is a consumer tax. It is collected by VAT registered traders on their supplies of

taxable goods and services. Each trader pays VAT on goods and services bought by the business and charges VAT on goods and services sold by the business. You can voluntarily register for VAT at any stage but you must register for VAT if your turnover exceeds €35,000 if you are supplying a service and €70,000 if you are supplying goods. The VAT rates you charge and collect vary depending on the type of business you are operating. A full listing of VAT rates is available from the Revenue Commissioners. You can register for VAT when completing a TR1 / TR2. The Revenue Commissioners will then issue you with a VAT number and it is your responsibility to keep proper VAT returns. Remember if you purchase equipment in a six month period prior to registering for VAT, you will be able to claim back the VAT paid on your purchases.

You will need to learn how to complete a VAT return. The Westmeath LEO run a $\frac{1}{2}$ day practical course in doing VAT returns which will show you all you need to know and will help you run your business more efficiently.

The local tax office for businesses in Westmeath is in Athlone and can be contacted at 09064-92681 or visit the Revenue Commissioners at www.revenue.ie

Plastic Bag Levy

Retailers wishing to supply plastic bags to their customers, and charge accordingly for them must collect levies and pay them to the Collector-General. Full details are available from the Collector-General, Environmental Levy Section, Sarsfield House, Limerick. Tel: 1890-20-30-70

Registration of Business Name

Your business name is important and you should take time to choose it carefully. The right name will be:

- Unique
- Easy to remember, pronounce and spell
- Informative
- Create the right image

Remember to check that the domain name is available, and see how your name works in ads and tag lines.

If you decide to call the business a name, other than your own name, it is advisable to register your Business Name with the Companies Registration Office (even if you are a sole trader) as you may need it to open up a Business Bank Account.

You can register your Business Name by completing a RBN1 available to download at www.cro.ie. It costs €20.00 if you complete the form on line and €40.00 if you complete the application by post.

You will then be issued with a Certificate of Business Name, which must be displayed in your business. This does not protect anyone else from using your name, nor does it imply that you are entitled to use of the name. Business Name registration simply involves an individual disclosing that you are carrying on a business under a name which does not consist of your own individual name. It is just a trading name and does not have any limited liability.

Planning Permission

You may be required to obtain planning permission before you commence in business. Check with your landlord or estate agent with regard to any planning restrictions that may exist on your premises. If adequate planning is not in place for your proposed business, you will need to apply for change of use from Westmeath County Council Tel: 044-9332000 Please note that a fire certificate may also be required for you to operate in a commercial premises.

Importing goods from overseas

If you are purchasing goods for sale at trade fairs or from suppliers within the EU, there are no import duties payable and you can transport the goods into Ireland, however you must pay all VAT due on these items. If you are importing goods from outside the EU, a different set of rules apply and there are strict procedures you must comply with. These are all detailed in 'A Guide to Importing and Exporting' published by the Revenue Commissioners, available from Westmeath LEO.

Trading Laws

EU Directives set out requirements for the manufacture of a wide and growing range of products including: Simple Pressure Vessels, Safety of Toys, Construction Products, Electromagnetic Compatibility, Safety of Machinery, Personal Protective Equipment, Gas Appliances, Non-automatic weighing instruments, Active implantable medical devices, Hot Water Bottles, Motor Vehicles and their trailers, Low-voltage.

If your product falls into any of these areas, you need to meet the requirements of the relevant Directive. Compliance with these directives is shown by the CE Marking, subject to assessment by the National Standards Authority of Ireland.

Consumer Rights

Consumer Rights is an important issue for any retail business and you should familiarise yourself with all aspects of current legislation by contacting the Office of the Director of Consumer Affairs at www.odca.ie

It is a good idea to draw up policies on return of goods, offering credit, approbation, gift vouchers and also incidents of shop-lifting, damage or breakages to stock. It is always easier for you and staff to deal with issues if there are clear policies in place.

It is also worth checking out the National Consumer Association at www.nca.ie to learn about what rights consumers have.

Step 5 Marketing

At this stage of your development, you need to have a marketing plan in place. What is your marketing budget? How will customers hear about you? What image do you want to present of your business?

Take time to get the overall image of your business right. Here are things you need to consider:

Interior	Packaging	Telephone/Answering
Website		
Name	Quality	Presentation
Business Stationary	Advertising	Promotion
Pricing	Correspondence	Selling
Brochures	Service	Employees

These are all areas you need to have considered before you open your business.

Following on from your market research you should have a good idea of your customers and you will need to work out the most effective way of promoting your business. Advertising may not be enough, remember there is more to promoting your business than advertising. Other forms include:

- Direct Mail
- Personal Selling - how well you and your staff interact with customers.
- Public Relations
- Publicity - official openings, sponsorships, inclusion in events such as fashion shows, wedding fairs, sports events,
- Internet - website, make sure your website is optimised. Westmeath LEO offers a Web Optimisation Course which will assist you on a one to one basis with your website. Website Development Grants are available from Westmeath LEO - details at www.localenterprise.ie/westmeath

Do not assume just because you open a business that people will automatically know you are there. However, once you have customers, remember it is cheaper to keep your existing customers than to find new ones. Loyal customers will spend more money with you than other customers,

bring in new customers (through word-of-mouth recommendations) and loyal customers cost less than acquiring new customers.

Research shows that businesses that provide **top class customer service** experience:

- Improvements in staff morale (reducing staff costs)
- Lower staff turnover (reducing recruitment costs)
- Longer customer retention (up to 50% longer)
- More repeat business (20-40% lower selling costs)
- More referrals (20-40% lower promotional costs)
- Higher prices (7-12% higher)
- Increased margins (7-17% more profit)

Website

More and more websites are becoming an important marketing tool, and it is now an essential pre-requisite for all businesses. Where appropriate it may also act as an opportunity to sell directly to your customers. When you are designing a website for the first time, make sure and do your research. Will you be able to update it yourself? What annual charges are you going to pay? Can you develop on-line shopping? How often will you need to change images? When you selecting a web designer, look at work they have done and don't be afraid to ask for references. Westmeath LEO also offers web clinics where you can get impartial advice from a web consultant.

Technology and Your Business

Information Technology plays an important part in nearly every business and you should be using it to make your business more efficient and effective. When you are starting out, investment in information technology will depend on your needs and budget. I.T. may assist you with managing your accounts, payroll, stock control and ordering, cash intake, online banking and marketing. If you need assistance with assessing your technology needs or advice on investing in I.T., you can apply to Westmeath County Westmeath LEO for a **Tech-Check Audit**. You will be provided with an advisor who will visit you on-site and assist you with developing IT systems that enhance your business.

Step 6 Staffing and Employment Legislation

One of your biggest expenses in your business is likely to be staff costs. There are many issues to consider when taking on staff, if you have never been an employer before it can be daunting so it is worthwhile reading some useful guides, such as:

'Starting Your Own Business' (by Ron Immink & Brian O' Kane) available from Westmeath LEO - it gives good information on recruiting the right staff, finding the right applicant, interviewing and delegating tasks, managing and maintaining staff.

As an employer, you will need to familiarise yourself with current employment legislation. '**A Guide to Employment Legislation**' is available from Westmeath County Westmeath LEO and regular training courses are also available on Employment Law. These courses will provide you with templates of employment policies and contracts. Listed below are some of the most important aspects of taking on employees:

- Employees are entitled to a written employment contract **or** terms and conditions within two months of commencing work.
- Minimum Wage (€8.65 per hour as of January 2008)
- Protection against discrimination
- Holidays and rest periods
- Maternity, Adoptive and Parental Leave
- Trade Union Membership
- Minimum notice on termination of employment
- Protection against unfair dismissal
- Protection against redundancy, and minimum payments if it should occur.

Of course, you must ensure that you are paying appropriate tax (PAYE) and PRSI contributions for all staff members. These amounts will vary depending on the level of pay for each staff member and their own personal entitlements. Information on current rates are available from the Revenue Commissioners on their **Employers Helpline 1890 254 565**.

Detailed employment legislation is available on www.employmentrights.ie including specific information on Employment Regulation Orders for staff in retail outlets.

Employing non-nationals

A work permit is not required by a national of an EEA state which includes all EU countries (incl. Czech Republic, Estonia, Latvia, Lithuania, Hungary, Poland, Slovenia, Slovakia, Cyprus, Malta) and Norway, Iceland and Liechtenstein. If you wish to employ someone from outside the EU and the additional countries listed, you will need to apply for a work permit on behalf of your employee. Prior to applying for a work permit, employers must co-operate with FAS to try and fill any vacancy through domestic or EEA labour market. If the vacancy is not filled by an Irish /EEA candidate, the employer must phone the local FAS office and request the next stage documentation to proceed with employing a non-national. Westmeath LEO can provide you with employment contracts and safety statements in a number of European languages.

Pensions

You are not compelled as an employer to provide employees with an occupational pension scheme but the Pensions Act 1990 does set regulations in regard to Occupational Schemes. In addition, since 2002, employers who do not provide an occupational pension scheme are obliged to provide access for their employees to Personal Retirement Savings Accounts. Further details are available in the 'Guide to Employment Legislation' produced by Westmeath LEO, available free of charge from our offices or available to download on our website.

Health & Safety Regulations

Health and Safety Regulations place specific duties on both employers and employees. The general duties of employers, with regard to health and safety at work are:

- To provide and maintain a place of work which is safe and without risk to health.
- To provide safe means of access and egress at each place of work.
- To provide and maintain plant and equipment which is safe and without risk to safety and health.
- To provide information, instruction, training and supervision necessary for safe and healthy working.
- Where hazards cannot otherwise be controlled, to provide and maintain suitable protective clothing or equipment.
- To prepare adequate emergency plans
- To prevent risks to health and safety in relation to the use of articles or substances
- To provide welfare facilities such as a supply of drinking water, first aid etc.
- To acquire where necessary the services of competent persons, to ensure the safety and health at work of employees.

A Safety Statement must be prepared by the employer and this must be brought to the attention of people affected by its terms which will include employees and contractors. There are clear guidelines set out in legislation requiring that an employer specify the safety, health and welfare arrangements, and resources in place, co-operation required of employees and names and job titles of persons responsible for the tasks set out in the safety statement.

Westmeath LEO provides courses that explain Safety Statements and will assist you with writing your own safety statement.

Employment Policies

Many employers now provide employees with a list of employment policies, outlining company policies on grievance, leave, termination, code of practise, dress codes, and other issues such as mobile phone use etc. 'A Guide to Defining Your Employment Policies' is available from Westmeath LEO.

Supports Westmeath LEO can offer Retail Businesses

What can Westmeath LEO do for my retail business ?

13 things we can do for retail businesses locally

- You are welcome to come to our Business Information Centre in County Buildings, Mullingar and browse through our centre where you find Employment Legislation Guides, Marketing Supports, Learn about local Business Networks, Information on upcoming events and conduct local market research if required.
- You can meet with a Business Advisor (free of charge) at any stage to discuss any aspect of your business in a confidential setting.
- You can avail of our mentoring service which provides specialist business advisors to work with you on a one to one basis. Mentors are available to assist you with marketing plans, financial planning, human resource management or whatever your particular need is.
- Attend one of our regular seminars on topics such as Company Law, Energy Efficiency, Social Networking, Developing an Online Shop, Handling Redundancy, NERA Inspections, Health & Safety compliance.
- Continuous training programme schedule, short professional development courses including 'Increasing Sales in a Downturn' 'Website Marketing and Optimisation' 'Getting the Most from your bank' 'Credit Control - How to get paid' 'Financial Essentials of Business' Full schedule will appear on our website in January 2010.
- Safety Statement. Do you have a safety statement ? Attend one of our workshops and avail of our mentor who will visit your business and assist you with compiling your own safety statement.
- Attend our one to one Internet Clinics with our web specialist, he will objectively review your website and how it is working for you. Advice offered on optimisation, buying on line and making your website work for you.
- Website Grant. Receive 50% funding (subject to €1,000.00 limit) to develop or upgrade your website.
- Exhibition Assistance. If you are attending a trade fair or lifestyle exhibition to promote your business, you can apply for 50% funding towards your costs. Criteria apply. See website for further details.
- If you are a woman in business, join our Women in Business Network and attend our quarterly events where you can learn more about being in business but also make new business contacts.
- Promote your business at our Speed Networking Events.
- Avail of the Work Placement Programme - where you provide work experience to an unemployed person for 9 months while they retain their Social Welfare payments.
- Sign up for a FREE Energy Audit with SEI. Reduce your energy costs by up to 20%.

List of useful websites

List of useful websites for small business

	Website Address	Details
Government Agencies & Government Bodies services	www.entemp.ie www.fas.ie www.basis.ie	Department of Enterprise and Employment FAS Business access to state information & Supported
	www.enterprise-ireland.com www.forfas.ie www.revenue.ie www.cro.ie www.intertradeireland.com	Enterprise Ireland National Policy Advisory Board for Enterprise etc Revenue Commissioners - Irish Tax and Customs The Company Registration Office Trade & Business development body promoting cross-
border trade	www.enterpriseboards.ie	National Westmeath LEOs
Market Research	www.kompass.ie www.goldenpages.ie www.bordbia.ie www.cso.ie www.artscouncil.ie www.ccoi.ie www.hsa.ie www.patentsoffice.ie www.finfacts.ie	Business directory & business to business search engine Golden Pages directory on line The Irish Food Board The Central Statistics office The Arts Council The Crafts Council of Ireland The Health & Safety Authority The Patents Office The Irish Finance portal
County Westmeath Local sites	www.westmeathtourism.com www.westmeathcoco.ie www.athlone.ie www.ait.ie www.athlonechamber.ie www.mullingarchamber.ie www.actathlone.ie www.ewn.ie www.westcd.ie	Westmeath Tourism Westmeath County Council Athlone portal website Athlone Institute of Technology Athlone Chamber of Commerce Mullingar Chamber of Commerce Athlone Community Taskforce Enterprising Westmeath Business Network Westmeath Community Development (Leader & Social
Inclusion Progs)	www.midlandbroadband.ie www.eastcoastmidlands.ie www.westmeathchildcare.ie www.westmeath-enterprise.ie	Midlands Broadband Bord Failte - Midlands Tourist Information Westmeath County Childcare Committee Westmeath County Westmeath LEO
Trade Fair Information	www.expo-events.com www.sdlexpo.com www.keyevents.ie www.showcaseireland.com www.npa.ie	Expo Exhibitions Ltd SDL Exhibitions Ltd Key Events Ltd International Consumer Goods Fair National Ploughing Championships
Professional	www.ibec.ie www.sfa.ie www.isme.ie www.skillnets.com www.ipa.ie www.imi.ie www.mii.ie www.chambersireland.ie	The Irish Business and Employers Bodies Confederation The Small Firms Association The Irish Small and Medium Enterprises organisation Skillnets support business training networks The Institute of Public Administration The Irish Management Institute The Marketing Institute Chambers of Commerce Ireland

	www.networkireland.ie www.icai.ie www.plato.ie	Organisation for Women in Business Institute of Chartered Accountants Business to Business Support Structure
Quality	www.eiqa.com www.fsai.ie www.nsai.ie www.guaranteed-irish.ie	Excellence Ireland Quality Association The Food Safety Authority of Ireland The National Standards Authority of Ireland Guaranteed Irish branding
IT - eBusiness	www.isc.ie www.domainregistry.ie www.iiia.ie www.ros.ie www.empower.ie	The Information Society Commission The Irish - .ie Domain Registry The Irish Internet Association Revenue on Line Portal site assisting companies to develop a web
presence	www.techcentral.ie www.emarketer.com	Irelands technology website e Business Statistics
Legal Issues	www.cro.ie www.hsa.ie www.epa.ie www.nsai.ie www.lrc.ie www.dataprivacy.ie www.courts.ie www.vision-net.ie www.tca.ie www.odca.ie www.ombudsman-insurance.ie www.fsai.ie www.ifsra.ie www.entemp.ie	The Company Registration office The Health & Safety Authority The Environment Protection Agency The National Standards Authority of Ireland The Labour Relations Commission The Data Protection Commissioner The Courts Service Access to information filed by Irish companies The Competition Authority The Office of the Director of Consumer Affairs The Insurance Ombudsman The Food Safety Authority of Ireland Irish Financial Services Regulatory Authority Department of Enterprise, Trade and Employment - Information
Employment Legislation	www.pensionsboard.ie	The Pensions Board
Tendering tenders	www.etenders.gov.ie www.tendersireland.com	Government website for Irish public tenders Commercial Information Company Ltd - information on
Start Your Own Business	www.startingabusinessinireland.com www.first-step.ie www.bplans.com www.glanbiaenterprise fund.ie www.entemp.ie www.welfare.ie www.firsttuesday.ie www.aib.ie	Information on Business Start up - Oak Tree Press Special Loan fund Information on preparing a Business Plan Glanbia Enterprise Fund - for food enterprises Department of Enterprise & Employment Department of Social & Family Affairs Innovators grouping AIB Bank site - see business plan wizard in business
startup section business	www.boi.ie www.ulsterbank.ie	Bank of Ireland - click on business & start your own Ulster Bank
Other useful Websites	www.comhairle.ie www.thepost.ie www.irishfranchiseassociation.ie www.fas-netcollege.com www.raceagainstwaste.com www.sei.ie www.enfo.ie	Citizens Information The Sunday Business Post online The Irish Franchise Association Interactive learning online Waste Management Information Sustainable Energy Ireland Information on the environment and recycling