

Ecommerce website support

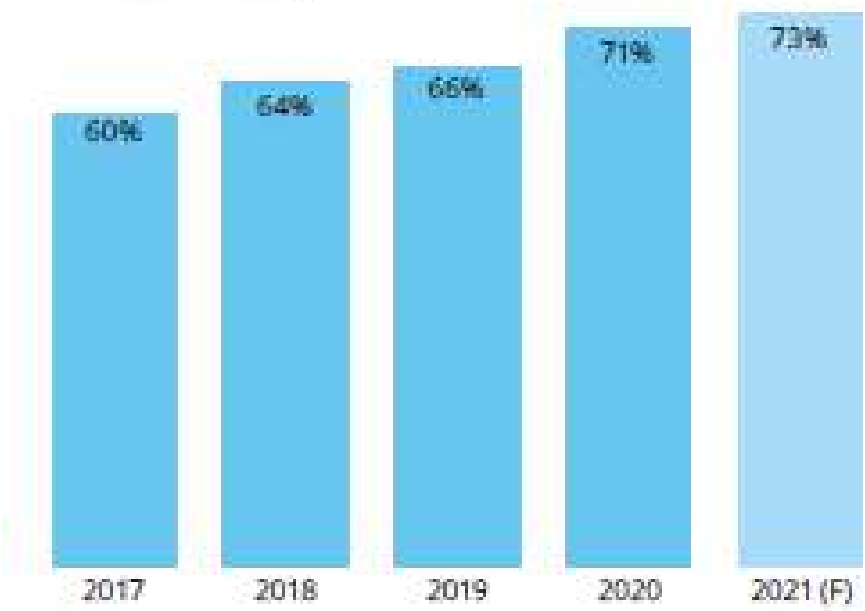
- ▶ [Shopify](#)
- ▶ [Wix](#)
- ▶ [Squarespace](#)
- ▶ [WordPress](#)
- ▶ [Magento](#)
- ▶ Amazon Marketplace
- ▶ Facebook and Instagram

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Growing Ecommerce Landscape 2017 - 2021

E-SHOPPERS, EUROPE



SOURCE: EUROSTAT; NATIONAL E-COMMERCE ASSOCIATIONS; PARTNERS;
STATISTA; UNITED NATIONS



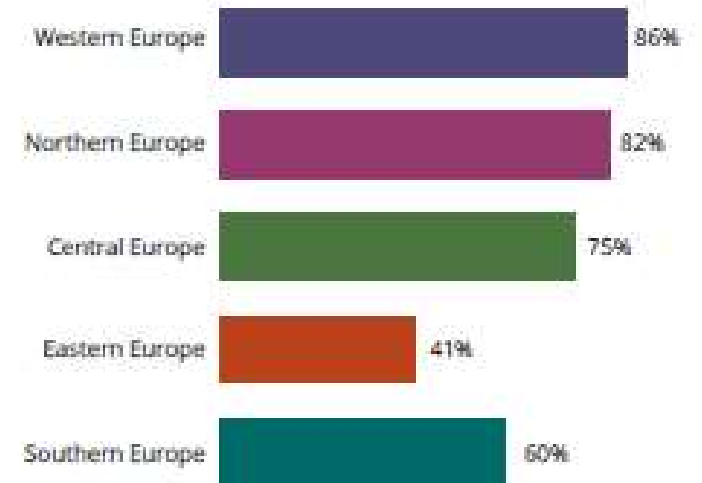
European Landscape



INTERNET USERS BY REGION, 2020



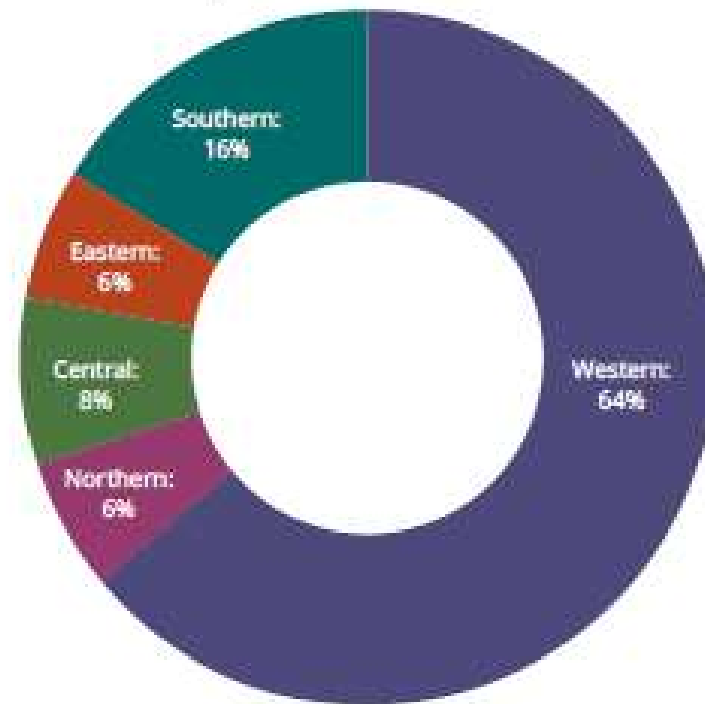
E-SHOPPERS BY REGION, 2020



European Landscape



SHARE OF TOTAL EUROPEAN
E-COMMERCE TURNOVER
BY REGION, 2020



Ireland top 10 in Europe

E-SHOPPERS PER COUNTRY, 2020



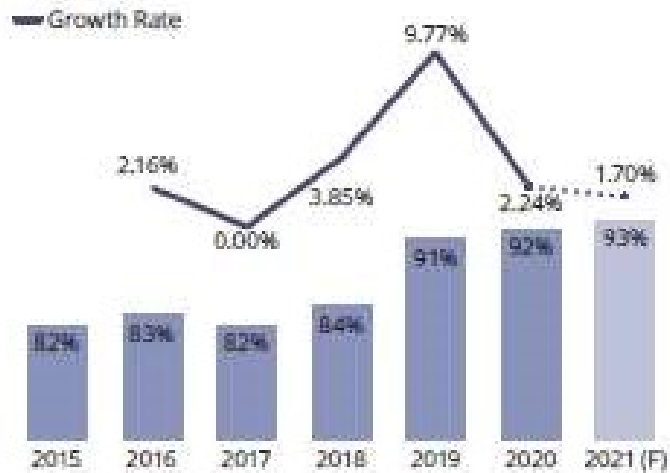
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Ireland

INTERNET USAGE

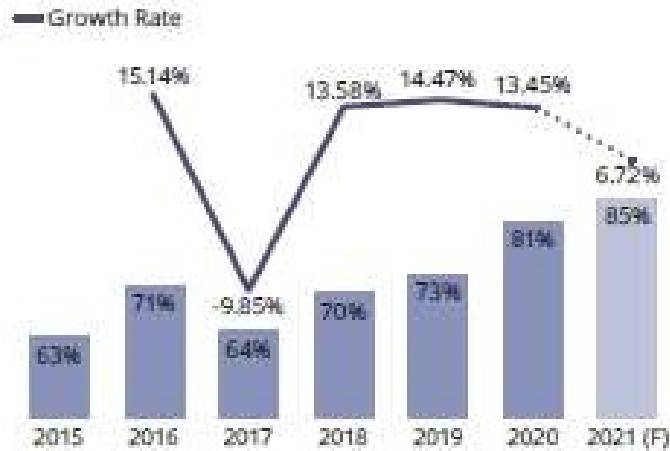
Percentage of the population accessing the internet



SOURCE: EUROSTAT

E-SHOPPERS

Percentage of internet users that bought goods or services online



SOURCE: EUROSTAT

GDP AND E-GDP (EUR, BN)

The Gross Domestic Product (GDP) in €Billion and the percentage of GDP comprised of e-commerce sales



SOURCE: IMF

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Covid-19 Ecommerce in Ireland

- ▶ Unprecedented acceleration
- ▶ Some retailers prepared others caught napping - loyalties shifted
- ▶ Hard to cope with the demand
- ▶ The proper logistics, skills, resources, partners
- ▶ Highlighted the importance of online trade and accessibility
- ▶ Shop local because of travel restrictions
- ▶ Health, fitness and gym equipment saw in increase in sales
- ▶ Tech equipment and office furniture - working form home
- ▶ DIY and outdoor furniture
- ▶ Online grocery shopping

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Covid-19 Ecommerce in Ireland

- ▶ Growth in sales of at least 125% during the lockdowns compared to 2019
- ▶ It was reported that 65,000 new .ie domains were registered during the early months of the pandemic
- ▶ Trading Online Voucher Scheme
 - ▶ grant of up to €2,500
 - ▶ must match the funding
 - ▶ micro-enterprises (10 or less employees)
 - ▶ develop their ecommerce capability
 - ▶ must be trading for at least 6 months

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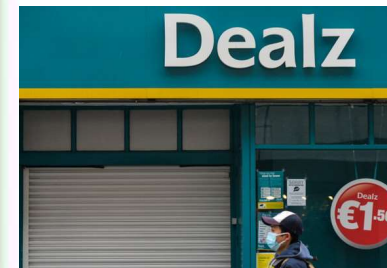
Costing

- ▶ Time - salaries
- ▶ Materials - packaging, ingredients, ancillaries
- ▶ Electricity
- ▶ Delivery/Transportation/Courier
- ▶ Loans - rent, buildings, machinery
- ▶ Customer - Purchasing power, what are they interested in?
- ▶ Competitors - pricing, positions - premium, skimming, economy, bundles, market penetration
- ▶ Profit - markup V margin
- ▶ Government levies, taxes
- ▶ Economic conditions, materials, supply v demand

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Pricing matrix



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Markup v Margin

- ▶ <https://youtu.be/yLmPfYUesMo>

Markup vs. Margin

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Setting up a Business CRO

- ▶ Sole Trader, Partnership and Limited Company
- ▶ Register with Companies Registration Office - CRO
- ▶ Documents for the bank account - all transactions through that account
- ▶ Keep receipts - upload them onto receipt tracer app or photos of them
- ▶ Register for taxes
- ▶ Register company domain name
- ▶ Legalities, insurance, permits, HAZOP, fire regs etc.
- ▶ Advisers - LEOS

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Setting up a Business CRO

- ▶ Go to cro.ie
- ▶ Register an account
- ▶ Sole trader €20
 - ▶ RBN1B Form
- ▶ Limited Company
 - ▶ A1 Form
 - ▶ Company constitution - law society of Ireland templates
- ▶ Certificate
- ▶ Anybody who owns 25% of company has to register on RBO
- ▶ B1 Annual return dues 6 months after ltd company incorporated €20

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Setting up a Business Sole Trader

- ▶ All business decision made by you
- ▶ You will not have any partners but may have employees
- ▶ You are responsible for keeping records
- ▶ Must register as a self employed with Revenue if your net income is > €5,000
- ▶ Will pay income tax, PRSI and USC on profits
- ▶ Must pay employee PAYE, PRSI, VAT and RCT
- ▶ Use ROS to submit tax returns - Form 11
- ▶ Tax matters dealt with under your PPSN
- ▶ If your business fails, your personal assets could be used to pay your creditors

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Setting up a Business Partnership

- ▶ Run a business with one or more people
- ▶ The person who is responsible for keeping records of the business is called the 'Precedent Partner'
- ▶ Each partner must pay Income Tax, PRSI and USC on their share of business profits
- ▶ The partnership must pay any employee PAYE, employer PRSI, VAT and RCT due
- ▶ A partnership's annual return is the Form 1 (Firms). The Precedent Partner must complete this form.
- ▶ When you register the partnership, Revenue will issue a Tax Reference Number for the partnership. This number is used to register for employer PAYE, employer PRSI, VAT and RCT. Your personal tax matters will be dealt with under your PPSN
- ▶ Liabilities shared

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Setting up a Business Limited Company

- ▶ Is a separate legal entity from those who run it
- ▶ If you are trading as a company, you are not self employed
- ▶ Limited by liability - meaning any debts accrued are paid by the company and not you personally
- ▶ The company must pay Corporation Tax (CT) on its business profits
- ▶ The company's annual return is the Form CT1 and submitted through ROS
- ▶ The company will have to pay any PAYE, VAT and RCT due
- ▶ Revenue will issue a separate Tax Reference Number for the company. Your personal taxes will be dealt with under your PPSN

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Funding and Supports for Micro Enterprises

- ▶ If you are unemployed you may be eligible for the Back to Work Enterprise Allowance (BTWEA) or the Short-Term Enterprise Allowance (STEA). If you are starting a business, you also may get extra supports under these schemes, such as grants for training, market research and business plans as well as access to loans to buy equipment.

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Funding and Supports for Micro Enterprises

- ▶ LEO's - training programmes and start your own business courses as well as mentoring and financial supports
- ▶ Technical Assistance for Micro Exporters
 - ▶ develop new market opportunities
 - ▶ investigating and researching export markets, e.g. exhibiting at Trade Fairs, preparing marketing material and developing websites specifically targeting overseas markets
 - ▶ Grant Covers 50% of eligible costs to a max of €2,500 in any calendar year
 - ▶ Not employ more than 10 people
 - ▶ Engage in manufacturing or internationally traded services

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Funding and Supports for Micro Enterprises

- ▶ Trading Online Voucher
 - ▶ Limited or no e-commerce presence
 - ▶ €2,500 with co-funding of 50% from the business
 - ▶ can now apply for a second voucher, where upgrades are required
 - ▶ Funding can be used towards adding payment facilities or booking systems to your website or developing new apps for your customers
 - ▶ 10 or less employees;
 - ▶ Turnover less than €2m;
 - ▶ Applicant business must be trading for at least 6 Months**;
 - ▶ Business must be located in the area covered by the LEO to whom they make their application

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Funding and Supports for Micro Enterprises

▶ Feasibility Study Grants

- ▶ researching market demand for a product or service and examining its sustainability
- ▶ assistance with innovation including specific consultancy requirements, hiring of expertise from third level colleges private specialists, design and prototype development
- ▶ 50% of the investment or €15,000 whichever is the less
- ▶ Up to 10 employees
- ▶ Expenditure may be considered under the following headings:
 - ▶ Market Research
 - ▶ Consultancy Costs
 - ▶ Technical Development/Prototype/Innovation
 - ▶ Salary/Own Labour Research
 - ▶ Miscellaneous Costs

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Funding and Supports for Micro Enterprises

- ▶ Priming Grant and Business Expansion Grant
 - ▶ available to micro enterprises within the first 18 months of start-up
 - ▶ Up to 10 employees, manufacturing or internationally traded services business, domestically traded service business with the potential to trade internationally
 - ▶ The maximum Priming Grant payable shall be 50% of the investment or €150,000 whichever is the less
 - ▶ Expenditure may be considered under the following headings:
 - ▶ Capital items
 - ▶ Salary costs
 - ▶ Consultancy/Innovation/Marketing costs
 - ▶ General overhead costs

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Funding and Supports for Micro Enterprises

▶ Microfinance Loans

- ▶ Business loans available from €5,000 up to €25,000 with zero repayments and zero interest for first 6 months
- ▶ Reduced interest rate of 4.5%APR if submitted through the Local Enterprise Office Network
- ▶ Access to business supports, advice and mentoring through LEO
- ▶ Repayments will commence in month 7 for the remaining period of your loan.
- ▶ Loan terms from 1 - 5 years
- ▶ No fees or charges
- ▶ Fixed repayments with no penalty for early repayment
- ▶ Any business (Sole Trader, Partnership or Limited Company) based in Ireland with less than 10 employees and annual turnover of up to €2m
- ▶ Unable to secure finance from Bank and/or commercial provider

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Funding and Supports for Micro Enterprises

- ▶ New Frontiers Programme - Enterprise Ireland
 - ▶ Are early-stage entrepreneurs
 - ▶ May be in full-time employment but have the desire to start their own business
 - ▶ Have an innovative business idea with export and employment potential
 - ▶ Can show evidence of a commercial market for their proposed product/service
 - ▶ Have experience, sectoral and/or technical knowledge in the area of their business idea
 - ▶ Have the drive and ambition required to commit fully to building a successful start-up
 - ▶ Support package valued at €30,000 including €15,000 tax-free stipend in Phase 2, subject to satisfactory performance - no equity is taken in your business
 - ▶ Further support available in Phase 3 to the value of €10,000+

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The LEADER Programme

- ▶ Accepts applications based on projects related:
 - ▶ rural tourism
 - ▶ enterprise development
 - ▶ broadband
 - ▶ basic services targeted at hard-to-reach communities
 - ▶ rural youth
 - ▶ protection and sustainable use of water resources
 - ▶ local biodiversity
 - ▶ renewable energy
- ▶ Submit an expression of interest to the local action group to be considered

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