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6 October, 2026

Welcome to the SFA ezine.

In this edition we are highlighting Budget 2027 and the SFA reaction to it, an important update on Pay Transparency, the Autumn 2026 legislative agenda and much more.

*For this edition we have a total of **seven articles and two recommended events**. Please click **Read in web browser** on the top right corner to make sure you see all of them and enjoy your read.*

Director's Note



I feel mixed emotions having spent the afternoon in Buswell Hotel's with media and other interest group. The SFA secured some big wins from our lobbying work in this budget, but the increase in the minimum wage will be the most likely thing you remember.

We succeeded for the first time since 2013 in securing a reduction in Capital Gains Tax (down from 33% to 31%). We also secured an increase to the employer PRSI threshold (which will partially offset the NMW hike).

Our recommendation to shift the Enhanced Reporting Requirements to monthly cycles to ease compliance burdens was another major win for us. Key extensions were also secured for startup incentives, along with an extension of the Diesel Rebate Scheme, and R&D tax credit changes. While these measures aid long-term investment, they fail to relieve immediate operational pressures.

While Budget 2027 brings welcome progress on long-term tax structures and administrative burdens, the Government's decision to rubber-stamp a 79-cent increase to the National Minimum Wage - raising it to €14.94 per hour - is a severe blow to small firms across Ireland. We will continue fighting for practical relief to safeguard your business.

For those of you that I won't see at our booked out B2B event on Thursday, I will further update with an all-member email in the coming days.

Small Firms Association Deeply Concerned at 79-Cent Minimum Wage Hike, Threatening Small Business Survival

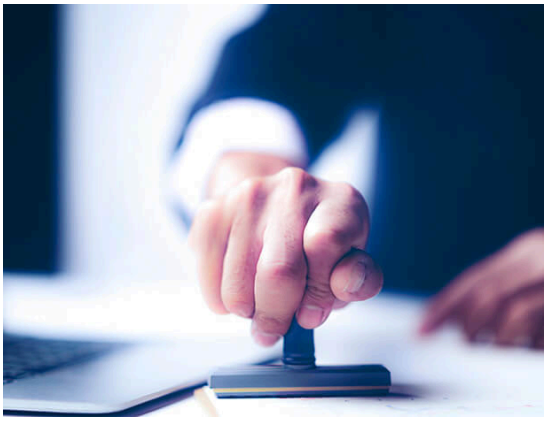


The SFA has expressed disappointment with the Government's Budget 2027 announcement to approve the Low Pay Commission's full recommendation of a 79-cent increase in the National Minimum Wage. The decision pushes the statutory baseline from €14.15 to €14.94 per hour, dealing a significant blow to small enterprises operating on non-existent profit margins across Ireland.

Despite the SFA's engagement as a key partner in the Government's Cost of Business Advisory Forum - which established a 63-recommendation roadmap to ease non-pay regulatory and administrative burdens - this significant statutory wage increase completely dismantles and neutralises any prospective relief before businesses can even see it.

Read full article

Pay Transparency Not Listed a Priority as Government Publishes Autumn Legislative Programme



Employers awaiting Ireland's long anticipated pay transparency legislation may face a further wait, with the Pay Transparency Bill remaining at the heads-of-bill stage in the Government's Autumn Legislative Programme. However, progress is being made in other areas such as the proposed pregnancy loss leave entitlements.

MEMBER ONLY: Read full article

WRC Awards Finance Manager Almost €35,000 Following Dismissal After Raising Protected Disclosure



A recent WRC decision highlights the significant risks employers can face when managing performance concerns alongside complaints about potential wrongdoing. The case serves as a reminder that employees do not require 12 months' service to pursue an unfair dismissal claim where they allege that their dismissal was connected to a protected disclosure.

MEMBER ONLY: Read full article

€1.5 million scheme supporting Circular Economy Innovation opens for applications



The Government of Ireland, led by the Department of Climate, Energy and the Environment (DCEE) in partnership with CIRCULÉIRE and Irish Manufacturing Research (IMR), has launched the 2026 Circular Economy Innovation Grant Scheme (CEIGS).
With the total funding pot more than doubled to €1.5 million this year, this is a prime opportunity for small firms to get financial backing for their sustainability initiatives. **Applications close on the 12th of October.**

Read full article

The Autumn 2026 Legislative Agenda and Your Business



With the Autumn legislative programme in full swing, the Government has published its Autumn Legislation Programme. For the SFA, keeping an eye on the legislative pipeline is crucial to its work for strategic planning and seizing new public affairs opportunities. The SFA has reviewed the programme and identified the top ten pieces of upcoming legislation, excluding the Finance Bill (which covers the budget) that will have the most practical impact on small business owners.

MEMBER ONLY: Read full article



SFA IN THE MEDIA

Is the move to a national living wage slowly choking SMEs? @The Irish Times

We don't need a giveaway budget, we need restraint at a time when wages are soaring @Irish Independent

SFA director: What small firms want from Budget 2027 @Think Business

Ireland's call: What do business sectors want from Budget 2027? @Irish Examiner

10 changes to watch for on Budget day @RTE



Join now and get TWO MONTHS OFF your membership fee

Digital Euro Pilot Programme: Call for for participants



The European Central Bank (ECB) is calling for an expression of interest inviting e-commerce and mobile commerce merchants to take part in a pilot, which is due to start in the second half of 2027. Selected merchants will test the acceptance of a beta version of the digital euro in a controlled environment, at the ECB and participating euro area national central banks. Interested merchants are invited to submit their applications by **27 October 2026.**

Read full article

Health & Safety Authority's BeSMART programme



The SFA would like to draw your attention to the Health & Safety Authority's BeSMART programme. It is a free, interactive online tool designed to help small businesses and the self-employed in Ireland create risk assessments and safety statements. Explore the link below or leaflet here to learn more.

Explore BeSMART

UPCOMING EVENTS



SFA Annual Lunch 2026

Friday, 6 November | 12 to 4PM | The Round Room at the Mansion House, D02 XK40

From a Dublin start-up to a €75 Million exit: **VITHIT's Gary Lavin**, one of Ireland's most dynamic homegrown business leaders, will be our Special Guest Speaker at the SFA Annual Lunch in November.

Come hear from a visionary Dublin entrepreneur who has successfully navigated the highs and lows of the modern business landscape during the traditional fireside chat with SFA Director, David Broderick. Beyond hearing Gary's incredible story, our Annual Lunch provides the perfect backdrop to entertain clients, reward your hardworking team, and connect with fellow SFA members from across the country.

Reserve your spot



Navigating Work Permits, Visas and Right to Work in Ireland: An SFA Webinar in Partnership with Future Direct

Wednesday, 4 November | 11 to 11.30AM | Online

As skills shortages continue to impact businesses across Ireland, many employers are exploring international recruitment to access the talent they need. Join the SFA and Future Direct for a practical webinar covering Ireland's employment permit and visa system, right to work requirements, employer compliance obligations and the key considerations when hiring non-EEA nationals. This session will provide employers with a clear overview of the current landscape, common challenges and practical guidance on successfully recruiting and supporting international talent in Ireland.

Register now

MAKE THE MOST OF YOUR MEMBERSHIP

Contact us today via 01 605 1776 or book a meeting with a member of our team via this link to make sure you are availing of everything that is available to you. We are here to help and will be delighted to guide you through our resources.

WE VALUE YOUR FEEDBACK

We hope you have enjoyed your read and, as always, we'd love to hear from you about any queries you may have, issues you wish to have raised with Government or other stakeholders and your ideas on how we can improve the business environment for us all.

Please contact me on tel: 01 605 1530 or e-mail: david.broderick@sfa.ie, check our LinkedIn or visit our website.

Kind regards,

David Broderick
SFA Director

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