



 Denis O'Flynn,
 president, CSNA

As the Christmas season approaches, our thoughts turn gratefully to our members who have made 2015 a success for our association.

It is in this spirit that I say...
 Thank you and best wishes.

Happy Christmas and a Joyful New Year

Nollaig Shona agus athbhliain faoi mhaise daoibh go léir!

From all at the CSNA

Denis O'Flynn
 President



Special shop insurance scheme for CSNA members



ShoProtect is a specifically-tailored insurance package designed to fulfil the needs of retailers and is exclusively

available from our close affinity partners and friends at **The Insurance Shop**.

With many years of experience as the leading shop insurance provider, The Insurance Shop pride themselves in providing an exceptionally helpful and efficient service.

To reduce the burden of paying your annual premium in one lump sum, a 0% finance facility over 10 months goes a long way to help!

Contact Gerry Monks on 01 8366663, 087 2830560 or gerry@tis.ie for a quotation.

CBE launches dedicated e-commerce website www.shopcbe.com

ShopCBE.com offers a wide selection of consumable products at affordable prices. Items which can be purchased online include; till rolls, deli scales labels, ink ribbons, entry level cash registers, cash drawers, printers etc.



The new site is particularly easy to navigate, with clearly marked product categories and product/services sections. And in keeping with the traditional value focus of CBE, affordability is key right throughout the current online portfolio. It is also maximised for mobile application, reflecting the increasing percentage of online commerce that's transacted while on the move.

The site also offers a guarantee of fast delivery, with all orders being dispatched within one to two working days.

Visit www.ShopCBE.com for more details.

Why it is important to canvas our politicians

The Minister for Business and Employment, Ged Nash recently announced that he is going to consult with employers and other interested parties on the recommendations of the University of Limerick report. The minister should allow sufficient time for all employers and their representative bodies to voice their concerns regarding many of the recommendations which will have an alarming and negative effect on competitiveness.

For employers, especially small and medium-sized enterprises, flexibility of their workforce is crucial to their survival. It is nonsense to consider that labour laws should always be the same for every employer and sector, regardless of size or industry.

- From a retailer's perspective the most

worrying recommendations relate to a minimum of three working hours to be paid for where an employee is required to report for work.

- An employer must give 72 hours' advance notice to an employee, failure to do so will require that employee to be paid time and a half.
- Employers must give 72 hours' notice of changes to a roster that would reduce or cancel hours. If 72 hours' notice is not given, the employee should be paid for their original rostered hours.

The CSNA suggests that you make your Fine Gael TD aware that such recommendations fly in the face of a party openly committed to "making Ireland the best small country in the world to do business".

Sincere sympathies to Treacy family

It is with great sorrow we followed the tragic court case of Kieran Treacy. The president and National Executive Council of the CSNA would like to offer their sincere sympathy to our member Ronan Treacy and his wife Gillian on the death of their son Kieran.

We would also like to wholeheartedly endorse Gillian's call for an end to drinking and driving and commend her on a brave and heart-wrenching victim impact statement and we wish her a full recovery from her injuries.

Can I do anything to stop my shop insurance premium increasing?

The biggest reason for spiralling shop insurance increases are the famous slip and trip claims. Increase your chance of defence by putting up a sign at your entrance saying: **PLEASE WIPE YOUR FEET THOROUGHLY FOR YOUR OWN SAFETY.**

It is my firm belief that coupled with CCTV footage, a prominent sign like this will be taken into consideration by a presiding judge.

Gerry Monks, The Insurance Shop.

Banking hints and tips

1. Each time you write a cheque it can cost you up to €1.30 in bank charges, whereas online SEPA payments cost an average of €0.10 cent per transaction, saving €60 per cheque book (50 cheques).
2. If you use an unapproved overdraft the interest rate can be as high as 27%.
3. Contactless cards can be 60% cheaper than pin cards per transaction.

A Lotto luck!



Congratulations to our CSNA member, O'Grady's Spar and Topaz in Ballyingarry, Co. Limerick who sold the €3.8m winning Lotto ticket.

Executive Team

Denis O'Flynn
 National President Cork



Noel Kelly
 National Vice President Kildare
 Affinity Deals Coordinator



Carmel Felle
 Immediate Past President Dublin North
 News & Magazines Coordinator



Vincent Jennings
 Chief Executive Officer



Joe Mannion
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 Finance & Operations Coordinator



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Marcella O'Neill
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