

Hats off to Co. Clare Milliner Margaret O'Connor

Overall winner of the Irish Local Development Network Back to Work Enterprise Allowance Awards 2019.

Supported by Clare Local Development Company



Margaret O'Connor with some of her creative headpieces 2019.

'I am thrilled to be donning another millinery masterpiece from none other than Clare's incredible creative talent Margaret O'Connor. Margaret's work featured heavily on the racing circuit this year and she truly has become a firm favourite among fashion enthusiasts across the country' (Aoibhinn Garrihy, Clare Echo, August 8th 2019).



Ireland's European Structural and
Investment Funds Programme
2014-2020
Co-funded by the Irish Government
and the European Union



EUROPEAN UNION
Investing in your future
European Social Fund



Rialtas na hÉireann
Government of Ireland

Margaret O'Connor Back to Work Enterprise Allowance Recipient

Margaret approached Clare Local Development Company early in 2017 seeking advice and guidance, where she met with SICAP Enterprise Officer Mary O'Sullivan.

Margaret trained under the guidance of famous milliner Philip Tracey and she describes her personal journey to self-employment in her application to the ILDN national awards. *'I am a farmer's daughter, I've been working since I was a small girl on the farm. I've done nothing but hard graft all my life, I moved to London to develop my craft, working full time unpaid with big design houses in London to learn my skill and in the evenings I worked in a bar and restaurant to pay my rent and bills'.*

She goes on to explain that she did not want to leave her skills and passion behind after all her hard work, but she could not find paid employment in her craft. *'I was signing on Social Welfare, and as a direct result of my desire to stay within my industry, the determination I had to continue to make products, not knowing what I would do with them, all came good. My liaison officer through SICAP, Mary O' Sullivan at Clare Local Development Company met with me to discuss my options. I couldn't believe it when she said I had a choice to start my own business. It was something I had not considered but when she mentioned this to me I was delighted and could not believe working in my career was actually going to be an option'.* **(Margaret O'Connor, Sept 2019).**

The Back to Work Enterprise Allowance Scheme is one of two Department of Social Protection and Employment Affairs (DEASP) schemes that are administered under the Local Development Companies across the country.

'The Back to Work Enterprise and Short Term Enterprise schemes are important progression routes for DEASP clients in Co Clare. Clients are encouraged to explore self-employment opportunities where entrepreneurial ideas are identified in the course of engagement with the Department's Activation Service'. **(Mary Moloney, Assistant Principal Officer, DEASP, Clare).**

CLDC have been administering the enterprise allowance schemes on behalf of the local Social Welfare Office in Co. Clare since 2012 and the scheme has gone from strength to strength through the Social Inclusion and Community Activation Programme.

‘The successful relationship between Ennis Intreo and CLDC has evolved over many years. The revised guidelines for the Back to Work Enterprise Allowance by DEASP in 2017 has resulted in increased collaboration between DEASP and CLDC. An appraisal committee comprising representatives from both organisations was set up. This ensures that enterprises have the potential to be sustainable and viable’. (Mary Moloney, Assistant Principal Officer, DEASP, Clare).

Since the start of the **ILDN Back to Work Enterprise Allowance Awards** in 2016 Co. Clare has had three winners at the regional events which went on to the national awards ceremony.

‘Margaret had all the components necessary for success. She had a marketable skill, experience, contacts and credibility, but most of all she had the passion and determination to follow her dream. She is one of the loveliest people you could meet and I wish her continued success’. (Mary Moloney, Assistant Principal Officer, DEASP, Clare).





Margaret at the ILDN Mid-West Regional BTWEA Awards April 2019 with Jim Finn ILDN Regional Chair and Jim Lynch (Divisional Manager DEASP)

Since 2012, CLDC in collaboration with DEASP has supported several hundred enterprises to start up in Co. Clare. Of the 271 individuals who were given advice and guidance at the beginning of SICAP 2018-2022, 96 have moved from long term unemployment to self-employment. To date in 2019, 213 individuals have come to CLDC seeking advice, of which 61 have gone on to start their own enterprise.

'The positive relationship with CLDC also encompasses cooperation on the Social Inclusion and Community Activation Programme to the benefit of those experiencing poverty and social exclusion in Co Clare. There is regular engagement and referral of clients to the SICAP service'. (Mary Moloney, Assistant Principal Officer, DEASP, Clare).

The BTWEA scheme is open to individuals who are long term unemployed and in receipt of a Job Seekers Assistance payment. Once approved, individuals will retain 100% of their entitlement for the first year of the business and 75% for year two while generating an

income from their business. Margaret is one of 100 females supported to date in 2019. Statistics within Clare demonstrate that there is a healthy balance between males and females looking to start up enterprises under the scheme. To date, 45% of individuals who have received supports under the scheme are female.

Margaret received the BTWEA payment for two years until May 2019. Despite no longer receiving the payment she is still eligible to receive supports under SICAP. She is currently linking in with two mentors to grow the business and potentially expand her team. This support is important as self-employment is a journey into the unknown, with many unforeseen challenges. These supports are available under SICAP Goal 2 - Supports to Individuals. Eligible individuals can access supports from business generation stage through to business start-up and business growth. Training, imparting of knowledge, access to mentoring and funding can make this journey much easier with continued support from the SICAP Enterprise Officer.

Some of the common challenges people on the BTWEA face:

- **Carrying out Market Research.** The BTWEA model requires that individuals do not commence the business or start generating income from the business until formal approval has been given for the enterprise to start from DEASP. The SICAP Enterprise Officer will go through all of the operating and application guidelines for the allowance and support the individual to look at ways to test the product/service before the business starts.
- **Diversification.** Margaret explained that *“Every time I do a new collection, it is totally different because I am constantly changing myself”*. Businesses have to move with the times and look at ways to ensure that income is coming in all year round. Through training, mentoring and guidance on market research, clients are encouraged to look at ways of growing their business and diversifying over time.



- **Marketing.** Keeping up with the demands of having an online presence can prove really challenging for the entrepreneur who is trying to keep up with the day to day demands of the business.
- **Cashflow and Scheme Duration.** Researchers say that it can take a number of years for a business owner to be able to take an income from the business. Understanding the economics of your business and hitting the ground running are rarely achieved simultaneously. Assisting individuals to overcome these challenges through the various SICAP supports is what drives the work of local development companies.

'The BTWEA package provides two crucial elements for would-be entrepreneurs. Firstly, allowing the participant to retain payments for a two year period provides them with financial support. Secondly, the ongoing support provided by the local development company ensures that they have a 'go-to' person to help with any difficulties that might arise'. (Mary O'Sullivan, CLDC Enterprise Officer).



Margaret O' Connor with Mary O'Sullivan, CLDC SICAP Enterprise Officer



Ireland's European Structural and
Investment Funds Programmes
2014-2020
Co-funded by the Irish Government
and the European Union



EUROPEAN UNION
Investing in your future
European Social Fund



Rialtas na hÉireann
Government of Ireland

SICAP staff and DEASP Case Officers work in collaboration to constructively appraise applications during their monthly meetings. These are positive opportunities to work together to fully support individuals over the lifetime of the scheme.



Margaret O'Connor showcasing her work and chatting about her business with Paul Geraghty, Principal Officer, Department of Rural and Community Development, at the National ILDN Back to Work Enterprise Allowance Awards in Dublin, 16th May 2019.

Margaret is an example of how the life of the budding fashion entrepreneur is not always glitz and glam, but through grit, determination and a solid belief in your idea you can get through challenges if you just hold on and keep dreaming. The main theme of her latest fashion line 'Cloud Nine' has been inspired by her dad's description of her as '*constantly living in the clouds*'. Her newly refurbished shop in Ennis, her pride and joy, has local and national framed newspaper clippings taking centre stage with inspiring headlines such as



*‘Milliner on cloud nine after winning entrepreneur prize’ (Irish Times 18th May 2019) and
‘Clare business women lead the way’ (The Clare People, 2019).*

Margaret has high hopes for the future. As she continues to receive ongoing support from Clare Local Development Company to build her business and social media profile, Margaret is focusing on growing the business at local, national and international level, and increasing sales throughout 2019. *‘If I can double my turnover in 2019 I will be in a position to take on a person to help with the shop and sales’.* **(Margaret O’Connor, Ennis, September 2019)**

Both CLDC and DEASP are delighted to witness the success of Margaret and many other businesses supported by the BTWEA scheme in Co. Clare. It takes a lot of courage, hard work and perseverance to become self-employed but we are constantly learning from the inspiring entrepreneurs whom we support.

Margaret’s achievement should be an inspiration to all those embarking on their new enterprise journey. **(Mary Moloney, Assistant Principal Officer, DEASP, Clare).**