The Cost of Business Advisory Forum

Final Report

July 2026

Chairperson: Mr. Kevin Foley

Vice-Chairperson: Mr. Ronan Byrne

Minister's Foreword

Over the past decade, Ireland's economy has performed strongly, underpinned by government policies to support enterprises and the wider economy through sustained investment and pro-business initiatives. This has been achieved despite a series of major global economic shocks, which we, as a small open trading economy, have had to navigate.

Increases in energy, supply chain and operational costs risk becoming structural barriers to Irish competitiveness and we must be restless in our drive to secure and enhance growth potential for our future.

Against this backdrop, I established the Cost of Business Advisory Forum, a priority commitment in the Programme for Government. This follows the Government's Action Plan for Competitiveness and Productivity, which together demonstrate this Government's keen acknowledgement that businesses, particularly small businesses, must be placed at the centre of our efforts to ensure economic prosperity.

The report examines the cost drivers and regulatory frameworks within which businesses operate and sets out 63 recommendations for Government action.

The themes of price transparency, switching and access; regulatory reform and simplification; reform measures and the allocation of additional resources are ones that will resonate with many, if not all businesses.

The Forum's Final Report represents a strong and clear rallying call for the kinds of changes that businesses big and small think are needed and sets a vision for a more competitive, resilient and productive environment for their success.

I wish to express my sincere appreciation to the Chair, Mr. Kevin Foley and Vice-Chair Mr. Ronan Byrne and all members of the Forum for their commitment in delivering this significant body of work; provided through written submissions and insightful discussions during the thematic meetings and bilateral consultations.

I welcome its findings and the Government will give careful consideration to its recommendations as we continue to take practical and targeted action to support businesses, enhance competitiveness, sustain economic growth and job creation across Ireland.

Peter Burke, T.D.
Minister for Enterprise, Tourism and Employment

Chair's Foreword

It is my pleasure to present the Final Report of the Cost of Business Advisory Forum, which brings together a wide range of perspectives on the challenges facing businesses across the country, with a detailed examination of non-pay related cost drivers across energy, insurance, planning, water and wastewater, legal costs, banking and tax administration.

Ireland's economic performance over the past decade has been exceptionally robust and Government policy has played an important role in supporting enterprises and strengthening the economy through periods of significant challenge. However, the cost of doing business has risen significantly and continues to place pressure on competitiveness, investment and growth. In tandem with this, a single overarching principle was emphasised throughout the thematic discussions: the pressing need for public service cultural and regulatory reform.

The challenge put by the Minister for Enterprise, Tourism and Employment to this Forum at its initiation was to develop recommendations for practical action which hold the prospect of impacting in a meaningful way on the cost of doing business in Ireland. The work of the Forum has sought to engage that challenge in a pragmatic manner. The recommendations contained in the Final Report are founded on a real belief that implementation will reduce the cost of doing business.

A shared observation was that the State's approach to regulation all too often measures activity rather than outcomes. For example, focusing on inspections conducted, forms required and processes followed without corresponding regard to whether regulatory requirement is aligned with the level of risk, how regulatory requirements are applied to businesses of differing scale and sectoral characteristics and ultimately whether regulatory activities deliver better results for citizens, consumers and the businesses that bear their cost.

The Final Report and its recommendations are not an argument for deregulation, rather, they set out a series of deliberate actions and a clear intent aimed towards streamlining and simplifying existing frameworks, while emphasising a shift from a culture that measures processes to one that measures outcomes, ensuring that regulatory requirements be proportionate. The recommendations that follow reinforce the proposition that a requirement to assess affordability and competitiveness must form part of regulators' mandates. In that context, for example, the need to apply the SME Test on a "comply or explain" basis, to audit existing regulation across departments, to engage business earlier and to publish what regulators achieve rather than what they process is emphasised.

These recommendations reflect a shared commitment to addressing challenges, in a practical and targeted manner. Their impact, however, will depend on timely and decisive implementation. In an increasingly uncertain and competitive environment, there is a real urgency to progress these actions. Where immediate delivery is not feasible, clear timelines are essential to provide certainty as to when outcomes will be realised, supported by regular progress reporting, to ensure that reform is not a singular event, but is a credible, sustained and ongoing commitment.

The prize is significant. A regulatory culture focused on tangible outcomes would reduce the cost and complexity of doing business, enabling firms to invest, hire and grow, while delivering better results for citizens and communities. Approached in this way, regulatory reform is not a constraint, but a shared opportunity, to strengthen the public service, enhance competitiveness and support sustainable growth.

I would like to thank all Forum participants, members, policymakers and regulators, for their consistent commitment to the work of the Forum and their valuable contribution through written submissions, insightful presentations, bilateral consultations, as well as lively discussions at our meetings. The commitment and engagement of the Forum members and policymakers has been pivotal in identifying the most pressing issues and exploring realistic and achievable solutions which can be implemented sooner rather than later and which address the challenges set by the Minister at the outset.

I want, on behalf of Ronan Byrne (Vice-Chair) and myself, to also acknowledge the expertise and commitment of the Forum's Secretariat led by Gary Tobin, Dermot Coates and latterly Linda Kane. The engagement and professionalism of Sarah Brown and Erika Valiukaite from start to finish of the Forum's work is an example of excellent public service delivered to the highest standard throughout.

It is the Forum's hope that the Final Report serve as a catalyst for meaningful action to reduce the cost of doing business in Ireland and to strengthen the resilience of our economy.

Kevin Foley
Chair, Cost of Business Advisory Forum

Cost of Business Advisory Forum[1]

Forum Members[2]:

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Colm O'Callaghan	Director of Public Affairs and Advocacy, American Chamber of Commerce
Gavin Purtill	Director of Regulation Supervision, Banking and Payments Federation Ireland (BPFI)
Rachel McGovern	Deputy Chief Executive Officer, Brokers Ireland
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Crona Clohisey	Director of Members and Advocacy, Chartered Accountants Ireland
Vincent Jennings	Chief Executive Officer, Convenience Stores and Newsagents Association (CSNA)
Siobhán Masterson	Chief Executive Officer, Institute of Advertising Practitioners in Ireland (IAPI)
Moyagh Murdock	Chief Executive Officer, Insurance Ireland
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2. Relevant colleagues may attend from the organisations listed. The circulation list may be broader than the membership group to include others in these listed organisations.

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Patrick Haran	Senior Advisor, Central Bank of Ireland (CBI)
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Declan Hughes	Secretary General
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Department of An Taoiseach (D/Taoiseach)
Department of Agriculture, Food and the Marine (D/AFM)
Department of Climate, Energy and the Environment (D/CEE)
Department of Finance (D/Finance)
Department of Foreign Affairs and Trade (D/FAT)
Department of Further and Higher Education, Research, Innovation & Science (D/FHERIS)
Department of Health (D/Health)
Department of Housing, Local Government and Heritage (D/HLGH)
Department of Justice, Home Affairs and Migration (D/JHAM)
Department of Public Expenditure, Infrastructure, Public Service Reform and Digitalisation (D/PER)
Department of Rural and Community Development and the Gaeltacht (D/RCDG)
Department of Social Protection (D/SP)
Department of Transport (D/Transport)

Executive Summary

This Final Report of the Cost of Business Advisory Forum (hereafter: the Forum) represents a culmination of collaborative engagement between numerous stakeholders. It provides a comprehensive overview of identified cost challenges, reflects insights gathered and outlines policy considerations necessary to maintain Ireland's position as a competitive and attractive location for enterprise in an evolving global economy.

As outlined in the Programme for Government 2025, *Securing Ireland's Future*[3], the Minister for Enterprise, Tourism and Employment, Mr. Peter Burke, T.D. established the Forum in 2025. The Forum was chaired by Mr. Kevin Foley (the former Chair of the Labour Court) with Mr. Ronan Byrne (General Manager of Bloomfield House Hotel) as Vice-Chair.

The Forum was designed as a tripartite dialogue between business groups, trade unions, independent economic regulators and Government Departments. Its purpose is to identify and analyse the key cost drivers affecting businesses, to assess their implications for productivity and competitiveness, as well as to develop evidence-based and practical recommendations to inform policy responses. The Forum has served as a critical platform for collaboration and has become a sounding board with a view to ensuring that the voices of indigenous SMEs, large enterprises and multinational firms are reflected in shaping measures that support resilience and sustainable growth.

At the outset, the Forum adopted an agreed Terms of Reference setting out how it would function, including a workplan outlining a subset of non-pay related aspects of business costs that it would address. This was an important and binding condition of the Forum. Matters such as the National Minimum Wage and working conditions are specifically under the remit of the Low Pay Commission and the Labour-Employer Economic Forum. In addition, the development of the upcoming Enterprise Strategy 2035 provides an opportunity to build on this work, addressing additional or emerging cost pressures not fully explored by the Forum while setting out a longer-term, strategic framework to enhance Ireland's overall business environment.

3. The Programme for Government, *Securing Ireland's Future* under its opening chapter 'Growing Our Economy' with a focus on 'Enterprise and Employment', details its commitment to 'Supporting Small Business, Hospitality and Tourism', by setting up Cost of Business Advisory Forum. This Forum will include a review of all business taxes and costs and ensure businesses are consulted before new legislation or policies are introduced that impact small businesses.

Forum Workplan and Thematic Approach

The Forum met on multiple occasions and followed the thematic workplan set out below.

#	Meeting Date	Thematic Approach
1	11th June, 2025	**Introduction:** Opening Plenary Session
2	23rd July, 2025	**Public Utilities:** Energy Costs and Security of Supply
3	22nd September, 2025	**Professional Services:** Insurance Costs
4	17th November, 2025	**Regulation and Planning:** Regulatory Burden and Infrastructural Delivery
5	15th December, 2025	**Public Utilities:** Water and Wastewater Services
6	21st January, 2026	**Professional Services: Legal Costs**
7	18th February, 2026	**Regulation:** Reporting and Compliance (incl. Revenue)
8	23rd March, 2026	**Banking, Payments and Financial Services**
9	22nd April, 2026	**Discussion of Draft Report** Open for Feedback and Observation

Recommendation Guiding Principles

In selecting and refining its recommendations for this report, the Forum was guided by the following agreed principles.

Realistic:

Recommendations should be practical and capable of being implemented effectively within existing resources and frameworks where possible and should allow for clear monitoring and evaluation of outcomes.

Reflective:

They must represent the broad discussions within the Forum and, where possible, aim for consensus among members and consider the needs of different sectors and business sizes to avoid disproportionate impacts.

Timely:

Actions should be achievable within a short to medium timeframe to ensure relevance and impact but also support long-term resilience and growth.

Targeted:

Recommendations should focus on addressing the core issue of reducing or curtailing costs for businesses and/or address a reduction in regulatory burden and/or seek to improve competitiveness.

Proportionate:

Recommendations are proportionate in their cost and burden relative to the benefit they deliver.

Recurring Themes and Recommendations

Over the course of these thematic discussions, the Forum identified **six recurring themes** with one principle underpinning them all, a shift from a public sector culture that measures ***activity*** and process to one that measures ***outcomes***. This principle of public sector cultural reform is cross-cutting by nature and is reflected in recommendations across every chapter of this report. In total, The Final Report contains 63 recommendations and below highlights the most relevant recommendations in each area.

1. Energy is the principal contributor to rising business costs

Even before the war in the Middle East started, energy prices were highlighted by the Forum members as the biggest non-pay related cost issue faced by businesses. The ongoing conflict has only further exacerbated these cost pressures. Consequently, the Energy Chapter has a number of substantial recommendations including four priority ones as outlined below.

Priority recommendations include:

- **Recommendation 3:** Amending the mandate of the CRU to ensure consideration is given to affordability for non-domestic customers in the formulation and approval of multi-annual network investment plans.
- **Recommendation 4:** Considering the feasibility of a new scheme to reduce prices for large energy intensive business users.
- **Recommendation 5:** Examining the scale and impact of non-wholesale pass-through costs on electricity bills, with its focus on both SME and domestic customers.
- **Recommendation 11:** Considering the introduction of accelerated capital allowances for energy audit measures.

2. Importance of price transparency and easier switching for non-domestic customers

A key message that came across during Forum discussions was how 'time poor' business owners and managers are, particularly for those in small businesses. They are spending a significant amount of time running their business and as a result, have limited resources left to 'shop around' for the most competitive utility or banking services. Measures that make the switching process simpler for owners and managers could therefore help businesses access the best price offers available.

Priority recommendations include:

- **Recommendations 1, 6, 33 and 58:** Introducing greater price transparency for non-domestic customers in the case of public utilities (specifically, energy, water and wastewater services).
- **Recommendation 2 and 57:** Make it easier for non-domestic customers to switch provider (i.e. energy and banking).

3. Importance of improving engagement between regulators and the enterprise sector

Another key message that came across during Forum discussions is the perceived absence of regular engagement between the various State regulatory bodies and the enterprise sector. Forum members expressed the view that regulators tend to focus more on households as consumers of public utilities rather than businesses and that more needs to be done to promote competition for business customers. Consultation and engagement should be conducted in a non-technical manner, where possible, to ensure appropriate customer feedback. A concern was also expressed that all of the welcome additional expenditure on capital infrastructure will ultimately be passed on to utility bills and further increase costs for businesses without any consideration of the ability to pay these additional costs.

Priority recommendations include:

- **Recommendation 3 and Recommendation 34:** Include affordability for business as a key concern in regulator decision making and amend CRU mandate to include a promotion of competition component in the Irish market. (i.e. CRU, CBI).
- **Recommendation 31:** Instituting a regular programme of dialogue through the Economic Regulators Forum between regulators, business groups and trade unions.
- **Recommendation 60:** Including a promotion of competition component in the Central Bank of Ireland's Regulatory Impact Assessment process for the business banking market.

4. A new culture of regulatory reform is needed

While some Forum members highlighted positive experiences dealing with State-provided services, a general concern was expressed with regard to the level of bureaucracy typically experienced in accessing grant schemes and obtaining permits and licenses. In particular, a significant degree of frustration was expressed concerning the operational aspects of the Revenue's recently introduced Enhanced Reporting Requirements (ERR), particularly for micro and small firms.

Priority recommendations include:

- **Recommendations 8, 9, 10, 11, 36, 37, 53 and 63:** Making it easier for businesses to access grants and supports available (i.e. energy efficiency, energy audits, Employment Investment Incentive Scheme (EII)).
- **Recommendations 16, 24, 25, 44 and 46:** Increase resources for certain State services where bottlenecks exist (i.e. planning authorities with backlogs, the Environmental Protection Agency, the Office for the Promotion of Competition in the Insurance Market).
- **Recommendations 25, 26, 27, 28 and 29:** Proceeding urgently with steps to cut red tape (i.e. streamline licenses and permits).
- **Recommendation 47:** To implement the 2025 National Competitiveness and Productivity Council's recommendation on SMEs exemptions[4]. In relation to the Enhanced Reporting Requirements (ERR), modify the timeline for ERR submissions for other businesses, for instance, to monthly reporting rather than real-time submissions.
- **Recommendation 49:** Applying the Government's existing SME Test more rigorously, including to the annual Finance Bill. Also, to require Departments to 'comply or explain' if they don't implement the SME Test and publish all SME Tests on a single Government website.

5. Legal reform must be progressed as a matter of urgency

The high cost of legal services in Ireland was a common theme which surfaced during several Forum meetings. The members emphasised that extremely high legal costs can and do lead to additional costs throughout the wider economy (i.e. insurance, planning, etc).

Priority recommendations include:

- **Recommendation 12 and 38:** Creating less expensive alternatives to the Courts by extending the remit of the Injuries Resolution Board.
- **Recommendation 39:** Implementing the outstanding recommendations from the 2006 Competition Authority Review into the legal profession.
- **Recommendation 41:** It is welcomed that the Judicial Council (Amendment) Bill 2026 has been added to the priority drafting list, however, implementation of the legislation needs to be prioritised as soon as possible.

4. irelands-competitiveness-challenge-2025.pdf page 11 and page 53.

6. The absence of effective business banking competition in Ireland makes borrowing for investment very expensive

Forum members expressed a strong view that there is very little competition and choice for business banking services in Ireland. In addition, it was noted that banking costs for small businesses have risen considerably as a result of the higher interest rate environment, the exit of competitors (Ulster Bank and KBC) and the higher capital requirements that Irish banks face, relative to European peers. This is leading to higher prices in terms of borrowing costs and is discouraging investment by firms.

Priority recommendations include:

- **Recommendation 57:** Given the limited nature of competition in the business banking market in Ireland, the Central Bank of Ireland should ensure, as a matter of urgency, that the process of switching banks for business customers be made easier, simpler and faster.
- **Recommendation 58:** The Central Bank of Ireland and the Irish banks should, as a matter of urgency, ensure that disclosure requirements under the Consumer Protection Code and the SME Regulations are actively implemented to improve transparency for SME business customers in relation to fees, charges and bills for banking and payment services.
- **Recommendation 62:** Given the high proportion of micro-SMEs in the Irish market, the limited nature of competition in the business banking market and the high interest rates charged to business customers, an independent economic cost-benefit analysis of establishing a new state SME Bank should be carried out that could include building on existing SBCI and ISIF loans and investment schemes.

Recommendations

The following is the final set of summary recommendations as agreed by the members of the Cost of Business Advisory Forum.

Chapter 1
Public Utilities: Energy Costs and Security of Supply

Recommendation 1: Enhanced Energy Bill Transparency

The Forum recommends introducing targeted measures to increase price transparency for non-domestic customers (in particular, for the SME sector).

i. A standard billing format for SME business customers for all electricity and gas companies.
ii. A requirement for energy suppliers to provide SMEs with a bill explainer and clear explanations of charges (VAT, PSO levy, etc.).

Responsibility: CRU and SEAI

Recommendation 2: Online Switching and Price Comparison Tools

The Forum recommends that the CRU should facilitate the creation of an accessible and effective online tool that allows commercial sector customers (such as retail, hospitality, offices) to compare alternative contracts and prices offered by different energy suppliers and to switch energy suppliers. This will improve access to information, increase price transparency and encourage smarter energy consumption. This tool should be delivered within a defined timeframe.

Responsibility: CRU

Recommendation 3: Amend the Mandate of the Commission for Regulation of Utilities

The Forum recommends that the Government amends the CRU's statutory mandate to ensure appropriate consideration is given by the Regulator to the cost and affordability of energy for business customers. This will include consideration of energy affordability when making determinations on the approval of costs associated with electricity network investment and similar regulatory decisions regarding other pass-through costs.

Responsibility: D/CEE

Recommendation 4: **New Scheme to Reduce Price for Large Energy Intensive Business Users**	Examine the scope for supporting energy intensive manufacturing sectors under EU guidelines on State Aid for climate, environmental protection and energy to help alleviate energy cost pressures **Responsibility:** D/CEE, D/ETE, IDA Ireland and Enterprise Ireland
Recommendation 5: **Examine Impacts of Pass-Through Costs (Grid, PSO, imperfections)**	Given that electricity prices for non-domestic customers in Ireland remain among the highest in the EU, this raises competitiveness concerns and underlines the importance of transparency and value for money in the recovery of regulated network and public policy costs. Under the auspices of the National Energy Affordability Taskforce, the CRU is currently leading an independent review. The Forum welcomes this review which should be completed and published without delay. It should clearly assess the scale and impact of non-wholesale pass through costs on electricity bills, with its focus on both SME and domestic customers. **Responsibility:** CRU and D/CEE
Recommendation 6: **Guidance on Consumption and Cost Reduction**	SEAI to issue improved guidance to non-domestic customers on a regular basis with regard to steps to reduce electricity consumption and costs. **Responsibility:** SEAI
Recommendation 7: **SME Deposit Requirement**	CRU to review the requirements by some energy suppliers (including gas suppliers) for deposits from SMEs in certain sectors (i.e. hospitality) and whether or not this is justified and/or appropriate and whether the practice should continue. **Responsibility:** CRU and Energy Suppliers
Recommendation 8: **Target an Increase in the Availability of Energy Audits**	SEAI to set a new ambitious target to increase the availability of low-cost energy audits for SMEs to reduce energy costs. This could be run in conjunction with business representative groups. **Responsibility:** SEAI and D/CEE

Recommendation 9:
Review the Application and Administration Processes Associated with Energy Grants and Supports for Businesses

SEAI and relevant Departments to review the application and administration processes associated with energy grants and supports for businesses. This review should assess the level of complexity involved in accessing supports and identify opportunities for simplification, with a view to improving accessibility and uptake, particularly among SMEs.

Responsibility: SEAI and relevant Departments

Recommendation 10:
Multi-annual Funding Commitment for SEAI Business Energy Upgrade Scheme

The Forum recommends adopting a multi-annual funding commitment for the Business Energy Upgrade Scheme and other relevant SEAI supports, rather than continuing with year-to-year allocations. This would provide the stability required to plan and deliver retrofit and upgrade projects efficiently, strengthen supplier and market confidence and support long-term decarbonisation objectives in both the Commercial and Public Sectors.

Responsibility: D/CEE and SEAI

Recommendation 11:
Accelerated Capital Allowances for Energy Audit Measures

Develop options to expand Accelerated Capital Allowances (ACAs) for all measures recommended by a qualified energy audit or recognised energy efficient design standard, such as the SEAI Energy Audit and EXEED scheme. This would enable greater take up of:

i. Recommended energy audit measures across businesses more generally.
ii. Energy efficient equipment investments by industrial businesses.

It is also important to note that this could be done on a phased basis with an expansion to the full cost of the investment which includes Triple E products initially and then moving to ACA for IS 399 (EXEED) and Statutory Audit recommended measures as a second phase.

Responsibility: D/CEE, SEAI and D/Finance

Chapter 2

Professional Services: Insurance Costs

Recommendation 12:

Expand and Strengthen the Injuries Resolution Board

The Forum seeks strengthening of the power, remit and resources of the Injuries Resolution Board in order to maximise the volume of personal injury cases it resolves (and thus, minimise recourse to more costly litigation channels).

Responsibility: D/ETE

Recommendation 13:

Enhance Competitiveness and Affordability

The Government to implement further measures to promote domestic competition in all sectors of Insurance and/or new entrants, including:

i. Proactively engaging with the international insurance market to encourage international entrants.
ii. Engaging with the Central Bank of Ireland on their authorisation process for new entrants to secure a streamlined approach.
iii. Cooperating with industry and State bodies to find ways to improve Ireland's access to international insurance markets.

Responsibility: D/Finance and D/ETE

Recommendation 14:

Strengthen and Enhance Insurance related Data

The Forum welcomes the publication of the Action Plan for Insurance Reform 2025-2029 and suggests that all recommendations are accelerated, including measures to enhance the National Claims Information Database (NCID). The Forum recommends that the following actions are implemented without further delay:

i. More frequent publication of NCID data to reduce time lag between data collection and it being made public.
i. Detailed sectorial analysis: Provide a more detailed breakdown of sectorial claims and premium data from sectors to identify where cost drivers and risks are concentrated.
ii. A review of the quality of cover available to SMEs, including exclusions, excesses, limits, restrictions and sectoral availability.
ii. Detailed insurance data metrics: including settlement channels, timelines, legal costs and insurer level cost reporting to demonstrate the pass through of savings
iii. Detailed timeline to be published on how recommendations will be implemented by the end of 2026.

Responsibility: CBI, D/Finance, D/JHAM, D/ETE and IRB

Recommendation 15: **Review of the Public Liability Insurance Market Study**	The Forum recommends that the CCPC conduct a review of the implementation of its 2020 Public Liability Insurance Market Study recommendations, with a particular focus on unimplemented recommendations. **Responsibility:** CCPC and D/ETE
Recommendation 16: **Expand and Support the Office of Promotion of Competition in the Insurance Market**	Proceed with the planned allocation of additional resources to the Office of Promotion of Competition in the Insurance Market (OPCIM) in order to enable them to better promote competition in the sector, before the end of 2026. **Responsibility:** D/Finance and D/ETE
Recommendation 17: **Review of the Personal Injuries Guidelines**	The Forum welcomes the publication of the General Scheme of the Judicial Council Amendment Bill 2026 and recommends that this legislation and any associated changes are adopted as a matter of priority. **Responsibility:** D/JHAM
Recommendation 18: **Implementation of the Kelly Report**	The Forum recommends implementing the recommendations set out in the Review of the Administration of Civil Justice: Review Group Report in full and as a matter of urgency. **Responsibility:** D/JHAM and Courts Service
Recommendation 19: **Further Reforms to Tackle Fraud**	To effectively combat the complexity and scale of insurance-related fraud, Ireland must adopt a more coordinated and intelligence-led approach. Two reforms are proposed: i. Establish a National Fraud Intelligence Bureau, modelled on the UK's structure. ii. Create a Shared Fraud Database. **Responsibility:** D/JHAM and An Garda Síochána

Recommendation 20: Prioritise Reform of Legal Costs in Personal Injury and Liability Claims

The Forum welcomes the publication of the Action Plan for Insurance Reform 2025-2029 and recommends that Action 6 is prioritised for implementation. The Government needs to take stronger action to control legal costs, by setting clear and proportionate rates and fee scale framework for personal injury litigation and liability claims in higher courts.

Responsibility: D/JHAM and D/ETE

Recommendation 21: Amend and Commence Section 30 of the Civil Liability & Courts Act 2004

Amend and commence Section 30 of the Civil Liability & Courts Act 2004, but:

i. Make the IRB the custodian of the personal injuries actions register database and
ii. Limit the right of appeal to higher courts in Personal Injuries (PI) to points of law and require appellants to discharge their legal costs before grant of appeal.

Responsibility: D/JHAM

Chapter 3

Planning, Regulatory Burden and Infrastructural Delivery

Recommendation 22: **Proposal to allow for the Greater use of Planning Exemptions**	Department of Housing, Local Government and Heritage to bring forward proposals with specific input from relevant line Departments and business to Government to allow for the greater use of planning exemptions before end 2026. **Responsibility:** D/HLGH
Recommendation 23: **Audit Consistency of Planning Application across all Planning Authorities**	Department of Housing, Local Government and Heritage to audit consistency in application of planning process across all planning authorities and make recommendations for change as required. **Responsibility:** D/HLGH and D/Taoiseach
Recommendation 24: **Allocate Additional Resources to Planning Authorities with High Volume of Backlog**	Planning authorities (including An Coimisiún Pleanála) with the greatest backlogs be prioritised through a targeted, performance driven approach to resourcing, including the reallocation and redeployment of existing resources to areas of highest demand. This should be complemented, where necessary, by additional supports through the annual Budget and Estimates process, in accordance with business requirements already identified by the Department of Housing, Local Government and Heritage and the local authority sector, with priority given to a clear focus on improving decision timelines and managing the avoidance of backlogs. **Responsibility:** D/HLGH
Recommendation 25: **Allocate Additional Resources to the Environmental Protection Agency to Expedite License Processing**	Allocate additional resources to the Environmental Protection Agency (EPA) to ensure faster license processing, as part of the annual Budget and Estimates process. **Responsibility:** D/CEE and D/Finance

Recommendation 26:
Commence Section 294 of the Planning and Development Act 2024

The Forum welcomes the commencement of Section 294 of the Planning and Development Act 2024, alongside the introduction of regulations to provide for a proportionate cap on cost recovery. The Forum recommends monitoring the impact of Section 294 to ensure continued access to justice while discouraging frivolous litigation.

Responsibility: D/CEE

Recommendation 27:
Simplify and Rationalise the Number of Permits and Licenses

Relevant Departments alongside each Local Government body must prioritise and implement the simplification and rationalisation of the number of permits and licences required by small businesses as part of the Government's Red Tape Challenge under the Action Plan on Competitiveness and Productivity. This should include a structured review to eliminate unnecessary or duplicative requirements in advance of considering additional resourcing needs, ensuring that system efficiencies are realised before further capacity is added.

Responsibility: All relevant Departments

Recommendation 28:
Reduce the Number of Serial Objectors

Department of Housing, Local Government and Heritage to take measures to reduce the number of vexatious and frivolous objections in the planning process

Responsibility: D/HLGH

Recommendation 29:
Better Alignment Between Regulations

Department of Housing, Local Government and Heritage to act to ensure better alignment between the interpretation of building controls and fire compliance to ensure inconsistency and contradictions between different regulations is avoided.

Responsibility: D/HLGH

Recommendation 30: Task Individual Government Departments to Undertake an Audit of Existing Regulations which Impact on the Cost of Doing Business

The Forum recommends that Government departments undertake audits of existing non-labour regulations which impact the cost of doing business, including administrative burden and costs and reports back to Government before end of 2026. Individual departmental reports should be published and Departments which have not completed should be highlighted. Regulatory review should be continuous and focused on effectiveness rather than efficiency targets, as consistent with the OECD's *Simplification for Success* approach. Department should leverage AI and digitialisation to systemically identify and streamline outdated or overlapping cross departmental regulations. Departments should also put in place mechanisms to audit regulations on a periodic and ongoing basis to ensure regulations are constantly assessed.

Responsibility: All relevant Departments

Recommendation 31: 'Duty to Engage' – Increased Regulator Engagement with Business and Enterprise Stakeholders

Once established by the Department of Taoiseach, the Economic Regulators Forum to host quarterly meetings between regulatory bodies, enterprise sector and trade unions on the cost of doing business. This will provide a forum for an ongoing dialogue between regulators and relevant stakeholders.

Responsibility: D/Taoiseach

Recommendation 32: Implement an "Early Warning System" for EU Legislation

Introduce an "Early Warning System" or an agreed national approach for incoming EU legislation. Regulatory bodies must actively involve stakeholders in this system and facilitate early engagement well ahead of transposition to develop a comprehensive implementation plan. One is being proposed for infrastructure. An approach to other business regulations should be developed.

Responsibility: D/FAT and all relevant Departments

Chapter 4

Public Utilities: Water and Wastewater Services

Recommendation 33: Improving Transparency in Billing and for Proposed Regulatory Changes

Uisce Éireann to improve transparency of non-domestic business customers tariff (or bill) structures including giving customers more information on how to reduce water usage. CRU should foster and engage in meaningful public participation requiring the communication of proposed regulatory changes to be delivered in clear plain-English and provide the appropriate tools for the consultation processes clearly estimate and indicate sectoral impacts of proposed decisions on water tariffs.

Responsibility: CRU and UÉ

Recommendation 34: Amend Commission for Regulation of Utilities Mandate

Amend Commission for Regulation of Utilities mandate to regulate the non-domestic sector and to include 'affordability' and 'cost competitiveness' for business as parts of the Commission for Regulation of Utilities mandate.

Responsibility: D/HLGH, CRU and UÉ

Recommendation 35: Economic Impact Assessment

The Department of Enterprise, Tourism and Employment and the Department of Housing, Local Government and Heritage to jointly commission an independent Economic Impact Assessment of the effect on the business sector of the current standard model for CRU water tariff determination.

Responsibility: D/ETE and D/HLGH

Recommendation 36: Uisce Éireann's Water Stewardship Programme

Uisce Éireann to rapidly and radically expand the Water Stewardship Programme: from currently 1% of customers to 10% and later 20% over a defined period of time.

Responsibility: UÉ and CRU

Recommendation 37:
Develop Proposals for Potential Grant and Tax Incentives Supports to Reduce Water Consumption

Department of Housing, Local Government and Heritage to identify potential in-scope expenditures and develop proposals for potential grant and/or tax-based measures to support those businesses undertaking capital works to reduce water consumption.

Responsibility: D/HLGH, D/Finance, D/ETE and Enterprise Ireland

Chapter 5
Professional Services: Legal Costs

Recommendation 38: **Extend the remit and role of the Injuries Resolution Board**	Extend the remit and role of the Injuries Resolution Board (i.e. for defamation, pre-litigation, medical negligence cases, etc.) to increase lower cost alternatives to Litigation. **Responsibility:** D/ETE and IRB
Recommendation 39: **Conveyancing Services**	Allow qualified persons, other than solicitors, to provide conveyancing services in line with the Irish Competition Authority (now CCPC) recommendations of 2006. This should occur only following the substantial implementation of the recommendations of the Expert Group on Conveyancing and Probate. In the interim, preparatory steps in the development of eConveyancing systems, should be designed to accommodate the potential future inclusion of such conveyancers. To ensure that they can effectively operate within the system on behalf of clients if and when the profession is established. **Responsibility:** D/JHAM
Recommendation 40: **Monitor Reform of Judicial Reviews**	The Forum welcomes the publication of the new structured scale of costs for environmental judicial reviews. The Forum recommends monitoring the impact of this new scale of costs to ensure it delivers effective, fair and consistent access to justice. **Responsibility:** D/JHAM and D/CEE
Recommendation 41: **The Judicial Council Bill**	The Forum welcomes that the Judicial Council (Amendment) Bill 2026 has been added to the priority drafting list; implementation of the legislation needs to be prioritised as soon as possible. **Responsibility:** D/JHAM
Recommendation 42: **Action Plan for Statistics**	Develop an Action Plan for the collection and publication of detailed statistics and performance metrics of the legal and courts system within 12 months with a view to informing public policy decisions on how the system can improve efficiency. **Responsibility:** D/JHAM and IRB

Recommendation 43: The Unified Patent Court Referendum

The Unified Patent Court Referendum should take place as soon as practicable and within the term of the current Government.

Responsibility: D/ETE

Recommendation 44: Additional Investment for the Courts System

Additional investment in infrastructure for the Courts system, including in relation to case management systems and modernisation of the courts process to the annual Estimates process in 2026. There should be a report published by the Department of Justice, Home Affairs and Migration on changes made by Q1 2027.

Responsibility: D/JHAM

Recommendation 45: Review Amendments to the Defamation Act within 3 years

As the Defamation (Amendment) Act (Commencement) Order 2026 is now enacted, the Forum recommends that the impact of the new legislation is reviewed within three-year timeframe to assess whether the legislation is operating fairly and effectively for businesses exposed to this risk. During this review further amendments are recommended for consideration:

i. To cap general damages in defamation actions at €75,000,
ii. To limit the right of appeal to higher courts in defamation cases to points of law and
iii. A requirement that appellants discharge their legal costs before being granted leave to appeal unsuccessful outcomes, or otherwise demonstrate their ability to pay costs, or provide security, before an appeal proceeds.

Responsibility: D/JHAM and Business Groups

Recommendation 46: Strengthen and Expand the Legal Services Regulatory Authority to Investigate Vexatious or Abusive Litigation Conduct

The Forum recommends strengthen the power of the Legal Services Regulatory Authority and expand its remit to investigate and where appropriate take action in respect of vexatious or abusive litigation, mirroring the supervisory and investigated role adopted by the Solicitors Regulation Authority in the United Kingdom.

Responsibility: D/JHAM

Chapter 6

Regulatory Compliance and Tax Administration

Recommendation 47: Reduce Administrative Burden for SMEs

To reduce duplication of reporting obligations and reduce ongoing compliance costs, the Forum recommends the immediate implementation of the 2025 National Competitiveness and Productivity Council's recommendation on SME exemptions:

i. Amend the existing Enhanced Reporting Requirements to exempt SMEs that employ 20 staff or fewer, or annual turnover €1 million or less;
ii. Consistently apply exemptions to ensure regulatory relief is targeted at businesses with the lowest administrative capacity; and,
iii. Modify ERR submission timeline to monthly reporting rather than real-time submissions.

Responsibility: D/Finance and Office of the Revenue Commissioners

Recommendation 48: Proportionate Application of Fixed Penalty Sanctions for Administrative Measures

The €4,000 fixed penalty for non-compliance appears disproportionate (Revenue has not applied this sanction yet). The Forum recommends this should be reduced significantly, with a more graduated and proportionate approach to administrative errors.

Responsibility: D/Finance and Office of the Revenue Commissioners

Recommendation 49: Expand the SME Test and Introduce a Formal Comply or Explain Requirement.

The Forum recommends the introduction of a formal "comply or explain" mechanism, which requires Departments and public bodies (including the annual Finance Bill) to:

i. Apply the SME Test, or publish a clear justification explaining why the SME Test was not applied;
iii. Further develop, refine and embed the SME Test as a standard part of policy and regulatory development;
iv. Expand its application to include explicit consideration of the cumulative impacts of multiple regulatory requirements and cross regulatory effects arising from overlapping obligations across different regimes; and,
ii. To improve transparency, all data on the SME tests should be published on a single website, ensuring that explanations are publicly available and set out the rationale in a transparent and accountable manner.
v. In line with the overall terms of reference of the Forum this recommendation does not apply to the consideration of matters such as the National Minimum Wage and working conditions more generally.

Responsibility: All relevant Departments

Recommendation 50: Pro-forma R&D Tax Credit Route

The Forum recommends introducing a pro-forma R&D tax credit route for small and medium businesses only, including the use of pro-forma templates for project management, recording activity and calculating eligible costs.

Responsibility: D/Finance and Office of the Revenue Commissioners

Recommendation 51: Corporate Tax Returns to be Simplified

The Forum recommends that Corporate Tax Returns are simplified in order to reduce regulatory burden on businesses.

Responsibility: Office of the Revenue Commissioners

Recommendation 52: Reduce the Cost of Appealing Revenue Assessments

The Forum recommends a targeted review is undertaken, to examine the costs incurred by taxpayers when appealing Revenue assessments, including identifying specific cost drivers that disproportionately affect smaller businesses, such as legal and professional fees, procedural and evidential requirements. In addition, review alternative dispute resolutions mechanisms to appeal Revenue assessments.

Responsibility: D/Finance and the Tax Appeal Commission

Recommendation 53: Improve the Employment Investment Incentive Scheme

The Forum highlights that the Employment Investment Incentive scheme remains too complex and unattractive and therefore recommends that it should be reviewed and simplified.

Responsibility: D/Finance and Office of the Revenue Commissioners

Recommendation 54: Fee for Tobacco Sellers

It has been suggested that the combined €1,800 (€1,000 for tobacco products and €800 for nicotine inhaling products) retail licence fee for tobacco sellers is too high and brought in without consultation and without an SME Test. Therefore, the Forum recommends reducing this fee.

Responsibility: D/Health

Recommendation 55: Improved Labelling Management

In the interests of cost reductions, the Forum recommends that there is a need for a grandfathering provision in relation to new packaging and labelling requirements and acknowledge impact of labelling recommendations for various sectors. In addition:

i. Suspend unilateral measures: Suspend the unilateral introduction of new measures and align with EU efforts to ensure a general harmonised approach across sectoral product legislation.
ii. Adopt digital labelling: Embrace digital labelling to reduce compliance costs for economic operators and allow for easier updating of instructions.
iii. Extended transition periods: Implement appropriate transition periods to help businesses adequately prepare for any proposed labelling changes. For context, the 2011 Food Information to Consumers (FIC) regulation included a five-year transition period.
iv. EU-UK alignment: Find a legally sound solution within the EU framework that takes the current and possible future complexities from the impact of Brexit into consideration.

Responsibility: D/CEE

Recommendation 56: Pursue Simplification of EU Legislative Framework

The Forum recommends active engagement by all Government Departments and industry with the EU's simplification agenda in order to develop a more coherent legislative framework that best responds to the needs of businesses and citizens.

Responsibility: D/FAT

Chapter 7

Banking, Payments and Financial Services

Recommendation 57: Simpler Process Switching Banks

Given the limited nature of competition in the business banking market in Ireland, the Central Bank of Ireland should review, as a matter of urgency, that the process of switching banks for business customers be made easier, simpler and faster.

Responsibility: D/Finance and CBI

Recommendation 58: Improve Transparency for SMEs

The Central Bank of Ireland and the Irish banks should, as a matter of urgency, ensure that disclosure requirements under the Consumer Protection Code and the SME Regulations are actively implemented to improve transparency for SME business customers in relation to fees, charges and bills for banking and payment services.

Responsibility: D/Finance and CBI

Recommendation 59: Better Regulation of Merchant Services

Requirements relating to merchant services, under the EU payment services directives, including new requirements which will be applied under PSD3/PSR, should be actively implemented by the Central Bank of Ireland and relevant firms, to ensure fair competition and quality of service for SME customers.

Responsibility: D/Finance and CBI

Recommendation 60: Promotion of Competition

The new Central Bank of Ireland Regulatory Impact Assessment process should include a rigorous promotion of competition component to help ensure that new rules and regulations promote competition in the business banking market in Ireland.

Responsibility: D/Finance and CBI

Recommendation 61: The New Central Bank's Regulatory Impact Assessment Process

Once in place, the new Central Bank's Regulatory Impact Assessment process (including the promotion of competition component) should be retrospectively applied to existing rules and regulations that impact on SME banking in Ireland.

Responsibility: D/Finance and CBI

Recommendation 62: An Independent Economic Cost-Benefit Analysis of Establishing a New State SME Bank

Given the high proportion of micro-SMEs in the Irish market, the limited nature of competition in the business banking market and the high interest rates charged to business customers, an independent economic cost-benefit analysis of establishing a new state SME Bank should be carried out that could include building on existing SBCI and ISIF loan and investment schemes.

Responsibility: D/Finance and D/ETE

Recommendation 63: Future Savings and Investment Account Scheme

Any new Government Savings and Investment Account Scheme should seek to build-in a component that allows for and encourages investment in SMEs.

Responsibility: D/Finance and D/ETE