

contractors outlook[↑]



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All queries to info@contractingPLUS.com





Jimmy Sheehan

Contracting as a way of working is becoming more popular in Ireland. You want someone at the forefront of the industry keeping you abreast of all things Contracting and guiding you through your Contracting journey.

Contractors Outlook, brought to you by Contracting PLUS is a must read for those who want to make sure they have the best information on what's happening in the industry.



OVER
20,000
CONTRACTORS

have trusted Contracting PLUS to guide them through their contracting career with the best advice and tax saving ideas to maximise earnings.

The Professional Contracting Sector

As a Contractor you are self-employed. You are the business; your skill-set is what will drive income and that income needs to give you the best return possible.

It is your responsibility to protect yourself and your family against the future shocks of recession. With day-rates particularly generous at the moment, now is the perfect time to be building your future wealth. Your financial requirements are unique to your lifestyle and your personal circumstances. You wouldn't jump in a car and drive aimlessly towards an unknown destination. You'd end up wasting time and fuel taking unnecessary detours.

Financial planning is no different. Take a look at the map. You might not look at the full journey straight away, but rather take it in sections - but knowing the map is there to look at is important. I'd urge you all to take up your annual Free Financial Review (more on page 13). Start to map out your future today.

Working as a Contractor can offer exciting career opportunities, great flexibility and a high earning capacity.

But the role of the Professional Contractor in Ireland is not given the credence it deserves. At Contracting PLUS we are pushing the Contracting agenda with Government. We lobby for better expense rules and will push to ensure the sector is not 'lumped in' with unskilled workers in the Governments drive to stamp out bogus self-employment. You may have seen some of our articles published in the national papers over the last 12 months calling on Government to implement fairer expense rules for you. We will continue to do this in 2019 where we are likely to see a General Election. When that time comes we will advise you what you need to be saying to your local politicians when they are canvassing in your area.

At Contracting PLUS our goal is simple; a commitment to bring together the very best people, so that you are supported by a friendly, helpful and experienced team. We'll simply make the contracting journey easier for you!

Jimmy Sheehan is Commercial Director of Contracting PLUS and can be reached on (01) 611 0707 or jimmy.sheehan@contractingplus.com

Making Contracting Simple

Contracting PLUS is Ireland's premium provider of compliant Umbrella Companies and Personal Limited Companies for Contractors and Business Consultants.

 Dedicated Account Manager		 Free Immediate Set Up
 No minimum contract	 Switch solutions when you need to	 No charges when you're not working*
 No leaving fees	 Free Financial Review	 Income Tax Return included*
 Claim Business Expenses to maximise earnings	 Same day transfer of funds	 Professional Indemnity Insurance*
 Employer and Public Liability Insurances	 Bespoke Contractor App and Software	 Company Accounts and filings included

Professional Contracting Industry Overview

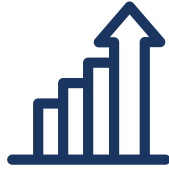
Up until quite recently the Contingent workforce in Ireland has not had much attention. The ESRI were tasked with understanding the available data and dynamics at play.

Professional Contractors fall under the ESRI group defined as Freelancers. According to the ESRI report, this sector has been increasing steadily in Ireland since 1998. It is, however, still a relatively small feature, accounting for just over 2 per cent of total employment in 2016.

The profile of freelancers in Ireland suggests they are more heavily concentrated in the 45-54 age category, more likely to be male and more likely to be educated to tertiary level compared to the workforce average.

Contracting PLUS's own profiling would support this data regarding the gender split. We see females representing just 21% of total Professionals actively engaged in Contracting. The age profile of the largest group of our professional contractors is slightly younger than that expressed in the ESRI data. 38% of total Contractors are aged between 35 and 45, while 25% are in the 45-55 age category. **1**

THE CONTINGENT WORKFORCE IN IRELAND



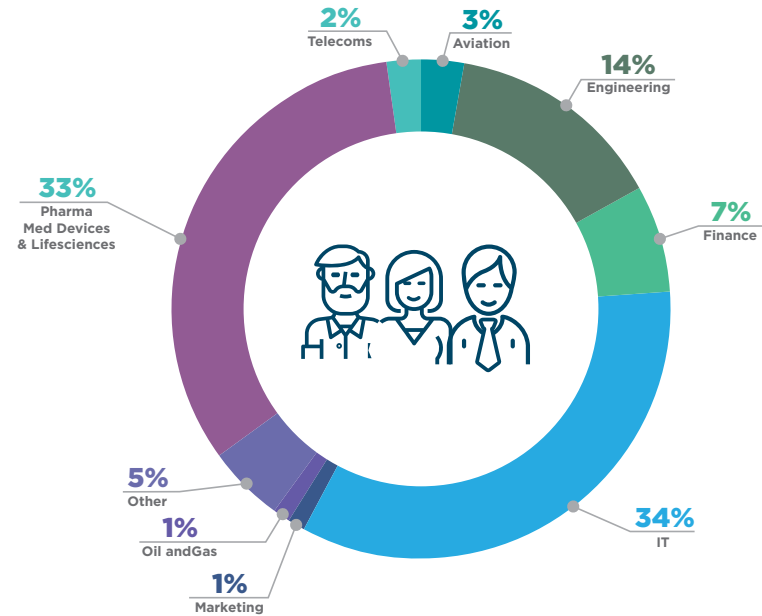
Growing Since 1998 and accounted for just



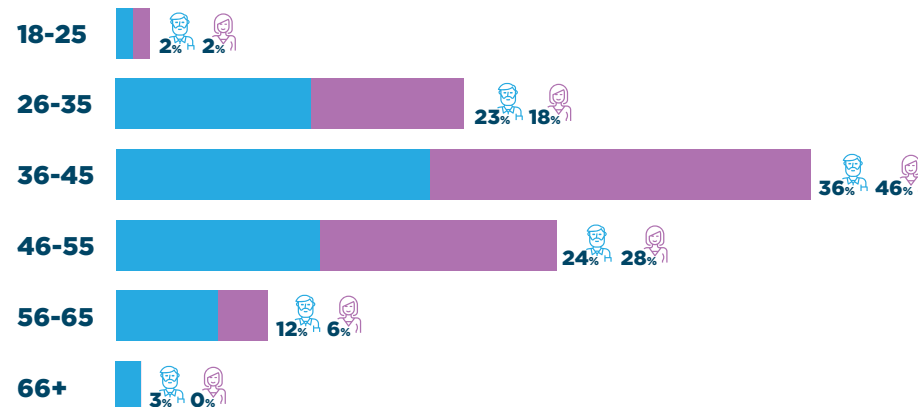
2%

of total employment in 2016

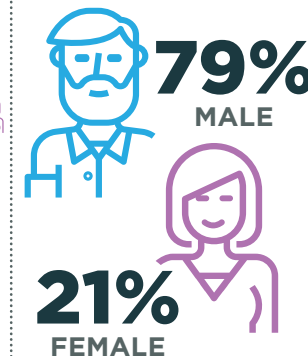
BREAKDOWN OF THE CONTRACTING MARKET BY SECTOR



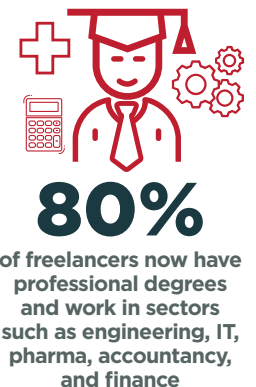
GENDER SPLIT % BY AGE GROUP



OVERALL GENDER SPLIT IN CONTRACTING



LEVEL OF EDUCATION





Why become a Professional Contractor?

- Flexibility/Lifestyle
- Freedom to Choose Roles
- Pay & Conditions
- Gain Experience
- Enhance Personal Worth
- Mobility/Travel
- Extend Retirement Age

Looking to the Future


The Irish economy is expected to grow by 3.8% in 2019. This growth rate reflects the slowdown observed in the global and European economies since the end of last year. In 2020 the Irish economy is expected to grow by 3.2%.

Over the longer term, the ESRI has projected that by 2025 contingent employment will have increased in Ireland, but only by 1 per cent of total employment.

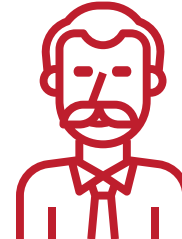

The ESRI's view is that most of that increase will be driven by a rise in the share of freelancers.

In the tight labour market which we are experiencing in Ireland, potential contractors will find that they have more and better choices, higher earning potential, increased flexibility and in some industries access to completion bonuses.

In summary, we would expect the Professional Contracting Market to remain buoyant, particularly in the areas of IT, Pharma and Engineering.

Growth sectors, but off a smaller base, are Finance and Marketing services. We expect to see a rise in the numbers of women entering the Professional Contracting space as contracting becomes more accepted as a career option. Returners, in particular, will view contracting as a route back to the corporate world especially as it will deliver on two key benefits; higher pay and flexibility. Retirees will also see growth as many people of retirement age wish to continue to share their expertise and insights, and contracting can facilitate significant earnings past retirement age. 

CONTRACTING IS A SUITABLE CAREER CHOICE FOR ALL AGES



YOUNGEST CONTRACTOR
18 YEARS
IT SECTOR

OLDEST CONTRACTOR
75 YEARS
OIL AND GAS

The I.T. Sector

Contracting roles are likely to increase as companies are looking to stay agile and adapt quickly to market trends. Data and Security were the prominent growth areas last year. GDPR enhanced this, with growth in demand for IT Security Specialists. Companies can face severe financial penalties if they are negligent in their management of personal data. The high financial risks led to many contract roles opening up in this sector. The issue with this was that companies were unsure of how long they were going to have a need for this role within their company. This was a key driver in deciding to take these professionals on on a contract basis.

The prediction for 2019 is for the IT contract market to undergo exponential growth. There is set to be a strong demand in the Financial Services and FinTech sectors as more and more companies move their operations to

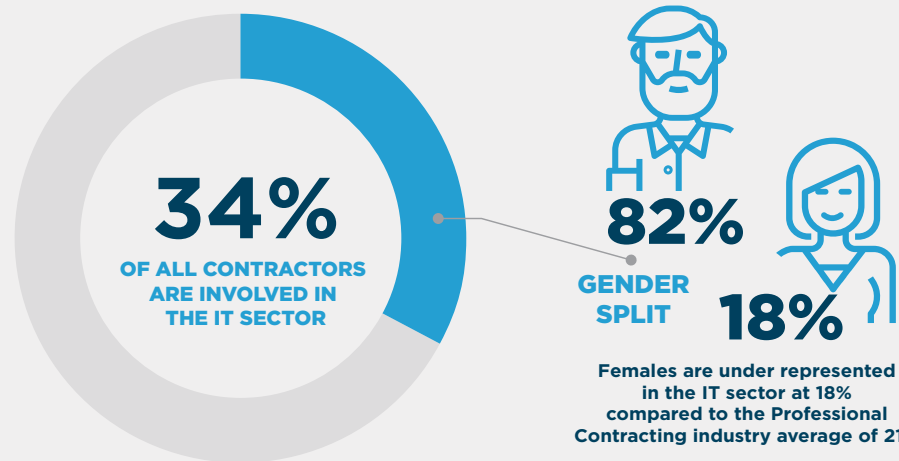


It's a Job Seekers market!

It's an exciting time to be involved in technology in Ireland

Ireland. Competition within the financial market has significantly increased as banks endeavour to develop their online offerings to increase sales. This has seen a boost in demand for Agile Coaches, Product Owners and Scrum Masters. The expectation is for this demand to continue throughout 2019. Overall, the technology sector is an industry driving disruptive change in the market through the development of new solutions and products. Flexible working is becoming more and more prominent within the industry, with companies becoming more willing to accommodate professionals who are seeking flexible working conditions. With a tightening market,

HOW CONTRACTING IN THE I.T. SECTOR RELATES TO THE CONTRACTING INDUSTRY AS A WHOLE



companies are using flexible working arrangements as an attraction and retention strategy.

There are financial gains to be made, with day rate increases expected, particularly in fields such as Machine Learning, AI and other niche skills, such as UX designers, UI designers and Data Analytics. A huge opportunity to gain cross-industry experience exists. Contract roles will continue to afford professionals the chance to work on the type of projects they are interested in so they can become an expert in a given area very quickly.

Roles most in Demand in Ireland

Role	National Average Daily Rate
Programme Manager	€675
BI Architect	€625
Devops Engineer	€575
Technical Architect	€575
Software Development Manager	€550
Software Development Manager (.Net)	€550
Data Architect	€550
It Project Manager	€525
Scrum Master	€550
Java Developer	€500
Data Scientist	€490
Cloud Security Analyst	€490
CRM Consultant	€475
Automation QA Engineer	€470
Python Developer	€470
Network Engineer	€470
C# Developer	€450

“While digital skills like cloud computing and artificial intelligence topped the list of hard skills companies need most, the addition of three new soft skills to the lists suggests that employers recognise the importance of embracing modern technologies as well as recognising those things technology can’t do: connect with other people, engage in out-of-the-box thinking and quickly adapt to new priorities or problems.”

Paul Petrone, editor of LinkedIn Learning.

2019 Human Skills highly sought after in the Tech sector don’t just focus on the hard skills

LinkedIn recently analysed hundreds of thousands of job postings in order to determine which skills companies need most in 2019. They found that employers are looking for workers with both soft skills and hard technical skills.

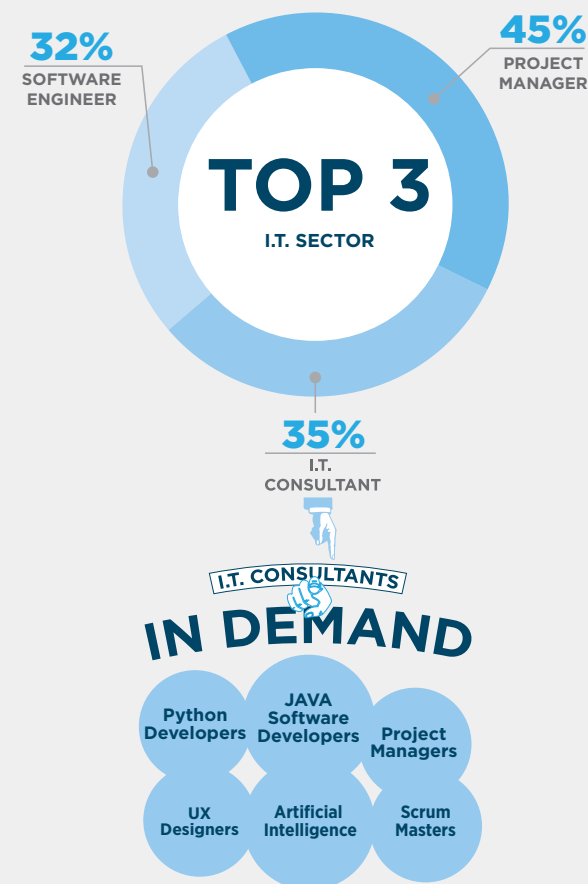
Top 5 In Demand I.T. Skills 2019

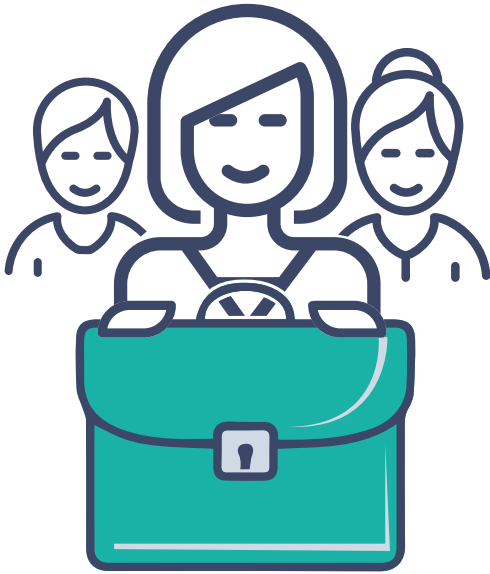
Soft Skills	Hard Skills
Creativity	1 Cloud Computing
Persuasion	2 Artificial Intelligence
Collaboration	3 Analytical Reasoning
Adaptability	4 People Management
Time Management	5 UX Design

Source LinkedIn Learning

Softskills are becoming increasingly in demand with 3 new additions to the lists this year. Creativity, adaptability and people management all appear for the first time. By paying attention to in-demand skills like these, you can make sure you remain relevant and in-demand. 📌

IN DEMAND CONTRACTORS AND SKILLSETS IN THE I.T. SECTOR





Benefits of having your own limited company

1. You can buy a company vehicle (see page 14 for our article on this).
2. If you want to take time off, you can spread your payments so you have an income even when you're not working.
3. You can build up money efficiently for future business use.

Did you Know... We can set up your own Personal Limited Company for you for Free?

- It's FREE to switch.
- It's always FREE to move between solutions, with Contracting PLUS, but career contractors typically opt for their own limited company.
- Your company insurances are still included at no extra cost.
- It's the same monthly fee as the Umbrella (Director) solution so it won't cost you any more.
- Your Dedicated Accountant will be on hand to answer all your questions.
- All company tax returns and personal tax returns are included.
- Free set up of company pension scheme for the most tax efficient pension contributions.

About 75% of our Contractors currently operate through an Umbrella structure. If that's you and you're interested in finding out more about the benefits of having your own limited company, then **call your Dedicated Account Manager who will be able to guide you through whether this is a good option for you.**



Improvements Which Will Benefit Contractors



Jeanne Murphy

Over the past few months we have made some significant changes here at Contracting PLUS because we are listening to you!

In September 2018 we conducted our annual Customer Experience Survey and we received plenty of feedback, with some great ideas on how we could make our service offering even better.

Your feedback and suggestions have given us food for thought and allowed us to focus on areas where you will gain the most.

BASED ON THE SURVEY RESULTS:



More information and advice on what business expenses you can claim.

We are delighted to report back that we have implemented some significant changes based on this feedback.

- In January 2019 we introduced you to your Dedicated Account Manager. Regardless of your query, whether it's around what expenses to claim, tax queries or general questions, you now have one person you can go to and if they don't have the answer, they'll go and find it for you. We've received loads of fantastic comments from you on this and it really reinforces the value in listening to you and delivering on our promise.
- In late 2018 we launched our new Website, which, I hope you will agree, is much improved. Watch out for further enhancements this year which will include advice on how to make sure you're getting the best day rate and links to hundreds of discounts



New Dedicated Account Manager gives you a single point of contact for all queries.

in high-street retailers - exclusive to Contracting PLUS Contractors.

- We have also looked at the Portal and App and introduced some changes which make the user experience more friendly. We're not finished yet and changes we're currently working on include, a much easier process for submitting expenses and contacting your Dedicated Account Manager.

I've been with Contracting PLUS for more than 15 years and I've seen the company grow and change. We're always focussed on making the experience better for you. In April 2018 I took on a new role in Contracting PLUS as Client Relationship Director. My key focus is on delivering exceptional Customer Service to you. The experiences I have encountered over my 15+ years gives me a deep understanding of this business. I am passionate about making sure we are delivering the best



Changes to be made to the Portal, App and Website.

service to you and want to be your advocate to ensure you get the most compliant, efficient, friendly and expert service from Contracting PLUS.

Getting feedback from you, our Contractors, has been extremely valuable to us. Based on this I was able to understand what issues you face, what changes you wanted and what I could work on to improve your Contracting PLUS experience. I will be conducting another survey in the coming weeks and I'm looking forward to seeing what suggested improvements will stem from that. 📌

Jeanne Murphy is Client Relationship Director with Contracting PLUS and can be reached on (021) 48 39 339 or jeanne.murphy@contractingplus.com

Tracey Kelly

Safety Process
Consultant and Safe
Home Provider For
Rescued Battery Hens!

Tracey is a Process Safety Consultant and Trainer who has an Engineering Degree from Strathclyde University. She also holds an MBA and MSc in Safety & Risk Management and is currently studying for an MSc in Psychology with a specialisation in business.

While she is very busy with her studies, work and family, she also finds time for a very unusual hobby – she keeps rescued battery hens. She loves the thought of giving them a safe home and the benefit of having fresh eggs every morning.

Tracey is originally from Glasgow, but has lived in Ireland with her Irish husband for the past 22 years. She has 2 adult children. Great grandparents on both sides had Irish heritage and left Ireland to find work. She sees the irony in the fact that she has returned to Ireland to work. She says “I feel like I’m home just a few generations late”.



“I was drawn to contracting as it provided me with the flexibility I needed when my children were small.”

Route to Contracting

Her career started in Scotland as a chemical engineer. In 1997 she came to work in Ireland where she progressed from safety manager to maintenance manager before becoming the director of safety and security at Elan.

About 14 years ago Tracey was made redundant. At the time she had very young children and did not want to work full-time. There were few opportunities for part-time work in her area of expertise.

She approached PM Group who had engineering roles available and who were actively looking for her skill-set. They advised that they could secure her part-time work if she were to become a Professional Contractor.

Contracting Solution

In order to start her contracting role she got in touch with Contracting PLUS and was set up in an **Umbrella (Director)** structure.

“I’ve been with Contracting Plus for 14 years now, they are very helpful

and make sure that my invoices are issued, my money is paid into my account, and that my taxes are returned. They always give me good advice on what expenses I should be claiming as tax-deductible”, she continued.

It’s Not For Everyone!

Tracey notes that not all people are suited to being Professional Contractors. There are certain characteristics that a person needs to have. You have to be good at working independently, and you have to want to

work independently. She identifies two other characteristics that have helped her achieve success as a Contractor;

1. Quality of work. Tracey never delivers work without having someone review it, and she's certain this increases her professionalism in terms of reporting.
2. Engagement with Colleagues. Tracey makes every effort to engage with and integrate into the company that she is contracting for. She says her enthusiasm for her desired outcome makes everyone more inclined to engage with the process.

Impact Of Brexit

With Brexit looming, Tracey decided to apply for an Irish passport which was not a problem as she is married to an Irish man and has lived here for 22 years. She works in Ireland, the UK and occasionally on mainland Europe. With the uncertainty of Brexit, she noticed client companies in EU countries becoming anxious about engaging UK contractors as they may need a work permit to be eligible to work on future contracts. *"I am currently working with a UK colleague on a project in Romania. It's to be completed by the end of April and there is some doubt as to whether he will be able to complete the contract with me."*

Tracey goes on to express her concern about the implications of Brexit on

UK Contractors. She notes that any British people who were living outside of the UK, and had not maintained a UK residential address, were not eligible to vote in the referendum, yet they are a group strongly affected by the outcome.

A Typical Day for Tracey

As a Professional Contractor, Tracey's days are varied – a mixture of consultancy and training – she generally works on a few projects simultaneously. A lot of her work is home-based with site visits when necessary. Training courses are done on-site or in hotels. She provides Process Safety Consultancy mainly for CoMAH facilities in Ireland, including ATEX, HAZOPs and Risk Assessments. She regularly prepares and delivers in house process safety training.

Flexibility

Tracey loves the flexibility of working from home, and the fact that she can multi-task is a big plus. *"Yesterday I revised a risk assessment report but I also got two washes done, hung them out and made a loaf of bread"*. She acknowledges that working from home can be lonely sometimes, but she manages this by engaging with her clients as often as possible using Skype, conference call facilities and on-site visits. She says that it's important to build strong relationships especially when working with multi-disciplinary teams.

Advice

When asked if she has any advice for people considering contracting as a career, Tracey says "get qualified and then get more qualified!"

"I was lucky by the time I decided to go contracting, I was already very experienced and very highly qualified. So, I was able to get good work. Make sure you have experience, qualifications and skills so people want you and your skills when you're ready to look at a career in contracting."

Proudest Career Moment to date

When asked about what she was most proud of in her career to date she says "I developed an IOSH course with CMSE group – a leading provider of health & safety consultancy services in Ireland. This 5 day course is about "Process Safety". It is delivered both as a public course and in-house by request. It is the only 'Certified Process Safety Course' being taught in Ireland". 📖

To contact Tracey directly email tracey.kelly.safety@gmail.com

If you've got an interesting story to tell, and would like to be featured in a future edition of *Contractors Outlook*, please email info@contractingplus.com



Tracey operates through a Contracting PLUS Umbrella (Director) Solution

The Benefits of the Umbrella (Director) Solution

- Free and immediate set-up.
- 60 day money-back guarantee.
- Start invoicing Immediately.
- Dedicated Account Manager to answer all your questions.
- The company is already named, VAT registered and has a bank account.
- You become a Director and we look after all of the paperwork.
- Simple to use app to upload your expenses.
- Pay as you use service. No set up fees. No close down fees. No minimum contract.
- Fully Insured company saving you over €500 every year.

Contractors Need to Bridge the Pensions Gap!



Carol Brick

I bet that there may be “many reasons” why you haven’t taken a long hard look at how you are going to fund your retirement? Whatever your age, “pension paralysis” could be more damaging than you realise so you need to take action now!



To fund a pension of €12,500 per annum in retirement along with a tax-free lump sum of €100,000, you would need a total pension pot of

€400,000

There is always a good reason not to prioritise your pension; you are too young, too old, too busy, not enough spare cash, it’s too complicated! Putting off important financial decisions could be costing you thousands. In fact, it could mean the difference between retiring when you want with enough money to enjoy the autumn years of your life or struggling on just to pay your bills! Now that I have your attention, here is what you need to do about it:

Set your Personal Benchmark

Few of us know how much money we need in our pension pot in retirement to provide us with a comfortable annual pension income but the most common benchmark would be to aim for half of your annual income at age 65. Just as a ballpark – to fund a pension of €12,500 per annum in retirement along with a tax-free lump sum of €100,000, you would need a total pension pot of approximately €400,000 at retirement!

Check out any Existing Pensions

Have you any paid up pensions from previous employments? If so

check out how much is in these pots and ensure that the investment funds are working for you. We can assist you in this regard and advise on the best options available for paid up schemes.

Check your State Pension

Contact the PRSI office and check if you will be entitled to the full State pension and at what age it will be payable to you.

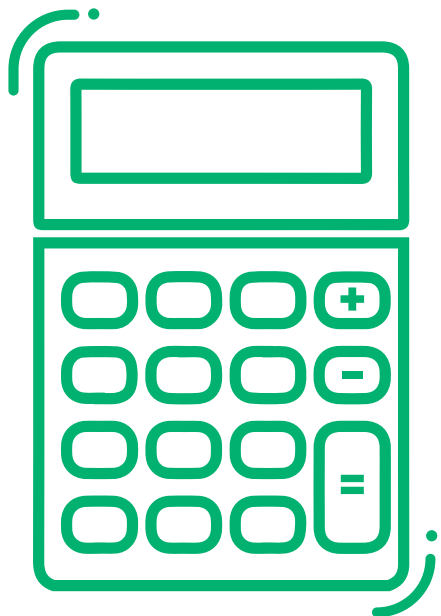
Boost your Pension by starting a pension through your limited company

Did you know that if you are set up

as a company director, then you can set up an Executive Pension through your company and claim tax relief as high as 51% on the premiums? As a Contractor, you have the huge advantage of being able to boost your pension pot through your limited company and claim back some of your hard-earned cash.

Carol Brick is Managing Director of CWM Wealth Management, the Contracting PLUS Pensions, Protection and Investment business.





Have You Booked Your FREE Financial Review?

Nobody knows what the future holds but you can prepare for some eventualities.

Contact your Dedicated Account Manager who will book you in for your full Complimentary Financial Review to ensure you have the best possible plan in place for your future.

You don't need to put all of the plan in place straight away, but it makes sense to make a start. Protect yourself, your income, and your family.

Contracting PLUS can advise on:

Pensions

We will guide you on how much to save for your retirement, with up to 51% tax relief available on contributions.

Income Protection

There are many options available to you from the first day of illness to protect your most valuable asset, your income. It's a tax-deductible expense.

Life Assurance

Protect and look after your family if you can no longer provide for them in the event of your untimely death. It's a tax-deductible expense.

Savings & Investments

A deposit for a house. A wedding. College fees. A new car. A rainy day fund. Find out how to get your savings working for you.

CWM Wealth Management Ltd. is regulated by the Central Bank of Ireland. CWM Wealth Management Ltd. is a division of Contracting PLUS.

Company Cars – What's the best approach?



Joanne McGrath

The question on whether to purchase a vehicle through your limited company or not is a question that arises frequently. Our Clients wonder whether it is tax efficient or if it is a claimable expense. The answer is yes to both if you decide to go the Commercial Vehicle or Electric Car route.

Commercial Vehicle

With a Commercial Vehicle, you are looking at a vehicle which in general is a 2 door/2-seater vehicle. There may be certain vehicles that are 5 door vehicles which are fine once there are only front seats.

How is it beneficial to you?

The initial outlay to purchase the vehicle and all related expenses will go through your limited company. If the funds are in your Company then you may use these to purchase the vehicle, and the vehicle will become an asset of your Company. However, if you have just set up your Company and haven't accrued the funds yet but have personal funds to purchase a vehicle, you may loan the funds to the Company to cover the purchase. The Company will then owe the funds to you, tax free.

If you wish to go the Hire Purchase route, all repayments will go directly from the Company Account, and the interest will be recorded as a Company Expense.

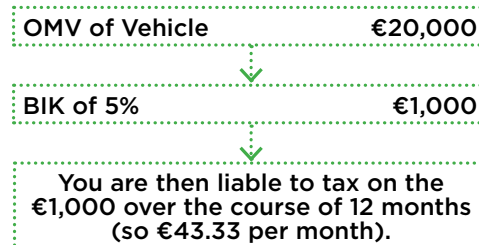
As mentioned above, all expenses that relate to the Commercial Vehicle will be Company Expenses. Examples would be Tolls, Repairs, Insurance, Motor Tax, etc.

Benefit in kind

With a commercial vehicle there is BIK of 5% of the original market value. This means that whether you purchase a new or 2nd hand vehicle, the BIK is calculated on the value of the vehicle when it was originally produced. The BIK is due for the whole period the Company has the vehicle.



Example



Electric Vehicles

In the Budget for 2018, the Government introduced 0% BIK for all electric vehicles for the 3 years from 2018 to 2020. We expect that this will be extended beyond 2020. With this option, you may purchase a company car and not incur any BIK once it is fully electric. This doesn't apply to Hybrid vehicles.

Benefits of Ecars for Customers

- €5,000 Government grant towards the purchase of an electric vehicle.
- €120 motor tax band for electric vehicles.
- Government grant of up to €600 towards home charging point.

Benefits of Ecars for Businesses

- Accelerated Capital Allowance Scheme permitting write off of capital investment within one year once the vehicle cost is less than €50,000.
- Government incentive of €5,000 grant per vehicle and up to €5000 VRT relief.
- For full details on grants and capital allowances see www.seai.ie

Company Cars

With Company Cars, the BIK is quite high and unless you are doing a large amount of mileage, it isn't a tax efficient option. Currently, the lowest BIK rate is 6% and to achieve this rate, you would be required to do at least 48,000 business kilometres each year. Business kilometres do not include your journeys from home to your normal place of work. If you're working on-site with a client for the majority of your contract, then that clients premises will likely be considered your 'normal place of work' for the duration of the contract.

Joanne McGrath manages the Team of Accountants who work with all Contractors who have their own Personal Limited Company.

+PLUS Two Great Competitions!!

Win a voucher worth €500 from Ireland's Blue Book

We know loads of good reasons why it's great to be a Professional Contractor, but we're interested in what you think!

Tell us why you love being a Professional Contractor and be in with a chance to win.



Simply click the link below to send an email competition@contractingplus.com

put 'Why I love Contracting' in the subject field, and then let us know what it is about contracting that you love. Best of Luck!!

Closing date for entries is Friday May 24th 2019. The winner will be contacted directly and announced in the next edition of the Contractors Outlook.

Win a GOOGLE HOME Speaker

Giving you Great service and a Simple life is what Contracting PLUS is all about. Tell others about your experience with Contracting PLUS by posting a Google review and be in with a chance to win a Google Home Speaker.



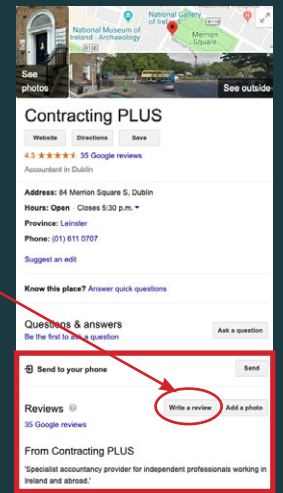
Simply post your Google review to be in with a chance to win.

How to Post a Google Review

1. [CLICK HERE TO WRITE A GOOGLE REVIEW](#)
2. Click on write review
3. Click on pencil icon to write review
4. Click Submit

All reviews received prior to May 24th 2019 will be included in the draw. The winner will be contacted directly and announced in the next issue of Contractors Outlook.

We are here to assist you in every way we can, and with many of our Contractors working from home we think this prize could make your life even simpler!



Contracting PLUS in the Media

Business &Finance

Contracting PLUS call for fairer deal for Independent Bus+Professional Contractors

[Click here to read the article](#)

BUSINESS WORLD

Contracting PLUS calls on Government to close expenses loophole which penalises Contractors

[Click here to read the article](#)

Sunday Independent

Commercial Director Jimmy Sheehan discusses why Contracting is a great solution for those not yet ready to retire

[Click here to read the article](#)

Contract Workers must be aware of the potential pitfalls they face

[Click here to read the article](#)

Irish Independent

Contracting PLUS calls on Government to close expenses loophole which penalises Contractors

[Click here to read the article](#)

Choose Life, Choose a career, then choose Contracting

[Click here to read the article](#)

FORA

Why we should encourage over 55's to choose contract work over retirement

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(01) 611 0707

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Block 6500
Airport Business Park
Cork, T12 E6RY
(021) 48 39 339

London

5th Floor
Watling House
33 Cannon Street
London, EC4M 5SB, U.K.

India

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