

# contractors outlook<sup>7</sup>

Autumn 2021



## In this issue ▼

When the only thing certain is change



**Michelle McManus**  
Making gains on shares or cryptocurrency



**Kevin McNerney**  
Mortgages and Re-Mortgaging



**Neil O'Brien**  
Basics are the new Brilliant!

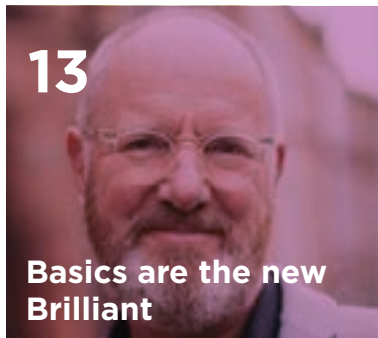
## Competition Time



- €500 Me2You voucher
- Google Home Speaker



# Contents



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# When the Only Thing Certain is Change...



**Jimmy Sheehan**  
Managing Director  
Contracting PLUS

The Greek philosopher Heraclitus has been quoted as saying 'change is the only constant in life'.

We all have a degree of love/hate when it comes to change. When things are going well, when everything seems just perfect, we fear change. We wonder how much longer our luck might last.

When the world is against us and things are not as we'd like them to be, we can take solace from

knowing its not going to be like this forever. Life, work, love, family, friends. There's constantly change in all aspects of our life. I believe change is driven by choice. We choose to make decisions which set the path of our journey through life. We can choose our attitude, our effort. We choose how hard to try and when to give up. We can choose to care, or not. We can choose habits and routines (to build good habits and break bad ones I recommend reading Atomic Habits by James Clear). You can even choose to do nothing. That in itself is a choice.

Being a professional contractor leaves you more exposed to change, at least from a career and work point of view. Your resilience to change is very likely envied by many people in your close circle, even if they don't say as much. Resilience is a skill that's under-rated and becoming harder

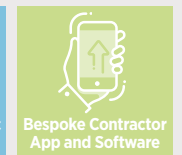
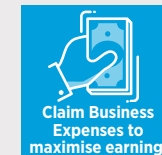
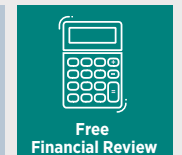
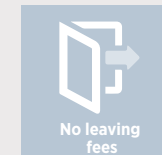
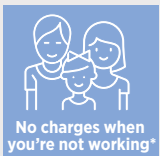
to find in people in an 'on demand' world.

As we enter a new chapter in our worlds journey, your skills and talent will be sought after by many. You will have opportunities to change clients. Choose wisely to give yourself a stronger CV or learn new skills.

Our choice in Contracting PLUS is to make continuous improvements to the service we deliver to you, and if you have any ideas how we can do this please contact me directly at [jimmy.sheehan@contractingplus.com](mailto:jimmy.sheehan@contractingplus.com). And, thank you for choosing Contracting PLUS.

# Making Contracting Simple

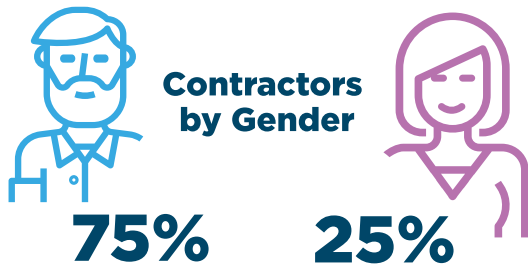
Contracting PLUS is Ireland's premium provider of compliant Umbrella Companies and Personal Limited Companies for Contractors and Business Consultants.



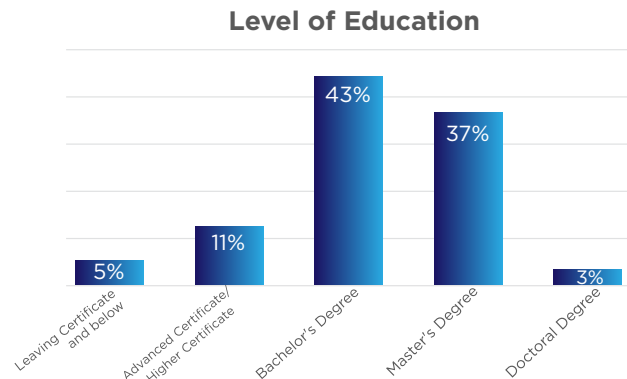
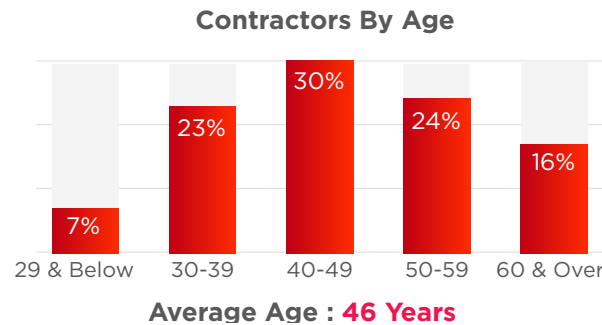


Earlier this year the first independently verified research providing valuable insights into the Professional Contracting Sector in Ireland was conducted by Professor Andrew Burke of Trinity Business School, it was commissioned by Contracting PLUS. Contracting PLUS recognises the value high paid, high skilled independent professionals make to the Irish economy and we are committed to highlighting this to Government and Industry. We are delighted to share with you some of the key findings.

[Download Ireland's Project Economy full report](#)



The reported annual average earnings for independent professionals showed a gender pay gap of 7%, between male and female. This compares very favorably to Ireland's labour market where according to CSO 2018 data, the reported gender pay gap was 25%.



**84%**  
of Independent Professionals have a Bachelor's Degree or higher

**5 Weeks**  
average time respondents spent looking for a new contract

**8 Years**  
average working experience

**€501**  
average daily rate

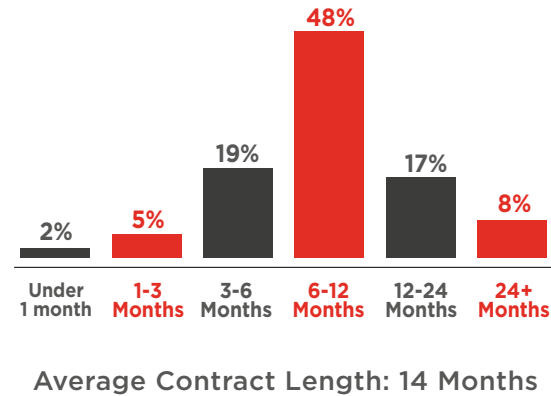
Source: Ireland's Project Economy



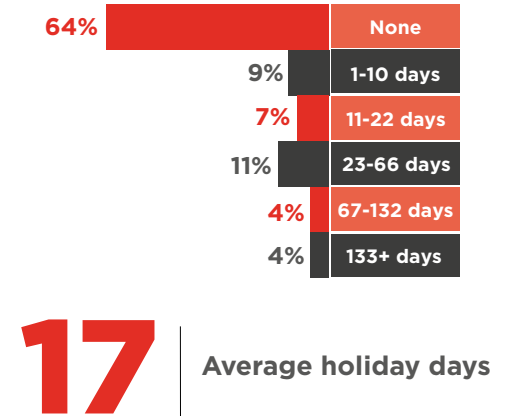
## Average Daily Rates Across Industries

Professional Activities	€733
Finance	€589
Information & Communication Technology	€529
Creative, Art, Entertainment & Recreation	€525
Education	€515
Life Sciences	€488
Medical Locum	€475
Engineering	€460
Other Human Health & Social Work Activities	€459
Construction	€459
Pharma	€452
Medical Device	€429

## Length of Contracts



## Holidays



## Levels of Satisfaction

What Contractors love the most about contracting

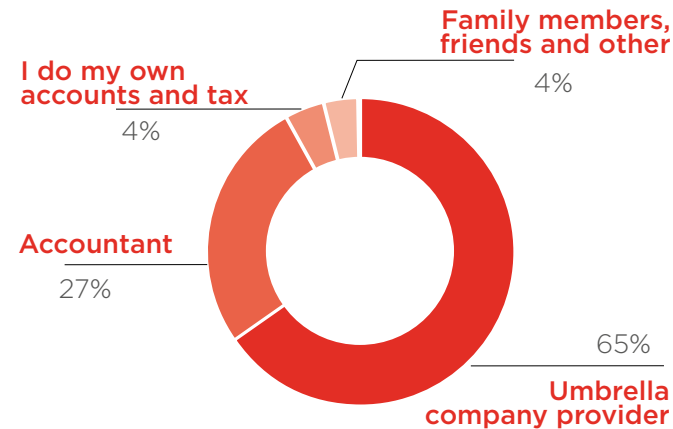
Satisfied with the success they had achieved in their career



Satisfied with the progress they had made towards meeting their overall career goals



## Accounts & Tax



**2/3**  
of independent professionals use an umbrella company

See the full report for more information on Contractors...



# The Pharmaceutical Sector in Ireland

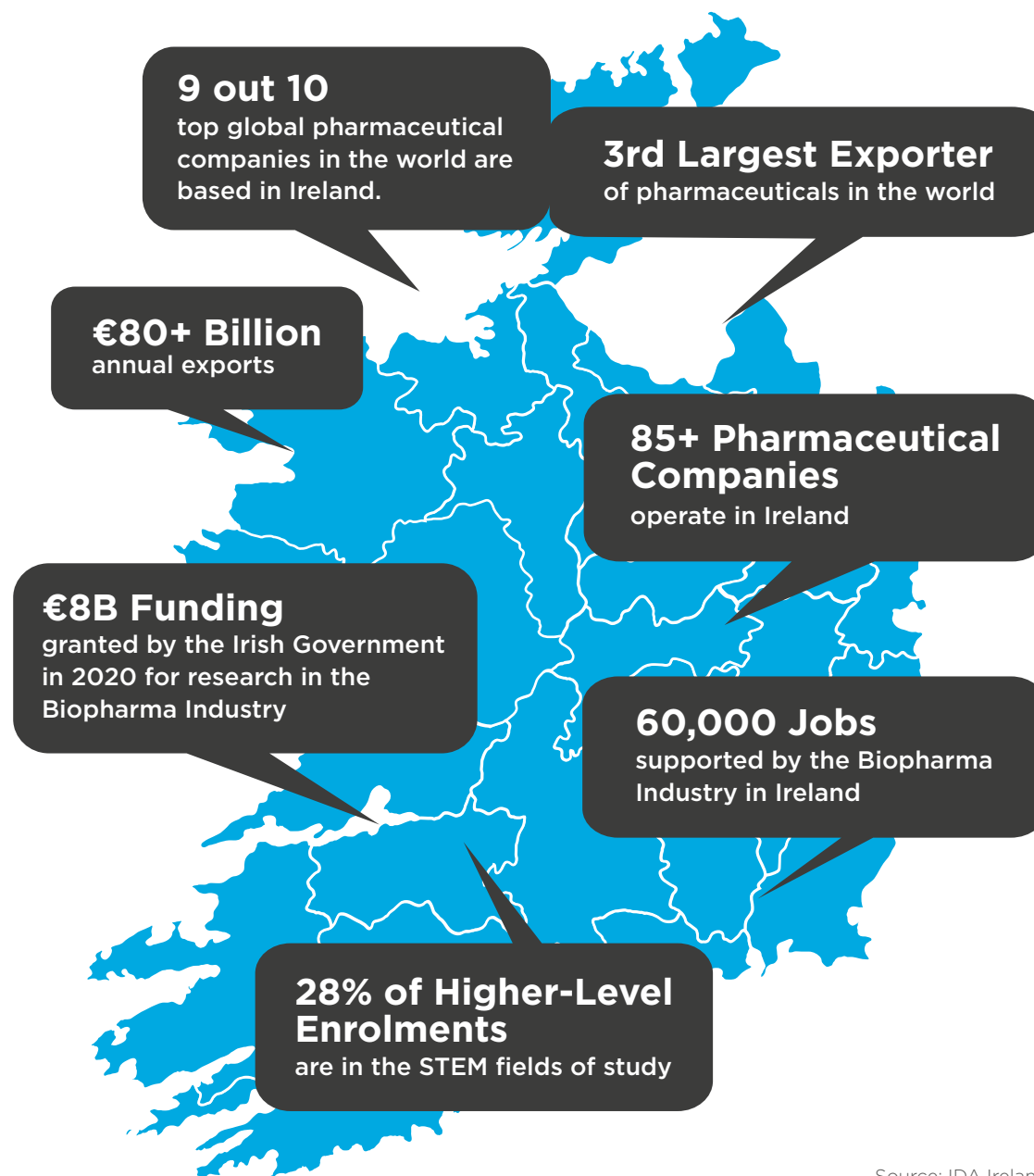
According to figures from Industrial Development Agency (IDA) Ireland, over 60,000 people are employed in Ireland in the pharmaceutical sector and export goods to a value of more than €80 billion annually.

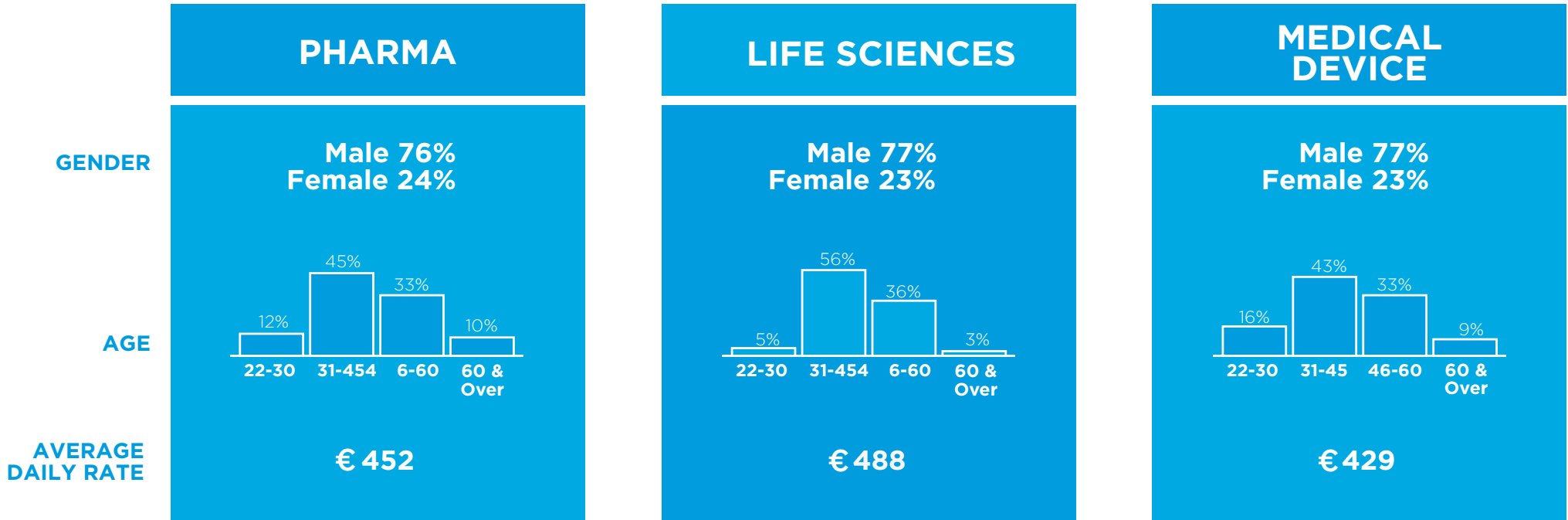
As one of the largest exporters in the world, it is no surprise that the pharmaceutical industry is one of Ireland's most prosperous sectors. More than 85 pharma companies, including 9 of the top 10, operate over 100 facilities in Ireland.

Investments in Irish pharma manufacturing has also seen significant growth, gaining a consistent capital investment of €1 billion per annum over the past decade. Approximately €2 billion has been invested annually in Biopharma R&D by IDA client companies. The increase in job opportunities in this field has consequentially allowed for a significant growth in the number of people contracting in pharma and life sciences.

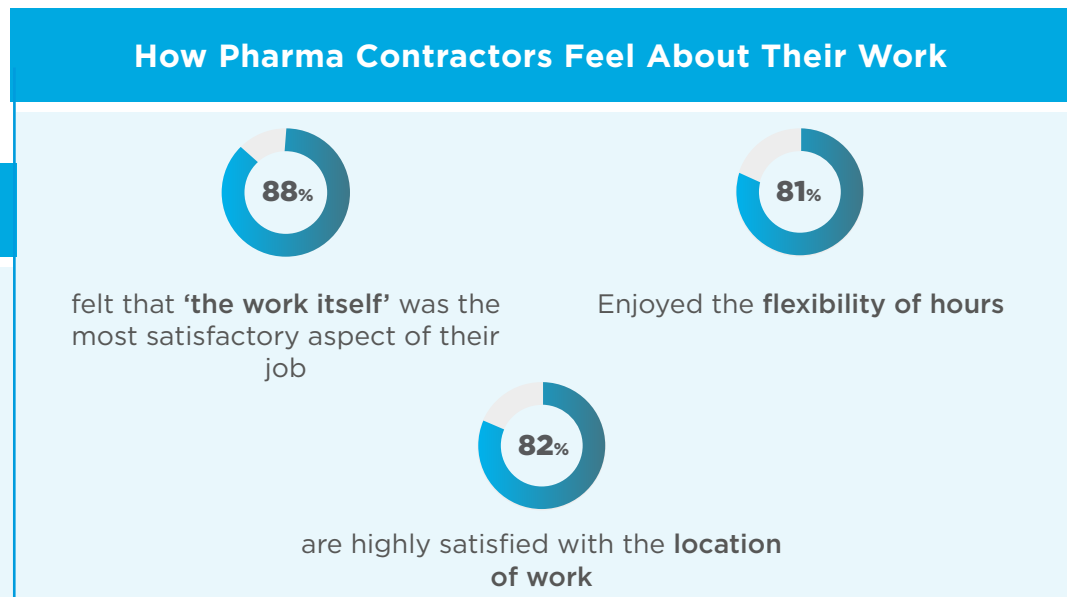
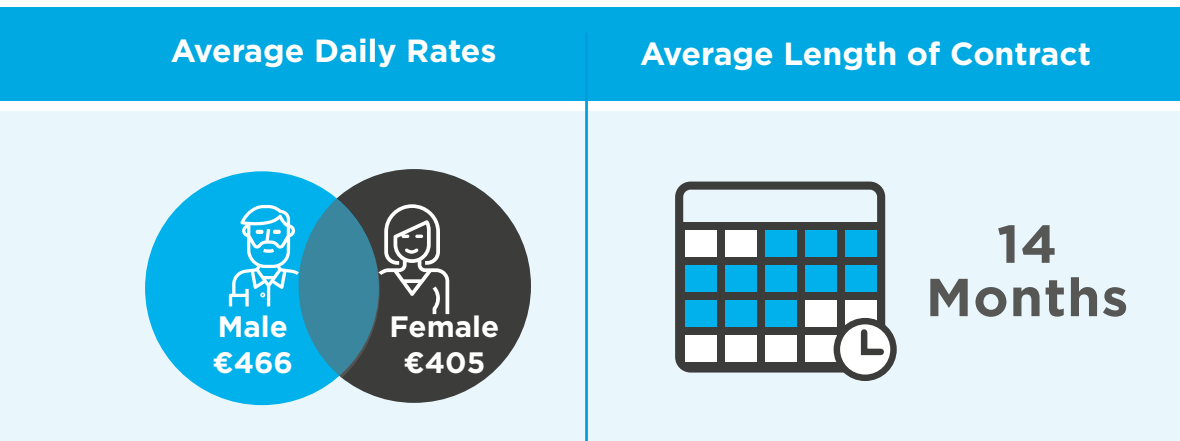
The Pharmaceutical, Life Science and Med-Tech sectors make an enormous contribution to the generation of wealth in the Irish economy, and all have experienced significant growth in recent years as we can see from the statistics on page 7.

## Ireland's position in global Pharma





Source: Ireland's Project Economy





## Let's Talk Pensions: The Time to Start is Now



**Eoin O'Shaughnessy**  
Pension Expert

Pension Planning is a 40 year problem that most people try and solve in the last 15 years of their working lives. While it is never too late to get started with a pension, ultimately, the earlier you can start saving, the better off you will be as it will lessen the financial burden of starting it later in life.

The current Contributory State Pension, if you are entitled to it, stands at just over €12,900 per annum, which for many would mean a significant drop off in income on retirement. While the state pension amount is unlikely to drop in the future, it may not always increase to keep pace with inflation and one thing we can be more certain of is that the age at which you become eligible for the state pension will change from 66 where it is currently, being pushed out to age 68 before most of us

will become eligible for it. Put simply, if you wish to retire from age 65 or earlier, the need for adequate private pension provisions becomes an absolute necessity.

You should review any existing pension pots you might have in place already, ensure these plans are working for you and are aligned with your retirement goals.

A recent publication by Zurich Life has highlighted the benefits to the 'early bird' in regards to pension planning. Assuming a gross investment return of 3.3%, annual management charges of 1% and level pension contribution of €200 per month; the person starting their pension at age 25 for a 40 year term would yield a pension of €155,705. Over this period the 25 year old will generate a 51% greater return than the person starting 10 years later and will generate a 157% greater return than the person who waits until they are 45 to start a pension.

### Pension return by starting age



Starting at age 25

€155,705



Starting at age 45

€60,653



Starting at age 35

€102,863





Getting a plan in place for the retirement you want needs to become a priority. Be sure to seek independent financial advice to help identify the income you wish to achieve in retirement and put together a realistic plan to achieve this goal.

Contact your Account Manager to book your **FREE annual financial review** to review your retirement plans now.



While everyone's circumstances are different the basics of saving into a pension are the same for all of us and most people are unaware of the **3 distinct tax advantages of contributing to a pension:**



## Tax-Free Growth

Contributions invested into your pension are allowed to grow tax free which is of great benefit when compared to the alternative where savings and investments have taxation on any gains at a rate of 33%.



## Tax-Free Lump Sum

When it comes time to retire and draw down on your pension, you will be entitled to take at least 25% of your fund, to a maximum of €200,000 as a tax-free lump sum.



## Tax Relief on Contributions

There is very generous tax relief available on contributions to a pension scheme. The level of relief will vary depending on your individual circumstance but in some cases can be up to 52%.

Eoin is a Pensions and Financial Expert for Contractors Wealth Management, the financial division of Contracting PLUS and can be reached on 021 483 9350 or [info@cwmwealthmanagement.ie](mailto:info@cwmwealthmanagement.ie).



## Popular Expenses Claimed by Contractors

The general rule of thumb is that if you need to spend money to complete your work, and that purchase isn't one which you would normally make in everyday life, then the expense is an allowable one and you can claim tax relief on it.

Read our guide Popular Expenses Claimed by Contractors. [Click here](#) to download the PDF.

\*Please note it is important to keep a copy of receipts associated with business expenses. This can be easily done using your Contracting PLUS mobile App.



Home Office Equipment



Mobile phone, home phone & home Internet usage



Stationery & Postage



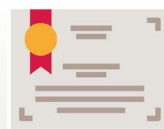
Computers, laptops & tablets



Income Protection



Costs of trade magazines & subscriptions



Training courses & conferences related to your field of expertise



Travel & subsistence (some revenue restrictions apply)



Professional Subscriptions & Business Memberships



# Making gains on shares or cryptocurrency



**Michelle McManus**  
Tax Manager  
Contracting Plus

## Is now the time to take the bull by the horns?

Some people can be surprised when I ask, “Did you sell any assets?” when completing their income tax return, but the number of clients with an element of share or currency trading has increased tenfold and it’s not just the usual suspects either.

For some lucky individual’s, Covid-19 has curtailed their expenditure and left them with spare cash to dabble with. Coupled with the rise of online trading platforms and low interest rates on savings, it can be a quick route to making some virtual or real cash for those that can afford the risk.

Some of my clients moved from employment to Contracting and brought a shareholding with them. Their previous employers automatically transferred their shares to online platforms and enabled the individual to explore other shares or securities long after the employment ended.

It all seems straightforward, but the catch is that you need to budget for the tax you will have to pay on any gains you make!

Gains on the disposal of certain shares or cryptocurrencies (over the annual allowance of €1,270) are liable to Capital Gains Tax (CGT) at 33%. Any losses incurred can be offset against current or future gains.

For Independent Contractors and other self-employed individuals, the details must be recorded on your annual Income Tax Return (Form 11) and filed through Revenue’s Online System (ROS).

Another potential CGT surprise is that the payment dates are much earlier than the Income Tax deadline. The tax due on gains made in the first 11 months of the year (i.e., up to 30<sup>th</sup> November) is payable on 15<sup>th</sup> December of the same tax year! The tax due on December gains is payable on 31<sup>st</sup> January in the following tax year, just one month later.

[Read more tax return stories here.](#)



So, if you do decide to dabble and you make some gains, don’t forget to let us know and we will ensure the information is correctly reflected in your Tax Return.

Tax should not be a driver as to how you live your life. Understanding the system and insightful planning can make that financial difference for you and your family.

*Michelle is a Tax Manager with the Contracting PLUS Tax Team. She can be reached on (01) 638 1873 or [michelle.mcmanus@contractingplus.com](mailto:michelle.mcmanus@contractingplus.com)*



# An electric car might be the way to go!

As the director of your own limited company, you have the option to purchase a company vehicle.

This can be an extremely tax efficient and cost-effective way to purchase a company car, particularly if it is an electric vehicle.

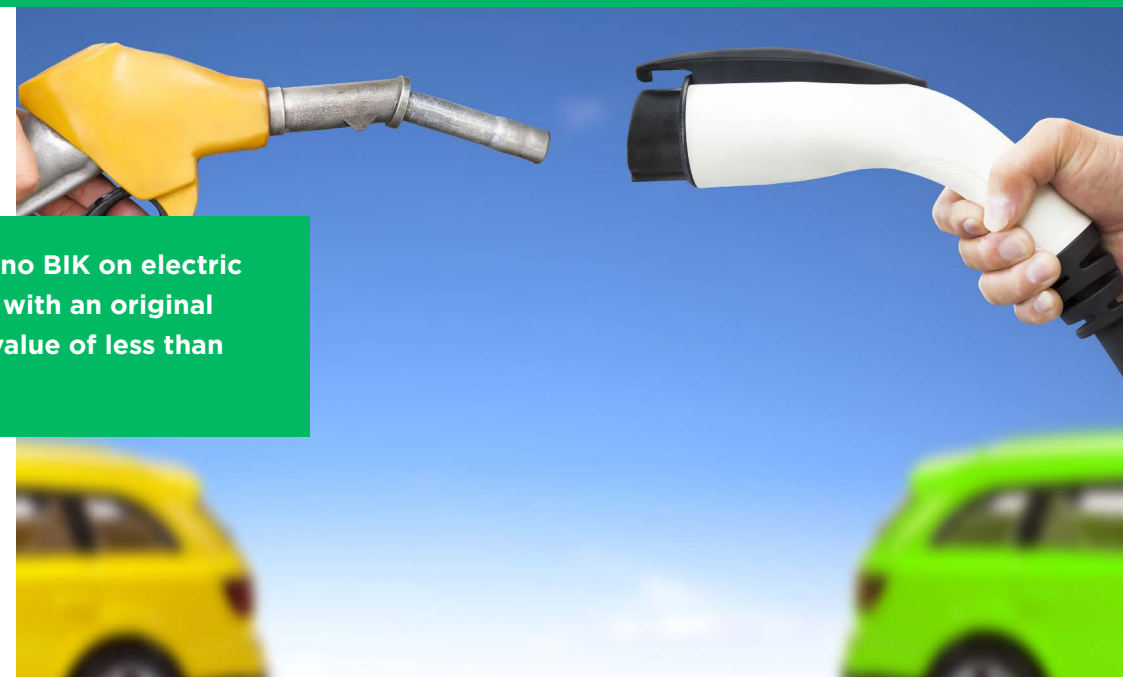
Company vehicles that are used by employees or directors have a taxable charge known as a Benefit-in-Kind.

Since 2018, a benefit in kind exemption exists for 100% electric vehicles, this was due to expire in 2022. but following the budget this has been extended to 2025.

It is important to note that a 0% BIK rate only applies to electric vehicles whose original market value is under €50,000 or you had access to the car between 10<sup>th</sup> October 2017 and 9<sup>th</sup> October 2018.

This does not apply to Hybrid vehicles.

Your Dedicated Account Manager will be more than happy to guide you through the process of acquiring a vehicle through your limited company.



**There is no BIK on electric vehicles with an original market value of less than €50k.**

## If the original market value of the vehicle exceeds €50,000...

**When did you purchase the vehicle?**

**PRIOR TO 10 OCTOBER 2017**  
 A partial exemption from BIK charge for private use of the vehicle during 2019-2022 will be available.  
 And a full exemption will be available for 2018.

**BETWEEN 10 OCTOBER 2017 AND 9 OCTOBER 2018**  
 A full exemption from BIK charge for private use of the vehicle during 2018-2022 will be available.  
 Only a partial exemption will be available for the BIK charge during 2021 and 2022.

**ON OR AFTER 10 OCTOBER 2018**  
 A partial exemption from BIK charge for private use of the vehicle during 2019-2022 will be available.  
 And a full exemption will be available for 2018.



# Basics are the New Brilliant!



**Neil O'Brien**

**Author of A Time to Fly,  
Mindset Coach, Motivational Speaker  
Champion of Human Potential**

**After 18 months of working from home, it's time for change again, are you mentally ready to make the most of it?**

My doctor always starts with two or three measurements of how my health is; blood pressure, listen to my chest and maybe ask me to give a small cough. My accountant always starts with wanting to know two or three numbers, so I felt that developing my own three quick checks is a good way to establish the mental fitness of any client?

## Mental is the new Fitness

Over the years I have learned that there are three quick ways to measure how mentally fit someone is at the moment and they are;

- **Self-Motivation and Confidence**
- **Self-Discipline and Habits and**
- **Self-Resilience and Recovery**

The first one (motivation and confidence) is the most important one and yet can be the trickiest to assess, the second one (discipline and habit) is the quickest one to assess and is the hardest to fake and the third one (resilience) is the most mis-understood and yet most requested one.

So, for the purposes of this article I would like to focus on the third one being resilience and recovery.

## Resilience is the new Goal

Resilience is; your ability to recover quickly from setback and disappointment, at least, this is the common interpretation. And while this is true, if resilience is like any other fitness then you and I must practice it regularly so it's there when we need it.

## So what is resilience?

I guess if you need to practice it you need to be clear about what it actually is. Also, when I advise organisations on being more resilient

their leaders want to know how do they spot it at work? How can they see it so they can acknowledge and reward it?

## Basic is the new Advanced

There comes a magic moment in business, sport and life where committing to brilliant basics produces advanced results. This is what resilience is. If you've had a setback then you have taken a huge hit to your confidence and motivation, your good habits are gone bad, and your discipline is all over the place. You know you need to do something, you're under pressure to show some results and yet you are very unsure about where you invest the effort.

In these moments world-class performers return to their basics and commit to being brilliant at the basics of whatever endeavor they are involved with. If you do your basics brilliantly after a period of time it'll look like you are doing something advanced! People will want to know your secret! 'Brilliant basics' is not a dumbing down, it's not a lesser strategy, in actual fact winners win because their basics are better than anyone else.





## The Irony of Setbacks

Setbacks are very often caused by us neglecting the basics and getting distracted by other things. So, the delicious irony here is that, it is the loss of basics in the first place, which creates the setback that we have to use the basics to recover from!

## Pre-silience is the new Resilience

So, we should be working the basics all the time, why wait for a setback to happen? Why are you not using your most successful success strategy all the time? You will see resilience by walking around and seeing who is doing the basics of your business better than anyone else? The basics of good health, good business and good accounting have never changed, the issue is who is the best at doing them?

## Success is Basic

The success of your business will be based on how good your basics are and continue to be. There is no rocket science, there is no magic fairy dust. Everyone knows all the same stuff. The differences show in the basics; the basics of good leadership, of good management, of good staff engagement, of good teamwork and of good customer relations. You do not need an advanced course in any of these; the genius is consistent brilliant basics.

## Basic Questions for Advanced Results

Rather than give you the Top 5 Tips or The Seven Steps I thought I'd leave you with some questions to ponder instead. And please note, that although most of us may share a few universal basics, there can be vastly different answers to the following...



What are the basics of peace of mind for you?  
**Are YOU doing them?**

What are the basics of good health for you?  
**Are YOU doing them?**

What are the basic habits that help you consistently hit peak performance?  
**Are YOU doing them?**

What are the basics of your business that are being neglected right now?  
**How do YOU improve these basics?**



**Start now before there is another setback.**

Neil will soon launch his podcast Time To Fly where there will be further tips, thoughts and interviews about work and life. Contact [neiltimetofly@gmail.com](mailto:neiltimetofly@gmail.com).

Neil is available for personal coaching and motivational speaking engagements. [www.timetofly.ie](http://www.timetofly.ie)



# Local Property Tax Changes



**Eimear Larrissey**  
Tax Analyst  
Contracting Plus

For the first time since 2013, changes were made to the Local Property Tax (LPT) system. By now, most homeowners will have received a letter from Revenue advising what to do for 2022.

In short, if you are a residential homeowner on 1 November 2021, then you are liable to pay LPT for 2022 for that property, even if it is not your main place of residence.

Certain properties previously excluded or exempt from LPT, such as new houses bought after 2013, will now be liable to LPT.

If you are already paying LPT the annual amount may not necessarily be different. This is because the changes incorporate a sharp rise in house prices in recent years.



So, to meet your LPT obligations for 2022, have your letter handy (as it has your property ID and Pin) you will also need your PPSN.

**Then follow these three simple steps: -**

- Determine the market value of property, or properties if more than one, on 1<sup>st</sup> November 2021.
- Submit your LPT return along with the valuation by 7<sup>th</sup> November 2021 through your Revenue account.
- Choose your preferred option for payment.

When valuing your property, a professional valuation is not required. Revenue will accept valuations from relevant sources e.g., newspapers, the property price register or local estate agents. Its self-assessment but Revenue

do provide an LPT valuation guide [here](#), simply enter your Eircode and the price band for your location will be shown. Your valuation will apply for the years up to and including 2025.

LPT does not feature on your personal tax return but be careful as noncompliance with your LPT can lead to surcharge being applied to your Income and gains tax.

*Eimear is a Tax Analyst with the Contracting PLUS Tax Team. She can be reached on (01) 638 1872 or [Eimear.larrissey@contractingplus.com](mailto:Eimear.larrissey@contractingplus.com)*



## Get €500 TAX FREE EVERY YEAR

Under the Small Benefit's Scheme, you can receive a voucher of up to €500 every year, tax free!

Whatever you decide to spend it on remember it's a great way to maximise your take-home pay.



### HERE'S WHAT YOU NEED TO KNOW

- ⊗ The amount of the voucher is limited to a maximum of €500.
- ⊗ There's no restriction on which store or service the voucher can be purchased from.
- ⊗ You cannot buy multiple vouchers throughout the year to the value of €500, so it makes sense to avail of the full €500 to maximise the tax relief you receive. (If you are paying the higher rate of tax and USC, you'll receive tax relief at 52%).
- ⊗ You can choose to buy a different voucher than the Me2You voucher. You'll need to get a receipt made out to your Company when you buy it. Your Dedicated Account Manager will then process this as a business expense through your payroll.

*\* Two vouchers (to a max combined value of €500) are permitted as a reward for those who worked during the COVID-19 crisis.*

[Click here](#) to order your Me2You card using the dedicated web-portal.

If you have questions your Dedicated Account Manager will be happy to help.

Direct contact details are in your My ContractingPLUS portal or call us at 021 4839339.





## Double Your Money

Order your €500 small benefits scheme Me2You voucher before **November 30<sup>th</sup> 2021** and be in with a chance to double your money!

Contracting PLUS has teamed up with Me2You to offer you a great opportunity to win a €500 Me2You voucher. The small benefits scheme is a real bonus for Contractors, and using your allowance is a must. So why not do it now and be in with a chance to WIN another €500 Me2You voucher.

### How to Enter

Simply order your €500 Me2You voucher before November 30<sup>th</sup> under the small benefits scheme (remember it's tax free!!) and you will be entered in a draw to win another Me2You voucher worth €500. The draw will take place on December 1<sup>st</sup> 2021, the winner will be notified by their Account Manager and posted on LinkedIn so be sure you follow [Contracting PLUS](#).

### How to order your voucher

Ordering your €500 voucher is simple, simply call your Dedicated Account Manager and they will be happy to organize your voucher for you. Or [click here](#) to place your order directly.



### Great Places where you can redeem your voucher

Remember your voucher can be redeemed in 100's of retail outlets nationwide.



## Get €75 for every friend you refer

We love giving our Contractors a great experience.

Please don't keep Contracting PLUS a secret, tell all your contracting friends and colleagues about us. As a thank you from us for referring your friends you will receive a €75 Me2You gift voucher every time one of your friends signs up and uses our service.



To refer your friend introduce them to us through the dedicated 'Refer a Friend' section on your Contracting PLUS App or through your online portal.

You can also refer your friend by sharing their details with your Dedicated Account Manager.



When your friend signs up to Contracting PLUS and uses our service for 2 months you will receive your €75 Me2You voucher.



You can use your €75 Me2You voucher in 100's of retail outlets nationwide.



There's no limit to the number of cards you can receive, so this is a nice way to get yourself a little treat while treating your friends to some valuable information!



## Award-Winning Technology for You

Saving you time and money.

- ★ Designed by Contractors for Contractors.
- ★ 24/7 access to all of your account information.
- ★ Instant message your Dedicated Account Manager.
- ★ All your pay slips are stored, so you can review them any time.
- ★ Check your invoices whenever you need to.
- ★ Your company and contract details, for easy reference.

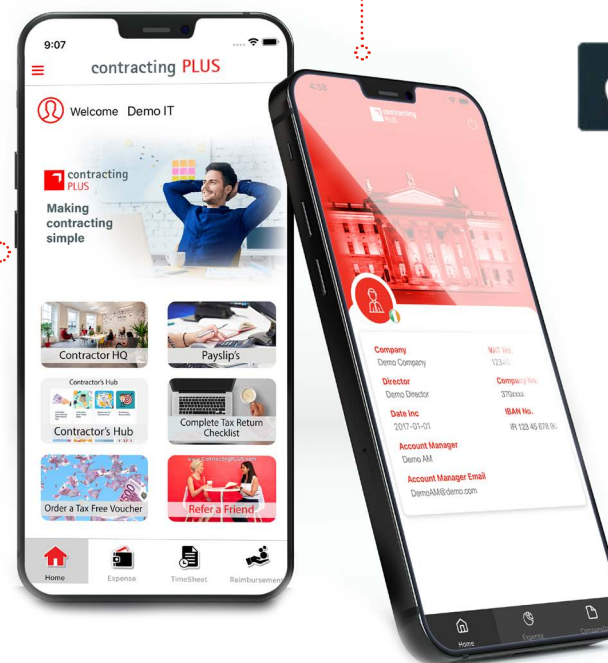
“ I found the service excellent. Contracting PLUS made the whole process easy and clear. Submitting timesheets via the portal was the easiest I ever used and I loved how easy and flexible it was.

**Download the Contracting PLUS App today!**



“ Really enjoying doing business with Contracting Plus. The app makes everything so easy. Quick photo of my expense and I upload it to the app, and I'm done.

If you have your own Limited Company, **Download the 365 App here**





# Mortgages and Re-Mortgaging



**Kevin McNerney**  
**Director**  
**First Rate Mortgages**

## Increased competition means great savings for mortgage holders.

Despite the impending loss of both KBC Bank and Ulster Bank to the Irish mortgage market, the new non-bank lenders who have entered the market in recent years are really shaking things up and borrowers are reaping the benefits of this.

The latest Central Bank statistics on interest rates confirms the average variable rate being paid by Irish customers is 3.47%. The good news though is that some of these new lenders are offering fixed rates from as low as 1.95% for lower 'loan to value' loans.

The amount you can potentially save will depend on the amount that you owe, the value of your home and the rate your current lender is charging.



For example, a mortgage holder owing €250,000 on a rate of 3.50% over 20 years could reduce their repayments by over €2,300 a year if they were able to switch for these low 1.95% rates. For people paying higher than 3.50% then the savings will be even greater.

	Current Mortgage	Switcher Option
Mortgage	€250,000	€250,000
% Rate	3.50%	1.95%
Monthly Repayment	€1,450	€1,258
Term (years)	20 years	20 years

**Savings of**  
**€46,080**  
**over 20 years**



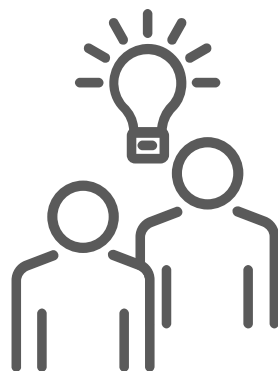
## Contact Your Current Lender for a Lower Rate

The first thing I would recommend all mortgage holders to do is to contact your current lender to find out what your current rate is and if that lender has any lower rates that they are able to offer.

It could be the case that the current lender is not taking account of the recent increase in the property values, so if provided with an up-to-date property valuation they could offer even lower rates.

Then, before you sign up to a new lower rate with the same lender, you should contact a Mortgage Broker to see if there are any better options out there.

For a personalised quote on how much you could potentially save, why not contact Kevin McNerney today on 01-8613044 or email [info@firstrate.ie](mailto:info@firstrate.ie) to book a virtual appointment.



## Contact a Mortgage Broker for Further Options

Of the new non-bank lenders, both Avant Money and Finance Ireland are only accessible through a select number of Brokers so choose your broker wisely!

If there are savings to be made you will need to gather the necessary documents for your application with the Broker and then engage a solicitor. Once approved, you will also need to get a Valuation carried out on your property.

The likely costs involved with switching your mortgage are in the region of €1,500 - €1,750 to cover legal costs and valuation fee.



## Get Your Property Valued

While some banks will offer a 'cash back' payment to cover these costs, the non-bank lenders are not offering anything but with the lower rates they have it means you won't be long about clawing back the initial outlay and then making the savings.



**FIRST RATE  
MORTGAGES**



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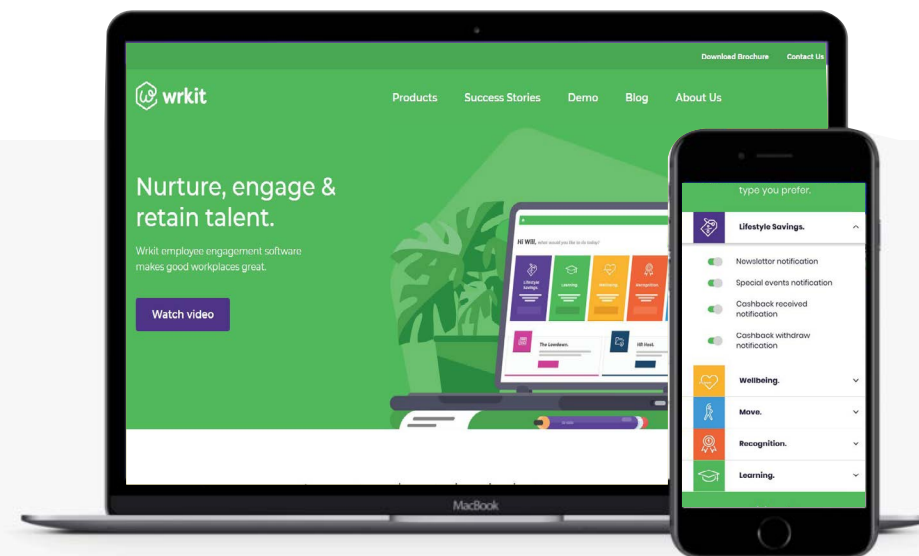
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# WIN a Google Home Speaker

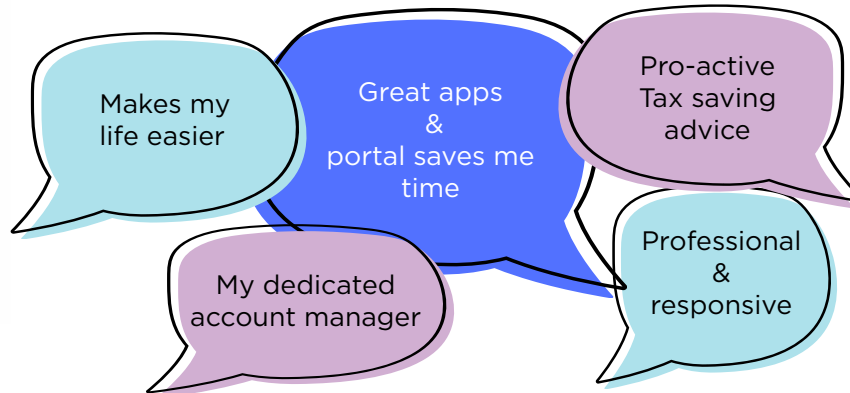
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Post a review before the 31<sup>st</sup> of October 2021 to be in with a chance to win.

*Google reviews received from 01/06/21 - 31/10/21 will be eligible for the draw.*



## Why I Love Contracting PLUS?



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



All reviews received prior to 30/10/2021 will be included in the draw. The winner will be contacted directly and announced in the next issue of Contractors Outlook.

#### How to Post a Google Review:

- Search for Contracting PLUS on Google
- Click on write review
- Click on pencil icon to write review
- Click Submit

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