

contractors outlook[↑]



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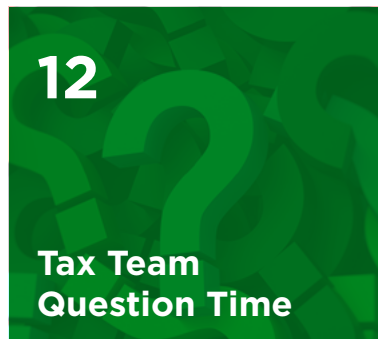


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Minimise your Tax Liability and Focus Your Mind



Jimmy Sheehan

My Grandfather was an entrepreneur. His focus was first on keeping his customers happy and then on avoiding what he always maintained were the only two certainties in life – death and taxes. He didn't avoid either unfortunately but he always took the best advice to maximise his lifespan and minimise his taxes.

In this issue of the Contractors Outlook we're taking a similar approach and have set out some solid advice and useful information. Given we are getting closer to the Irish Income Tax Return deadline on 31 October, our main focus is on ways you can make sure to minimise your taxes; not just this year, but with giving some thought to medium term planning for longer term benefits.

3 quick wins for your Financial and Personal wellbeing

Small Benefits Scheme

We wrote an article in our summer version of the Contractors Outlook on why every Contractor should avail of the Small Benefits Scheme which essentially allows you extract €500 tax free every year from your Umbrella Company or Personal Limited Company. Page 15 sets out how to order a Me2You voucher, and if you order yours before Friday 8th November, you'll be entered into a draw to win a second €500 voucher. A nice way to save tax and win a voucher in the run up to Christmas.

Claim your Medical Expenses

Medical Expenses are often overlooked by many of us. Twelve months on and it's hard to remember our summer holidays, let alone if we visited a doctor. It's estimated that the average tax refund for claiming medical expenses is €494, and you can claim for up to 4 years back. So it's definitely worth reading the good advice Eva Byrne from our tax team has set out on pages 6 and 7 in relation to claiming medical expenses.


Keep your mind focused on Contracting

Having a clear mind allows you to focus and make important decisions. The decision to keep contracting will be financially rewarding. Our guest article in this edition (page 8) has some great tips on setting priorities in all areas of your life.

Contracting is no longer a stop-gap between jobs. It is very much a way that people work on a full time basis. Taking control of your financial wellbeing while working in a way that offers you higher earnings, less office politics and more flexibility is a massive draw for thousands of individuals.



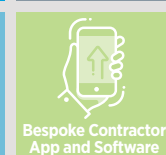
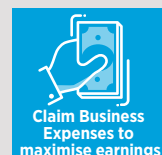
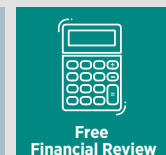
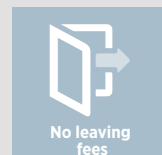
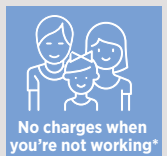
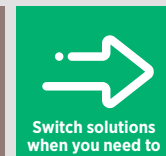
REMEMBER THE IRISH TAX DEADLINE IS OCTOBER 31ST

Contracting PLUS is dedicated to supporting you by Making Contracting Simple. 

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.



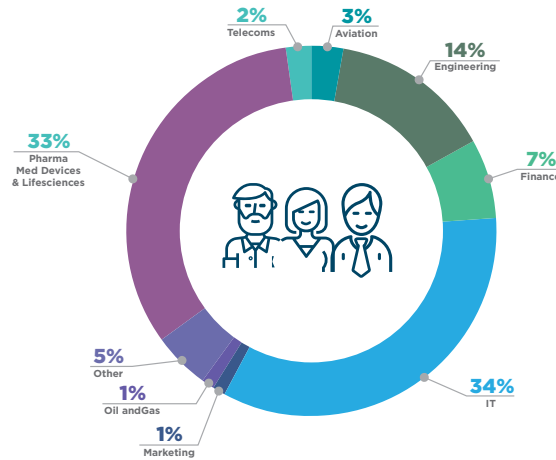
Professional Contracting Industry Overview

Ireland is experiencing major changes in terms of how work is performed. Jobs in the traditional sense are changing with many more people providing services to clients rather than taking on roles as employees. Companies recognise the need to stay agile and want to be able to react quickly to market and customer needs. The value of using Professional Contractors to complete project work quickly and cost effectively is now widely accepted.

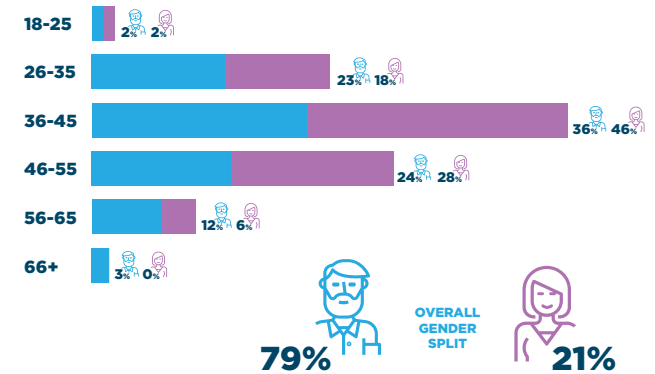
With the country at almost full employment, the shortage of available talent has increased the opportunity for more people to get involved in contracting. The obvious advantages of flexibility, higher wages and exposure to more interesting work are fuelling people's desire to get in to the Professional Contracting sector.

Professional Contractors were historically prominent in the IT, pharma, med-tech and engineering sectors, however the trend is spreading to all industries with, finance and professional services like Marketing and Business Development all showing strong growth.

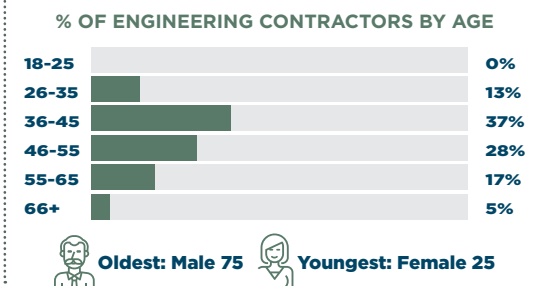
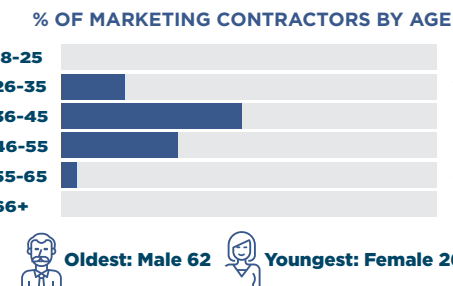
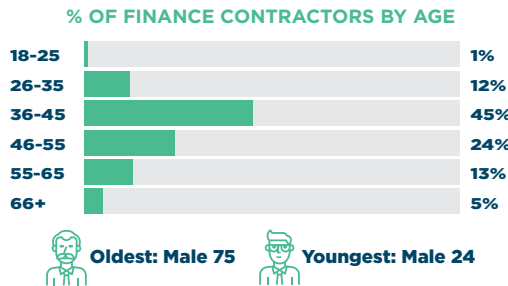
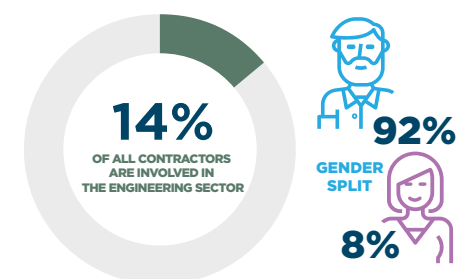
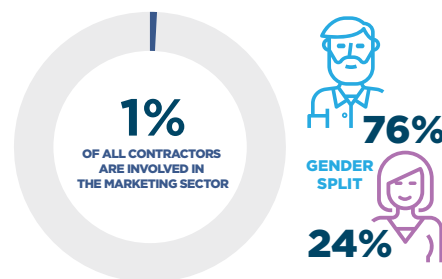
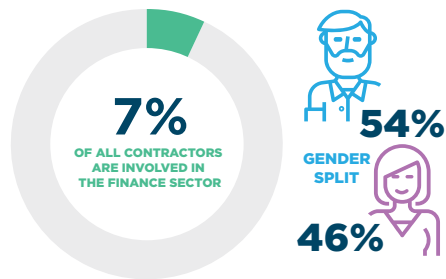
BREAKDOWN OF THE CONTRACTING MARKET BY SECTOR



GENDER SPLIT % BY AGE GROUP



HOW CONTRACTING IN THE FINANCE, MARKETING AND ENGINEERING SECTORS RELATE TO THE CONTRACTING INDUSTRY AS A WHOLE





TaxreturnsPLUS Completing your 2018 Irish Tax Return



Eimear Larrissey

Filing your annual tax returns is all part of the service we provide to Contracting PLUS Contractors. In order for us to prepare your 2018 Irish tax return, we need to gather some details from you. To make that process as simple as possible we have developed an online tax return checklist.

Our online tax return checklist portal is secure, confidential and easy to use.

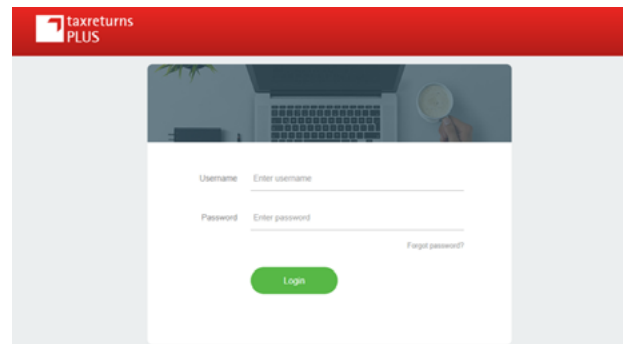
Should you have any questions, please feel free to contact a member of our Tax Team.

Contracting Plus Making Tax Returns Simple

Eimear Larrissey is a member of the Tax Team at Contracting PLUS and can be reached at (01) 6381872 or Eimear.larrissey@contractingplus.com

HOW TO USE OUR ONLINE TAX RETURN PORTAL

- 1 Please login to www.taxreturnsplus.com
Your username is your email address and if you have forgotten your password, you can easily reset it on the tax portal by selecting "Forgot password?".

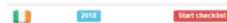


- 2 Once logged in, select the Ireland flag
Select Tax Returns Country



- 3 We would encourage you to read the Frequently Asked Questions document by clicking on the link on the tax portal. Once you are ready to complete the checklist, select "Start Checklist"

We help you keep your tax affairs in order. Follow the simple steps below. Once you complete the tax checklist we will prepare your draft return and you will receive notification that your return is ready for your review. You must approve the return before we submit it to Revenue on your behalf. For further information, please click on our FAQ Document here



- 4 Please review each section and answer all relevant questions. Make sure to save each section as you go along. (You should pay close attention to the "deductions and credits" section as this is the area from which you may benefit greatly!)

Upload any additional information that you wish for the tax team to review in the "Any other information section"



- 5 Once you have completed the above steps and are satisfied with the completeness of your checklist remember to "Finalise" it.

You will receive a confirmation note and we will receive your completed checklist for review and preparation.

You may wish to save a PDF copy of your tax checklist for your own records.



Tax Return Review and Approval


You will receive an email once your tax return is ready for your review and approval. This can be done through the tax portal. Once you approve your tax return, we will arrange submission of your tax return to the Irish Revenue on your behalf.

TaxreturnsPLUS

Did you know that you can claim tax relief on most of your medical expenses?



Eva Byrne

Whether you have medical insurance or not you can claim tax relief on most of your medical expenses and even on health costs you might not have considered. Here's a quick guide to the areas of medical expense relief you could be benefiting from. 

Eva Byrne is Tax Manager at Contracting PLUS and can be reached at (01) 6381870 or eva.byrne@contractingplus.com

**This article has been carefully prepared, but it has been written in general terms and should be seen as broad guidance only.*



MEDICAL EXPENSES 20% TAX REFUNDED

Paying for you and your family's GP visits and prescriptions is a necessary expense but at least you can get 20% back when filing your annual personal tax return with us.

Unusual health and Medical expenses also qualify such as speech and language therapy for a child, gluten-free products for those with coeliac disease and IVF treatment. For serious illnesses there is similar tax relief for certain travel, telephone and accommodation costs.



MEDICAL APPLIANCES 20% TAX REFUNDED

Other costs based on doctors' advice such as hearing aids, a wheelchair, an exercise bike, computers to alleviate communication problems for incapacitated individuals can also be included for 20% tax relief.



ALTERNATIVE TREATMENTS 20% TAX REFUNDED

Chiropractic, physiotherapy or similar treatments carried out by registered practitioners is allowable if prescribed by a medical practitioner



MEDICAL EXPENSES WHILE ABROAD

Tax relief is available even if the medical expenses or non-routine dental expenses are incurred abroad during the tax year.



NURSING HOME EXPENSES UP TO 40% TAX REFUNDED

Higher tax relief is possible for nursing home expenditure as long as the nursing home has 24hour nursing care on site. If the fair deal is in place for the individual tax relief is still available for qualifying nursing home expenses.



PEARLY WHITES 20% TAX REFUNDED ON NON-ROUTINE PROCEDURES

Work on your teeth may also qualify for tax relief at 20% where your dentist provides you with a signed Med 2. The relief applies to non-routine work only.

NON-ROUTINE MED 2 REQUIRED



Crowns, veneers, periodontal, orthodontic, bridgework and removal of impacted wisdom teeth.

ROUTINE



Scaling, extraction, fillings and the provision and repair of artificial teeth or dentures.



MEDICAL INSURANCE PREMIUMS

DID YOU KNOW THERE'S ALSO TAX BREAKS FOR HAVING AN INSURANCE POLICY?

If you have medical insurance and pay your premium directly with the insurer such as Laya, Bupa or VHI then you have received your tax relief by way of a discount on the cost of the policy, this is known as tax relief at source (TRS). If, however your employer pays the premium as a benefit then you can claim relief on your tax return and we can help you with this.

The amount of the relief depends on whether it is for an adult or a child which is maxed at €200 or €100 respectively. So, the claim can be made for you and your family on your tax return.



PERMANENT HEALTH BENEFIT CONTRIBUTIONS

Contributions in a tax year to a bona fide permanent health benefit scheme can reduce your taxable income thereby reducing your tax bill at the higher tax rate, currently 40%. There is a cap of 10% on the amount deductible, for example if your taxable income is €50,000 the maximum deduction for permanent health contributions is €5,000.

If you have made permanent health contributions, then include the details on the taxreturnsPLUS tax checklist and we will ensure that you benefit from the tax relief.

SUMMARY OF TAX RELIEF ON MEDICAL EXPENSES

GP Visits and prescriptions	20% tax relief
Medical appliances	20% if prescribed
Physiotherapy/Chiropracter	20% if prescribed
Dental Expenses	20% for Non-Routine (Med2 required)
Nursing Home with 24 onsite nursing	40% tax relief

3 STEPS TO MAXIMISING MONEY BACK ON YOUR MEDICAL COSTS IN A TAX YEAR

STEP 1

If you have an insurance policy check if you can get the total cost or part of the cost of your medical expenses back from them first. This gives you **100% relief** as opposed to the reduced rate with the tax return.

STEP 2

Tot up your unreimbursed allowable health expenses incurred during the tax year and include it on **taxreturnsPLUS tax checklist**. A statement from your health insurer can be used here as it will detail the total costs and the amount refunded. The balance can be included for tax relief on your tax return.

Remember, a Med 2 is required from your dental practitioner for non-routine work incurred.

STEP 3

Don't forget to hold onto your receipts or insurers statement and Med 2 for 6 years.

FOR MORE INFORMATION DON'T HESITATE TO CONTACT OUR TAX TEAM.

The Road to Self-Development and Career Progression



Maurice Cullen

As a Contractor it falls to you to take personal responsibility for developing your own career. Without the support of a HR team, you must seize this responsibility and take action yourself.

To do this requires each of us to deliver on the principles of personal growth, development and success.

All people, regardless of their gender, personality, social standing, or level of education, can develop the necessary characteristics to achieve and live a lifetime of success.

However, it does take self-awareness to develop and change (and often some help and support to follow through with the changes).

A bit of ancient wisdom says, "If you do what you've always done, you'll get what you've always gotten." This means that if you want to improve your life in any way, you must change your behaviour. It also suggests that you can take control of your life and, by changing your behaviour, direct yourself toward the

goals and objectives that are important to you.

The principal building blocks of developing to your potential are personal productivity and personal leadership. Let's look at these in a little more detail:

Personal Productivity

Personal productivity is the foundation of everything. Personal productivity is the ability to manage yourself, manage your time, and manage your priorities to operate at maximum performance. It is only when you can optimize your own performance that you are truly able to increase the performance of those around you.

Personal Leadership

Personal leadership is the ability to lead yourself — to be a leader of your own life. Most people just let life happen to them and then suffer the consequences. Personal leaders determine the life they want, and then through planning and action make it happen. Personal leadership is the core of an individual's character and the basis for developing trusting relationships that are vital to living a full life.

A Total Leader also excels in Motivational Leadership and Strategic Leadership. However, the starting point is always with yourself – your self-management and your ability to set your own course.

"How long can you afford to put off who you really want to be?"

EPICETUS





Setting Priorities in All Areas of your Life:

To practice self-management and start setting your own course you need to heighten your self-awareness. To do this you need to step off the hamster wheel and take time to plan and think!

The successful person is the average person focused. You become focused when you set yourself goals.

So, successful people set goals, and they make certain all their actions and activities contribute to the achievement of their goals. They take action in a logical, reasonable, and organized manner to attain the results they have identified as important to them. Successful people increase their productivity through controlling their priorities.

You are a complex, unique individual. Part of your complexity stems from the fact that you fill many roles in life and possess numerous needs and desires that grow out of your unique potential. Your needs and desires are best fulfilled by using your potential to be as productive as possible in your business pursuits. You will be more productive over a long period of time and find greater satisfaction in your accomplishments when you establish priorities in all areas of life.

Enhance your productivity and your enjoyment of life by keeping all areas of your personal and business life in proper perspective and by setting priorities in each one:

- **Financial and Career.** Exercise the same careful watch over your personal financial affairs as you demand in your business. Consider the effect of finances on your ultimate career goals and priorities.
- **Physical and Health.** Successful people take care of themselves physically; they know a healthy body supports an active and creative mind and turns stress into a motivating force for achievement. Set a high priority on eating nutritious meals, exercising, and getting enough rest to be as productive as possible.
- **Family and Home.** Make your family and home life

more rewarding by giving to it some of the energy you save through better organization at work. Spend quality time to maintain meaningful relationships with all members of your extended family.

- **Mental and Educational.** Continue to grow in knowledge of your career field and knowledge of the world in general. Read something every day that stimulates you to think about important ideas.
- **Spiritual and Ethical.** Give attention to becoming the kind of person you want to be and to the values you want to demonstrate in your life. Give back to others. Find some cause greater than yourself and support it with your time, money, and influence.

Protect yourself from Isolation

These goals will give us our focus but we must guard against distraction which may often be brought about by isolation and lack of social interaction – a particular issue for Contractors but increasingly for all workers.

According to Future Workplace “The biggest issue most people are facing on a daily basis—no matter who they are, how much money they make, or how they identify—is isolation.”

To fight the distraction of isolation, we need to balance our need for focus with our need for socialisation. This means making time and planning to connect personally with people and not just defaulting to impersonal communication.



We all need to reflect on our existing behaviours (habits of action), retain those that are useful - probably most of them - and change those that are holding us back.

However behavioural change will only come about through attitudinal change whereby we change our habits of thought.

This requires a structured and disciplined approach over a sufficient period of time to establish new behaviour patterns - typically two to three months. Many people find it beneficial to sign up to a programme with the support of others and a proven process.

Invest in yourself

Investing in yourself, to assess your future goals and to work on a plan to achieve them will lead to more fulfilment and success than you might imagine possible.

And success will come not just on achievement of your goals. You will feel and indeed become successful once you embark on your plan to achieve those predetermined goals. You will become a master of your own destiny and a master of yourself.

Maurice Cullen has 25 years' experience in senior marketing roles across multiple industries. He has worked in various senior marketing and commercial roles with Unilever, Glanbia, Bord Gáis Energy, Vodafone and Zurich. Contact Maurice directly on 0872800349 or maurice@lmi.ie

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Extracting Cash From your Company



Richard Marshall

We regularly get asked questions about ways to extract cash from a company. Whilst the standard response for many would be focused on short-term options (e.g. salary, dividends, benefits, etc.), there are various long-term options to extract cash in a tax-free manner for those planning for the future.

SO WHAT ARE MY OPTIONS?

Pension - The Old Reliable

The most common and tax efficient way of saving for retirement is through company pension contributions. The company can make contributions to the owner's pension scheme and receive tax relief on same. Those contributions are not subject to the same restrictions that apply to personal contributions so are a very attractive way of saving for retirement. On maturity of the pension, the owner of the pension can generally



receive a tax free lump sum of 25% of the value of the pension. This lump sum is subject to a lifetime limit of €200,000. Where the limit is exceeded, the next €300,000 is taxed at 20%, with any balance taxed at marginal rates.

Share Buyback

Another option would be through the use of a share buyback. Where an owner is retiring from a company that will continue trading, and that company has cash reserves built up, a share buyback is an option. Where it can be shown that the share buyback will benefit the trade and the owner is selling their entire shareholding, the share buyback should qualify for Capital Gains Tax (CGT) Treatment rather than being taxed as income. While the current CGT rate is 33%, it may be possible for the individual to avail of Retirement Relief to extract a tax free lump-sum from the company subject to certain criteria being met.

What is Retirement Relief?



Retirement Relief may apply to individuals that either sell, gift or liquidate their business and contrary to what the name suggests, you do not actually have to 'retire' to avail of Retirement

Relief. With some careful planning, it should be possible to meet all relevant conditions.

Some of the conditions to be met are as follows:-

- You must be aged 55 or over at the time of disposal.
- Assets disposed must be qualifying assets, i.e. must give rise to Capital Gains Tax if disposed and can include goodwill, land, buildings or machinery.
- You must have owned the assets for at least 10 years.

- If shares in a family company are sold, you must have been a working director for 10 years and 5 of those years as a full-time director.
- The relief is capped at certain amounts depending on the age of the individual and the relationship to the recipient as follows -
- Aged 55 to 66 and disposing to a qualifying child - no limit *
- Aged over 66 and disposing to a qualifying child - capped at €3,000,000
- Aged 55 to 66 and disposing to someone other than a child - capped at €750,000
- Aged over 66 and disposing to someone other than a child - capped at €500,000
- *If the child disposes of the assets within 6 years, the CGT bill that was saved by virtue of claiming Retirement Relief is clawed back.

Where these amounts are exceeded, retirement relief would not apply but marginal relief may be available.

Are there any other similar reliefs available?



Yes, Entrepreneur Relief would be another viable relief that should be considered as it offers a reduced rate of CGT of 10% on gains up to €1,000,000. As the current rate of CGT is 33%, this relief could equate to a potential tax saving up to €230,000.

Some of the conditions to be met are as follows:-

- Assets must have been owned for a continuous period of 3 years in the 5 years prior to disposal
- Hold at least 5% of the ordinary shares of the company
- You must have been a director/employee of the company and spent at least 50% of their time in the service of the company

If you are considering the benefits of long-term tax planning and would like to have an initial consultation with one of our expert tax consultants, please contact your Dedicated Account Manager who will schedule this meeting for you. 📅

Richard Marshall is Associate Tax Director at Contracting PLUS, and can be reached on (01) 6381877 or at richard.marshall@contractingplus.com

Summary of Key Conditions



Retirement Relief



Entrepreneur Relief

Age Requirement	Over 55	No
Minimum Holding Period	10 years	3 years
Assets held personally but used by the company for the purposes of the trade (e.g. a warehouse/office)	YES	NO
Aggregation of qualifying periods of spouse/civil partner	YES	NO
Available on a Share Buyback	YES	YES. A 5 year holding period applies for CGT treatment and 3 years for relief
Available on a Liquidation	YES unless the distribution consists of chargeable business assets	YES where the company was trading up to date of liquidation and completed within 2 years
BENEFITS	Relief up to max aggregate thresholds	Reduced CGT rate of 10% on gains up to €1m

Tax Team Question Time

We often receive interesting questions from our contractors that can lead to substantial tax savings. Here are some recent examples:



Q1

My contract work keeps me busy and while Contracting PLUS manages my invoicing and various tax obligations, my wife manages my diary, arranges meetings and edits my proposals. Can I employ my wife and pay her a salary in respect of those duties?

Answer

Yes, you can employ your wife through your limited company. Once the salary paid is appropriate to her duties, the salary is an allowable expense for corporate tax purposes.

As an employer, your company will be obliged to operate a payroll and deduct payroll taxes through the PAYE System.

Employers Social Insurance (PRSI) applies where your wife undertakes work as an employee (Class A PRSI). If, however, your wife assists with the running and management of the company, she would be treated as self-employed for social insurance purposes (Class S PRSI).

Your wife will not be entitled to claim the Employee Tax Credit (€1,650) but she will be able to claim the Earned Income Tax Credit (€1,350).

The responses in this article have been written in general terms and should be seen as broad guidance only. They should not be relied upon to cover specific situations and you should not act, or refrain from acting, upon the information contained therein without obtaining specific professional advice.

Q2

A few years ago after the death of my mother I moved in with my elderly father for companionship and support. He is considering gifting me his home and we would like to consider the most tax efficient way of doing this for both of us. Can you give us some guidelines?

Answer

Assuming your father has lived in the house as his main residence for the entire period of ownership, there would be no Capital Gains Tax (CGT) arising for your father on gifting the house to you due to the availability of Principal Private Residence Relief.

The receipt of the property by you would be subject to Capital Acquisitions Tax (CAT) at a rate of 33%. There is a lifetime threshold of €320,000 for gifts/inheritances which you can receive from your parents tax-free. Assuming that you have not received any other gifts from your parents, you will pay CAT on the value of the property at the date of gift, less the current lifetime threshold of €320,000. This means that you can be gifted a property worth up to €320,000 from your parents tax-free.

However, if the property is received as an inheritance on your fathers' death, there is an exemption from

CAT referred to as the "Dwelling House Exemption". In general this exemption should apply if you have lived in the property for the three years immediately prior to the inheritance, continue to live in the property for six years after the inheritance, and have no beneficial interest in any other residential property. Where the exemption applies, the value of the house is ignored in calculating tax on any other inheritance received by you from your parents. For example, if you receive the house and €300,000 cash in your fathers will, no CAT would be payable by you as the value of the house is ignored and the cash inheritance is less than the €320,000 lifetime threshold.

The Dwelling House Exemption is restricted where the property is gifted rather than inherited. Through a gift, only a dependent relative who is permanently incapacitated due to mental or physical infirmity or who is 65 years or over can avail of the exemption. So our suggestion here would be to ensure your fathers Will reflects that you will inherit the house on his death and at that point you will hopefully have met the 3 years necessary before death and can apply for the Dwelling House exemption. You will then need to reside in the house for a further 6 years to avoid paying the tax which would have been due.

Q3

I am considering acquiring a vehicle through my personal limited company. What are the main tax issues that I need to be aware of?

Answer

Acquiring a vehicle through your personal limited company would appear to be a no brainer. However, it does require some careful consideration. The starting point is to consider how you will purchase the vehicle. For example, will it be leased or purchased outright?

When leasing a vehicle, your company won't own the vehicle. A corporate deduction can be claimed for its lease payments and the amount depends on the vehicles original value and CO2 emissions rating.

However, if your company purchases the vehicle outright it will be treated as a company asset. The full cost of purchasing the vehicle would not be available as a deduction in the year of purchase but capital allowances would be claimable and the amount depends on the type and cost of the vehicle.

For example, if you purchase a Volkswagen Passat for €40,000, capital allowances would be claimable over 8 years, capped at a value of up to €24,000 (depending on the

CO2 emissions rating). If you were to purchase a Volkswagen Transporter for €30,000, capital allowances would be available on the €30,000 as a restriction does not apply for commercial vehicles.

Electric vehicles have their own set of rules and grants are available should this be a viable option for you.

Where the vehicle is used privately, a taxable benefit may arise for you. The taxable benefit is based on the value of the vehicle when it was new (not the price you pay for it) and by applying the following rates:-

- 30% for passenger vehicles (reduction available based on business mileage)
- 5% for commercial vehicles
- 0% for electric vehicles
- 0% for pooled company vehicles

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

Got a question?

If you have any questions for our Tax Team, feel free to contact your Dedicated Account Manager who will be more than happy to help.

Contracting PLUS are delighted to announce the opening of Contractors HQ.

The Perfect Space for a Community of Professional Contractors

Contracting PLUS understands the unique needs of Professional Contractors. We support flexible working and believe we have established an environment where you can work efficiently, effectively and creatively. Welcome to Contractors HQ, a place for your community to work, gather, create, communicate and collaborate (and drink coffee).

Contractors HQ is a Free Co-Work space for the exclusive use of Contracting PLUS Professional Contractors.

Contractors HQ is situated at 84 Merrion Square, Dublin 2.



- A Professional Work Space
- A Creative, Inspiring Space
- A Bright, Airy Space
- A Collaborative, Friendly Space



- Inspiring People to be around
- High Speed Broadband
- City Centre Location
- Sun Filled Spacious Room
- Individual Desk Space
- Break Out Areas
- White Board Wall
- FREE Pilates Wednesday 1pm - 2pm
- Netflix
- Secure Lockers
- Contractor Communications Noticeboard
- Secure Access
- Complimentary Refreshments
- Water Fountain

Book your hot desk here - <https://contractingplus.simplybook.it/v2/>

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.

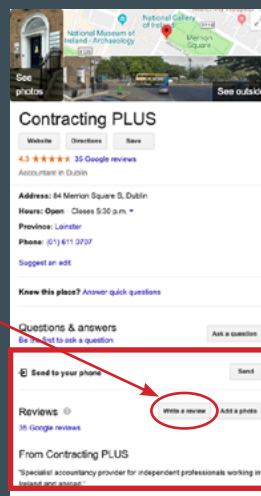
Simply post your Google review to be in with a chance to win.

How to Post a Google Review

1. Search for ContractingPLUS on Google
2. Click on write review
3. Click on pencil icon to write review
4. Click Submit

All reviews received prior to November 8th 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!



Summer Competition Winners

Congratulations to Sajana Ukwatta from Drogheda winner of the €500 Me2You voucher and to Brian Hickey, Athlone, winner of the Google Home Speaker. Pictured Jimmy Sheehan, Commercial Director, Contracting PLUS and John Wall, Managing Director, Me2You.



Double your Money win a €500 Me2You voucher



The small benefits scheme is a real bonus for Contractors. Why wait until year end to claim your €500 Me2You voucher?

Order a €500 Me2You voucher before November 8th and be in with a chance to double your money by winning another €500 Me2You voucher.

How to Enter

Simply order your €500 Me2You voucher before November 8th 2019 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.

How to order your voucher

Ordering your €500 voucher is simple, simply call your Dedicated Account Manager and they will be happy to organise your voucher for you. Or place your order directly, <http://contractingplus.me2you.ie/>

Great Places where you can redeem your voucher

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

Whatever you spend it on remember it is €500 tax free and it's a great way to maximise your take-home pay.

www.me2you.ie





Free Hot Desks for Professional Contractors in Dublin City Centre see page 14

Talk to us 1800 54 54 22

info@contractingplus.com

Talk to our Solutions Team to determine the best solution for you.

Dublin

84 Merrion Square
Dublin 2
D02 T882
(01) 611 0707

Cork

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

No. IV/588 A to 588 D,
Near Indian Bank,
Mahe-673310,
Pondicherry, India



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