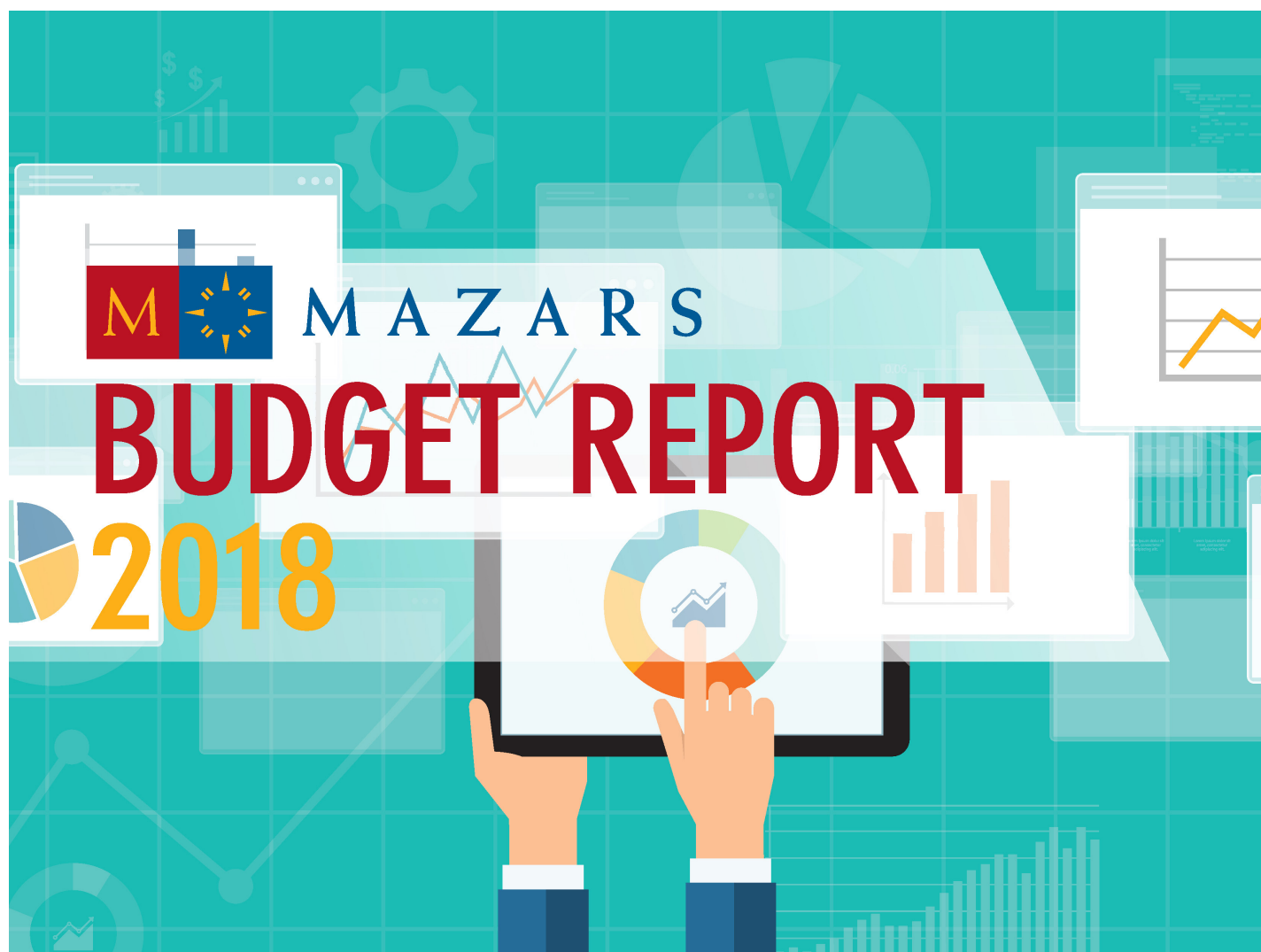




MAZARS BUDGET REPORT 2018



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ABOUT MAZARS

In providing tailored solutions to the individual needs of our clients, Mazars examine and offer a comprehensive range of tax services to national and international clients with a particular emphasis on helping them to structure their businesses and financial affairs tax efficiently.

Mazars has one of the largest teams of tax specialists in Ireland and provides a full range of tax services to small and medium sized enterprises, private and publicly quoted companies and individuals. Our approach entails coming forward with ideas and solutions that bring added value to clients, based on a comprehensive understanding of each client's particular business. We are part of the International Mazars organisation, Europe's largest independent firm of accountants and advisors, and as such are ideally placed to provide advice on cross border transactions and international tax issues.

Mazars Ireland has offices in Dublin Galway and Limerick with over 400 staff and 23 Partners.

Our areas of specialisation include:

Corporate Tax Services

International Tax Structuring

Transaction Support & Due Diligence

VAT Services

Research & Development / Knowledge Development Box

Entertainment Sector

Employment Tax and Global Mobility Services

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INTRODUCTION

The eagerly awaited 2018 Budget was introduced by Minister Pascal Donohoe, in his first Budget speech, to the Dail on the 10 October 2017. From an economic perspective the Irish economy has recovered strongly from the time of the downturn and is back in good stead with growth of 4.3% estimated for 2017 and projected growth of 3.5% in 2018. Most of the key indicators in the economy are very positive with unemployment expected to fall to 6.1% in 2017, and further declining to 5.7% in 2018 and consumer spending growth for 2018 expected to be 2.3%. With the exception of the challenges of Brexit and the housing crisis the economy is performing quite well. The increased fiscal space permitted the Minister to announce a range of spending increases across most areas. The announcement of the new entity, Home Building Finance Ireland, and other measures to increase the supply of residential property, should have a beneficial impact but is likely to take some time to gather proper traction. The provision of an SME loan scheme of up to €300m is a positive development in supporting many companies that will be impacted by Brexit.



The increased fiscal space is partly being funded from the increase in Stamp Duty on commercial property from 2% to 6% and it remains to be seen how this will be received by foreign buyers in particular as an increase of this size could adversely impact on current and proposed property developments and transactions.

In the overall sense most people will have benefitted from the 2018 Budget and it has the old fashioned look of a pre-election type offering.

A handwritten signature in black ink that reads "Frank Greene".

Frank Greene
Head of Mazars Tax

1. INCOME TAX

UNIVERSAL SOCIAL CHARGE (USC)

Income of €13,000 or less remains exempt from USC, however there has been a reduction in the second and third USC rates from 2.5% to 2% and 5% to 4.75%. The adjustment to the 2% USC band from €18,772 to €19,372 ensures that a full-time worker on the minimum wage remains outside the top rate of USC.

The following rates will apply from 2018:

2018	
Exempt	€13,000
First €12,012	0.5%
Next €7,360	2%
Next €50,672	4.75%
Balance	8%

Budget 2018 sees no change to self-employed income in excess of €100,000, which will remain subject to USC @ 11% on the excess.

Medical card holders and individuals aged 70 years and over whose aggregate income does not exceed €60,000 will now pay a maximum rate of 2% USC.

STANDARD RATE BAND

The point at which income earners attract the higher rate of income tax will increase in 2018 by €750. For single individuals the standard rate band will increase from €33,800 to €34,550 and from €42,800 to €43,550 for married one earner couples.

HOME CARER TAX CREDIT

There has been an increase in the home carer tax credit from €1,100 to €1,200. This is to assist one income families who care for children or the elderly in the home.

EARNED INCOME CREDIT

The earned income tax credit will be increased from €950 to €1,150. This credit applies to individuals who earn self-employed income (including farmers) and business owner/managers, who are ineligible for a PAYE credit on their salary income.

MORTGAGE INTEREST RELIEF

Mortgage interest relief for property owners who took out qualifying mortgages between 2004 and 2012 was scheduled to cease at the end of this year. However, the Minister has confirmed that this relief will be tapered out to 2020 for the remaining recipients. The tapering of this relief will take the form of the continuation of 75% of the existing 2017 relief into 2018, 50% into 2019 and 25% into 2020. The relief will cease entirely from 2021.



PRE-LETTING EXPENSES – RENTED RESIDENTIAL PROPERTY

A new deduction is being introduced for pre-letting expenses of a revenue nature incurred on a property that has been vacant for a period of 12 months or more. This move aims to encourage owners of vacant residential property to bring that property into the rental market. The relief will be available for qualifying expenses incurred up to the end of 2021. There will be a limit on allowable expenditure of €5,000 per property, and the relief will be subject to clawback if the property is withdrawn from the rental market within 4 years.

MEDICAL EXPENDITURE

The threshold for the Drugs Payment Scheme (DPS) has been reduced from €144 per month to €134 per month. This follows a reduction in the price of prescriptions for medical card holders under 70 years of age from €2.50 per item to €2 per item.

SINGLE PERSON – PAYE TAXPAYER	2018 €	2017 €
Gross income	40,000	40,000
Income tax liability	5,790	5,940
PRSI liability	1,600	1,600
USC liability	1,187	1,290
Total liability	8,577	8,830
Net income	31,423	31,170
Annual gain		253
Change as a % of net income		0.81%



SINGLE PERSON - SELF-EMPLOYED	2018 €	2017 €
Gross income	60,000	60,000
Income tax liability	14,290	14,640
PRSI liability	2,400	2,400
USC liability	2,137	2,290
Total liability	18,827	19,330
Net income	41,173	40,670
Annual gain		503
Change as a % of net income		1.24%



MARRIED COUPLE – ONE INCOME, TWO CHILDREN	2018 €	2017 €
Gross income	40,000	40,000
Income tax liability	1,850	1,950
PRSI liability	1,600	1,600
USC liability	1,187	1,290
Total liability	4,637	4,840
Child Benefit	3,360	3,360
Net income	38,723	38,520
Annual gain		203
Change as a % of net income		0.53%



MARRIED COUPLE – TWO INCOMES	2018 €	2017 €
Husband – employment income	40,000	40,000
Wife – self-employed income	<u>50,000</u>	<u>50,000</u>
	90,000	90,000
Income tax liability	21,640	22,090
PRSI liability	3,600	3,600
USC liability	<u>4,211</u>	<u>4,389</u>
Total liability	29,451	30,079
Net income	63,909	63,281
Annual gain		628
Change as a % of net income		0.99%



RETIRED INDIVIDUAL	2018 €	2017 €
Occupational Pension	15,000	15,000
Contributory Old Age Pension*	12,592	12,347
Living alone increase	<u>468</u>	<u>468</u>
Total income	28,060	27,815
Income tax liability	2,067	2,018
PRSI liability	0	0
USC liability	<u>120</u>	<u>135</u>
Total liability	2,187	2,153
Net income	25,873	25,662
Annual gain		211
Change as a % of net income		0.8%

*Increase to take effect from March 2018



2. CORPORATION TAX

Ireland's 12.5% corporation tax rate remains unchanged and it forms "a core part" of our international tax strategy for attracting and retaining foreign direct investment. The importance of stability and the ability to offer certainty to taxpayers was reaffirmed by the Minister in his Budget address.

REVIEW OF TAX CODE

The Minister announced the launch of the public consultation process as part of the Update on the International Tax Strategy following the Report by Seamus Coffey on his review of Ireland's corporation tax code in the wake of the €13 billion Apple State Aid judgement. A link to our paper on the Coffey Report and on "the Update on Ireland's International Tax Strategy and the consultation on Coffey review" published today on launching the public consultation process is available [here](#). The consultation on the Coffey review invites views from the public and interested stakeholders on certain implementation issues in connection with the review and raises 10 specific questions across these implementation issues.

The Update on Ireland's International Tax Strategy also refers to ongoing discussions on the common consolidated corporate tax base (CCCTB), a drive for transparency in corporate tax lead by the European Commission. Further information on the CCCTB is available [here](#).

INTANGIBLE ASSETS – CAPITAL ALLOWANCES

Arising from one of the Coffey Report recommendations, the 80% cap on the deductions allowed against the revenue generated from intangible assets is to be re-introduced and is to apply in respect of expenditure incurred by a company on intangible assets from midnight tonight. The rules therefore revert to the pre-2015 position. It is thought that this will assist with maintaining the sustainability of corporation tax receipts, smoothing out corporate tax revenues. Under the proposed change, companies would still be able to claim the full

cost of the investment in intangible assets, but restricting the amount of profits they can shelter each year means that they would do so over a longer period, with any unutilised amount in one year being available for carry forward.

ENERGY EFFICIENT EQUIPMENT – CAPITAL ALLOWANCES

The incentive, which provides for accelerated capital allowances at a rate of 100% on the capital expenditure incurred on certain energy-efficient equipment used in a company's trade for the year in which the expenditure on the equipment is incurred, is being extended for a further 3 years until 31 December 2020.

3. EMPLOYMENT TAX

KEY EMPLOYEE ENGAGEMENT PROGRAMME ("KEEP")

In line with expectations, the Minister has announced the introduction of a new tax-advantaged share option scheme known as the Key Employee Engagement Programme ("KEEP"). The incentive has the objective of supporting unquoted SMEs in the recruitment and retention of "key" employees.

In summary, gains arising to a key employee on the exercise of qualifying share options under the KEEP incentive will be exempt from income tax, USC and employee PRSI contributions. This is the key advantage of KEEP: it means that if the company share price has increased in value between the time of grant and exercise of the qualifying share option the uplift in value is received tax-free by the key employee. Under current rules, the value of the gain is subject to income tax, USC and employee PRSI contributions, with a potential combined liability of 52%.

Under the KEEP incentive, the employee will only pay Capital Gains Tax at the current rate of 33% on the ultimate sale of the company shares.

The value of shares acquired by key employees under KEEP will also be exempt from employer PRSI contributions, in accordance with the current regime applying to share-based reward.

The commencement of the KEEP incentive is subject to EU State Aid approval procedures, which are ongoing and expected to conclude shortly. Assuming that approval is granted, it is expected the KEEP incentive will be available for qualifying share options granted between 1 January 2018 and 31 December 2023. Further detail on the KEEP incentive is likely to be announced in the upcoming Finance Bill.

INCREASE IN EMPLOYER CONTRIBUTION TO NATIONAL TRAINING FUND LEVY

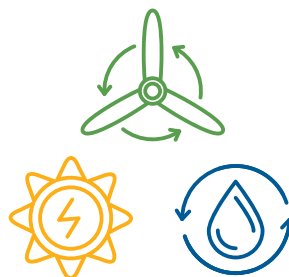
Employer PRSI contribution rates under Class A and Class H will increase from 0.7% to 0.8% to fund increases in the National Training Fund levy. Further 0.1% increases will also take effect in 2019 and 2020.

BENEFIT IN KIND ON ELECTRIC VEHICLES

To incentivise the uptake of electric vehicles, the Minister has announced a special rate of benefit-in-kind (BIK) of 0% for electric vehicles for a period of 1 year. A comprehensive review of BIK on vehicles will be carried out during 2018 which the Minister has stated will "inform decisions for the next Budget".

The Minister confirmed that electricity used in the workplace for charging of vehicles will also be exempt from BIK.

This is a welcome announcement as current rates of BIK on company cars (non-electric cars) apply at rates between 6% and 30% of the original market value of the vehicle, depending on the business mileage travelled by the employee.



EMPLOYMENT TAX CONTINUED

EMPLOYER PAYE COMPLIANCE PROJECT

The Minister has announced the introduction of an employer PAYE compliance project in advance of the introduction of PAYE modernisation on 1 January 2019. The project is being introduced to ensure that employers are complying with current PAYE requirements and it will involve a range of compliance interventions. Funding of €50million has been set aside for this project in 2018. These resources will include enhancing ICT capacity for data matching, analytics and capability building.

Given this announcement and the likelihood of increased Revenue interventions in the area of employment taxes in 2018, employers should be increasingly mindful of their obligations in relation to the operation of the PAYE system to ensure that they are fully compliant.

AMALGAMATION OF USC AND PRSI

The Minister has announced the establishment of a working group in 2018 to plan the process of amalgamating USC (a form of income tax) and PRSI (social security) over the medium term. A key objective of this working group will be to ensure that the proposed amalgamation of USC and PRSI does not narrow the tax base but ensures that the personal taxation system is both competitive and resilient in the future.

The key issue from an employment tax perspective will be the level at which rates of employer and employee contributions will be set under the amalgamation, for example, will the employee rate match current combined USC and employee PRSI rates?

While the proposed amalgamation has not been introduced yet, the working group will need to consider the following challenges with

the proposal:

- PRSI is operated on a week one basis whereas USC is operated on a cumulative basis;
- Some individuals are not liable to PRSI but are liable to USC;
- Will the new amalgamated USC and PRSI be compatible with our bilateral social security agreements?

If proposed amalgamation of USC and PRSI is implemented over the coming years, this would be particularly welcomed by many expatriate employees. These employees are generally retained within their home country social security system and as such may not be liable to the proposed amalgamated USC and PRSI charge. While this might not be an intended outcome of the proposed new changes, this would be an additional incentive in attracting talented employees to Ireland, in addition to the existing Special Assignee Relief Programme (SARP).

4. CAPITAL ACQUISITION TAX



AGRICULTURAL RELIEF

The Minister has announced that the leasing of agricultural land for solar panels will be classified as qualifying agricultural activity for CAT agricultural relief and CGT retirement relief. A condition of this classification is that the solar panels cannot cover more than 50% of the total farm holding. This initiative works towards expanding Ireland's renewable energy platform and tackling climate change.

5. VAT & EXCISE DUTIES

VAT - SUNBEDS

In acknowledging public health concerns that indicates clear evidence of a link between sunbed use and skin cancer, the VAT rate on sunbed services is being increased from 13.5% to 23% with effect from 1 January 2018.

TOURISM SECTOR

The 9% reduced VAT rate for the hospitality and related services sector, which was introduced in 2011 as part of the Government Jobs Initiative for tourism related services, has again been retained. Interestingly the Minister noted concern of the impact of Brexit and the inability to regionalise the application of VAT rates in country as influencing factors in the retention of the 9% reduced VAT rate.

CHARITIES

With effect from 1 January 2018, a VAT refund scheme is being introduced to compensate charities for VAT they incur on costs. The refund will be paid once a year, in arrears, and will be calculated on the level of non-public funding they receive as a percentage of gross income for the year.

The refund scheme will be capped at €5M for 2019 i.e. where all charities claims amount to say €10M for 2019, each charity will receive 50% of their claim.



TOBACCO PRODUCTS TAX

With effect from midnight on 10 October 2017 the cost of a standard 20 pack of cigarettes increases by an extra 50 cents (including VAT) with pro rata increases on the sale of related tobacco products. There will also be an additional 25 cents on roll your own tobacco.

VEHICLE REGISTRATION TAX (VRT)

The Minister in his Budget speech indicated that the necessary tax legislative change is being implemented to address the ruling of the Europe's Court of Justice ('ECJ') in relation to VRT on the temporary importation of cars from Northern Ireland.

By way of background, the ECJ had ruled against Ireland in a long-running dispute over whether operators importing cars from Northern Ireland should have to pay the full amount of Vehicle Registration Tax up front, even if the vehicle was only being leased for a limited period of time.

The European Court of Justice ruled that by imposing an obligation to pay the full amount of tax up front, Ireland was in breach of EU law.

Under Irish law all importers of vehicles are obliged to pay the entire tax liability for permanent vehicle registration.

This requirement to pay the entire Vehicle Related Tax upfront existed even in situations where a vehicle might be imported for a limited period of time, such as cars that are hired or leased from abroad, or from across the border.

The European Court of Justice ruled that by imposing an obligation to pay the full amount of tax up front, Ireland was in breach of EU law.

SUGAR TAX

A Sugar Tax on sugar-sweetened drinks will be introduced on 1 April 2018.

Where the sugar content is 5 grams or more but less than 8 grams per 100ml the rate will be 20 cent per litre. Where the sugar content is 8 grams or above per 100 ml, the rate will be 30 cent per litre.



6. CAPITAL GAINS TAX



AMENDMENT TO CAPITAL GAINS TAX RELIEF ON QUALIFYING LAND AND BUILDINGS

The Minister announced an amendment to the “7-year CGT relief” on qualifying land or buildings acquired between 7 December 2011 and 31 December 2014. The amendment will now allow the owners of qualifying assets to sell those assets between the fourth and seventh anniversaries of their acquisition and still enjoy a full relief from CGT on any chargeable gains.

LEASING OF LAND FOR SOLAR INFRASTRUCTURE

To support diversification, expand the generation of renewable energy and help tackle climate change, the leasing of agricultural land for solar panels is to be classified as qualifying agricultural activity for the purposes of CGT relief (in addition to the CAT agricultural relief). Previously this activity would not have been deemed agricultural land for the purposes of the reliefs. There is a condition restricting the amount of the farmland that can be used for solar infrastructure to 50% of the total farm holding.

7. PROPERTY



STAMP DUTY

RATE

The rate of stamp duty on non-residential property will increase from 2% to 6% with effect from midnight on 10 October 2017. This significant increase in Stamp Duty by 300% could be a significant stumbling block to buyers of Irish commercial property.

STAMP DUTY REFUND SCHEME

Due to the shortage of housing supply, a stamp duty refund scheme will be introduced in relation to commercial land which is purchased for the development of housing. This refund will be subject to certain conditions being satisfied, including a requirement that developers will have to commence the relevant development within 30 months of the acquisition of the land. Further details on this refund scheme will be included in the Finance Bill.

VACANT SITE LEVY

With effect from 1 January 2017, each local authority in the State is required to hold a register of vacant sites within their area for the purpose of charging a vacant site levy in relation to the year ended 31 December 2018 and subsequent years. Subject to certain conditions being satisfied, a levy of 3% of the market value of the site was proposed to be charged each year. The levy will not be payable in respect of any land which is subject to the derelict sites levy.

The levy will become payable in 2019 in relation to the year ended 31 December 2018, and the proposed rate of 3% will apply to this payment. However, an increased rate of 7% will apply in relation to the payments due in the second year (i.e. 2020) and subsequent years. The increased rate takes account of house price and rent inflation since the level of the levy was first set in 2015.

LOCAL PROPERTY TAX

		LOCAL AUTHORITY REDUCED LPT RATE BY		LOCAL AUTHORITY INCREASED LPT RATE BY			
Valuation Band	Standard Rate	10%	15%	2.5%	5%	7.5%	10%
0 to 100,000	90	81	76	92	95	97	99
100,001 to 150,000	225	202	191	231	236	242	248
150,001 to 200,000	315	283	267	323	331	339	347
200,001 to 250,000	405	364	344	415	425	435	446
250,001 to 300,000	495	445	420	507	520	532	545
300,001 to 350,000	585	526	497	600	614	629	644
350,001 to 400,000	675	607	573	692	709	726	743
400,001 to 450,000	765	668	650	784	803	822	842
450,001 to 500,000	855	769	726	876	898	919	941
500,001 to 550,000	945	850	803	969	992	1,016	1,040
550,001 to 600,000	1,035	931	879	1,061	1,087	1,113	1,139
600,001 to 650,000	1,125	1,012	956	1,153	1,181	1,209	1,238
650,001 to 700,000	1,215	1,093	1,032	1,245	1,276	1,306	1,337
700,001 to 750,000	1,305	1,174	1,109	1,338	1,370	1,403	1,436
750,001 to 800,000	1,395	1,255	1,185	1,430	1,465	1,500	1,535
800,001 to 850,000	1,485	1,336	1,262	1,522	1,559	1,596	1,634
850,001 to 900,000	1,575	1,417	1,338	1,614	1,654	1,693	1,733
900,001 to 950,000	1,665	1,498	1,415	1,707	1,748	1,790	1,832
950,001 to 1,000,000	1,755	1,579	1,491	1,799	1,843	1,887	1,931
Property valued at 1.2m	2,300	2,070	1,955	2,358	2,415	2,473	2,530
Property valued at 1.5m	3,050	2,745	2,592	3,126	3,203	3,279	3,355

LPT Rate Reduced by	Local Authority
10%	Fingal County Council
15%	Dublin City Council D/L Rathdown County Council South Dublin County Council

LPT Rate Increased by	Local Authority
2.5%	Waterford City & County Council
5%	Kerry County Council Longford County Council
7.5%	Limerick City & County Council
10%	Tipperary County Council Wexford County Council

SUMMARY OF PERSONAL TAX RATES AND BANDS

INCOME TAX RATES AND BANDS

SINGLE PERSON				
Bands	2018		2017	
Standard	20%	€34,550	20%	€33,800
Top	40%	Balance	40%	Balance

SINGLE PARENT/WIDOWED PARENT/SURVIVING CIVIL PARTNER PARENT				
Bands	2018		2017	
Standard	20%	€38,550	20%	€37,800
Top	40%	Balance	40%	Balance

MARRIED OR CIVIL PARTNERSHIP (DUAL INCOME)				
Bands	2018		2017	
Standard	20%	€69,100*	20%	€67,600*
Top	40%	Balance	40%	Balance

*Maximum amount allowed where one individual is working is €43,550 (2017: €42,800)

UNIVERSAL SOCIAL CHARGE			
2018		2017	
Exempt	€13,000	Exempt	€13,000
First €12,012	0.5%	First €12,012	0.5%
Next €7,360	2%	Next €6,760	2.5%
Next €50,672	4.75%	Next €51,272	5%
Balance	8%	Balance	8%

2% (2017: 2.5%) rate applies for individuals 70 or over and individuals who hold full medical cards with income up to €60,000

Self employed income in excess of €100,000 regardless of age @11%

TAX CREDITS

	2018	2017
Personal	€	€
Single	1,650	1,650
Married/Civil Partnership	3,300	3,300
Widowed	2,190	2,190
One Parent Family Credit (including widowed)	1,650	1,650
PAYE	1,650	1,650
Earned Income Credit (Self Employed & Business owner / managers)	1,150	950
Child		
Incapacitated child (max)	3,300	3,300
Widowed Parent		
Year 1-5	3,600	3,600
Dependent Relative (max)	70	70
Blind Person		
Single	1,650	1,650
Married/CivilPartnership (both blind)	3,300	3,300
Home Carers (max)	1,200	1,100
Age Credit		
Single/Widowed	245	245
Married/CivilPartnership	490	490
Age Exemption Limits - over 65 years of age		
Single/Widowed	18,000	18,000
Married/CivilPartnership	36,000	36,000
Rent Allowance		
Single - Under 55 (max)	0	40
Single - Over 55 (max)	0	80
*Married - Under 55 (max)	0	80
*Married - Over 55 (max)	0	160

*Also relates to Widowed, Surviving Civil Partner or in a Civil Partnership

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