

Multi-Award-Winning Since 2009

Ireland's Leading Tax & Accounting Solutions for Contractors

We help thousands of independent workers navigate the complexities of tax, accounting, and financial planning with award-winning service and tailored solutions.

- ✓ Highest level of expertise
- ✓ Genuine commitment for customer success
- ✓ Meaningful connections with every client

[Request a call back →](#) 12k+
Clients served €13.6m
Tax savings achieved 85k+
Payrolls set up

Home Hero



Who Are You



Starting Contractor

Starting out as a contractor, eager to gain experience and build skill...

- New contractor, ready to learn and contribute to projects.
- Entry-level professional eager to gain hands-on experience.
- Starting out, focused on building skills and delivering quality work.
- Junior contractor, enthusiastic and motivated to grow professionally.

[Learn more →](#)

Experienced Contractor

Experienced contractor with a strong track record, skilled in handling...

- Skilled contractor with proven expertise and a track record of...
- Experienced professional delivering high-quality work efficiently.
- Seasoned contractor, knowledgeable and reliable on complex projects.
- Expert contractor, capable of handling challenging tasks...

[Learn more →](#)

Non-resident Contractor

Non-resident contractor offering professional services remotely, bring...

- Contractor based outside the country, ready to contribute remotely.
- Non-resident professional offering expertise across borders.
- Remote contractor, experienced in delivering quality work...

[Learn more →](#)

What our clients say about us

Testimonial

Friendly, top-class service... superb! Just some of the reasons why clients choose Fenero.

Average rating  4.8 166 Google ratings 4.8

I have been with Fenero for 2 years with my account manager Marcelo and Fiona, and I am really impressed by their quality and professional service! They are always schedule everything for me ahead of time, then guide me on filling these complex tax forms, so basically I don't need to worry about any delay / complex workflow.

Alice Johnson
Financial Analyst

 5.0

I have been with Fenero for 2 years with my account manager Marcelo and Fiona, and I am really impressed by their quality and professional service! They are always schedule everything for me ahead of time, then guide me on filling these complex tax forms, so basically I don't need to worry about any delay / complex workflow.

Alice Johnson
Financial Analyst

 3.0

I have been with Fenero for 2 years with my account manager Marcelo and Fiona, and I am really impressed by their quality and professional service! They are always schedule everything for me ahead of time, then guide me on filling these complex tax forms, so basically I don't need to worry about any delay / complex workflow.

Alice Johnson
Financial Analyst

Fenero

What does a Personal Service Company mean?

It's simple: you run your own company, and we make the rest easy. Fenero takes care of all the legal, financial, and HR setup, while you share your details through our contractor portal.

You have easy access to your financials and documents, so you can keep track without the stress.

Get started now.

The Benefits of a Personal Service Company

Thinking a Personal Service Company might be right for you? Here's what you gain:

- Manage your business with total flexibility
- Have a wider range of business interests
- Enjoy more time for your family and leisure
- Directly recruit clients in a cost-effective manner
- Build an extensive network of your peers
- Have the best services at the lowest prices
- Access to Fenero's Business, Business Plus and Premium Plus

Get started now.

Why choose Fenero for your PSC?

When you choose Fenero for your Personal Service Company, you'll enjoy:

- A dedicated account manager based on an experienced accountant
- 24/7 telephone and online support for up to 10 hours, 24/7, 365 days a year
- Access to a broad network of clients through Fenero's global network
- Provided fee and discount pricing for extensive price savings
- A personal, straightforward, and user-friendly service at great value pricing

Get started now.

What will this cost you?

Our service fees:

£179 per month + VAT*

*Subject to change. Please contact us for more information. Fenero reserves the right to increase fees annually by 1%.

For more details about our annual service fees including our terms and conditions, go to our FAQs.

Your earnings after tax, simplified!

Let's chat about starting a Personal Service Company to suit you. In the meantime, here are some tips to help you get started.

Get more information | Schedule a call

A few important details before you start

Important Details

How to register a company involves filling in a short application form.	Open a business bank account in your company name.	Set up taxes from day one, or you need to receive right advice, consider our Umbrella option.
It's important to register your company for PAYE, VAT and Corporation Tax.	Business starts easily through my.fenero/PSC, and it just took you 30 minutes to do so.	Starting a PSC requires a formal process.

Get more information | Schedule a call

Next Steps

Get started now! It's easy to get started.

STEP 1 Fill in our Contact Form and receive a free introductory call with our account manager.

STEP 2 Complete and submit the questionnaire below.

STEP 3 Once we've received your application, we'll review it and get straight back to you with your next steps.

Personal Service Company FAQs

Have any questions?

Ask us your details and one of our friendly advisors will sort you right.

Request a Callback

Knowledge Hub

Recent articles on how to understand your 2020 budget better for your business growth.

WORKING WHAT'S DOING FOR YOUR BUSINESS

Budget 2026 Fenero Review

Knowledge Hub

Financial expertise, with heart.

Fenero

Our Solutions

- Contractor Payroll
- Personal Income Tax
- Business Income Tax
- Business PAYE
- Personal Income Tax
- Contractor PAYE

User Links

- Get Started
- News & Events
- Case Studies
- Client Testimonials
- Press Releases
- Blog Posts
- Financial Services

Get in Touch

- T: +44 1977 744 100
- E: info@fenero.com
- W: fenero.com

Fenero

Who we help | Our Solutions | Resources | How We're Different | Careers | Talk to us

New to contracting?

We get it. Stepping into the world of contracting can feel overwhelming and complicated. But it doesn't have to be.

At Fenero, we offer a range of support to help you succeed in your contracting journey. From our dedicated team of experts to our comprehensive resources, we're here to help you navigate the world of contracting with confidence.

[Get started now!](#)

Your earnings after tax, simplified!

Whether you are self-employed or a contractor, you want to know what you take home will be. And we're here to help you figure out how to maximise your income. It's one of the reasons contractors choose Fenero.

You should definitely ask for a free consultation. Contact us, but, in the meantime, contact someone else.

[Take me to calculator](#) [Request a call back](#)

Which solution is best for you? Solution Companion

Compare solutions, benefits & pricing to find your ideal match.

Umbrella Company PAYE	Umbrella Company Director	Personal Service (Limited) Company
What It Means:	What It Means:	What It Means:
<ul style="list-style-type: none"> You are a Fenero employee and get paid via PAYE You sign the contract My Health Insurance, pension, expenses Self Employed status available Healthcare cash plan Travel and subs 	<ul style="list-style-type: none"> You are a Fenero employee and get paid via PAYE You sign the contract My Health Insurance, pension, expenses Self Employed status available Travel and subs Travel and subs 	<ul style="list-style-type: none"> You are a Fenero company director and get paid via PAYE You sign the contract My Health Insurance, pension, expenses Self Employed status available Travel and subs Travel and subs
Best For You If:	Best For You If:	Best For You If:
<ul style="list-style-type: none"> You work by contracting You have no employer You have time restrictions You're applying for immigration 	<ul style="list-style-type: none"> You work by contracting You have no employer You have time restrictions You're applying for immigration 	<ul style="list-style-type: none"> You work by contracting You have no employer You have time restrictions You're applying for immigration
Plus & Benefits:	Plus & Benefits:	Plus & Benefits:
<ul style="list-style-type: none"> All payments handled Contractor account UK VAT and PAYE compliant Full insurance cover Healthcare cash plan Expenses claim Self Employed status available Travel and subs 	<ul style="list-style-type: none"> All payments handled Contractor account UK VAT and PAYE compliant Full insurance cover Healthcare cash plan Expenses claim Self Employed status available Travel and subs 	<ul style="list-style-type: none"> All payments handled Contractor account UK VAT and PAYE compliant Full insurance cover Healthcare cash plan Expenses claim Self Employed status available Travel and subs
Cost & Restrictions:	Cost & Restrictions:	Cost & Restrictions:
<p>£91/month price (£17.5k after relief rate) £23.50/hour (£2.4k after relief)</p>	<p>£130/month price £22.5k per annum relief rate £27.50/hour (£2.4k after relief)</p>	<p>£179/month price £23.5k Annual fee £2.4k per annum relief rate £27.50/hour (£2.4k after relief)</p>
Learn More	Learn More	Learn More

What we offer How We Help

Compare our solutions and services below:

Competitive salaries and benefits	Flexible working options
£25 per annum review, annual review and full financial statement	Defined contribution pension scheme
Up to 24 weeks' maternity leave	IAKT Interactive assistance programme
Comprehensive health and well-being programme	Annual individual health check and well-being activities
Home office subsidy	Full induction and remote learning options
Training, development and upskilling opportunities	Employee interaction forums

Getting started - the process Our Process

Step 1: Initial contact with us.

Step 2: Submit resume & business information through myFenero.

Step 3: Receive invites, collect & complete.

Step 4: Get paid today day!

[View full timeline](#)

Our money back guarantee Phone Banner

Our process is straightforward. We offer a 100% money-back guarantee if you're not satisfied with the service.

[Read more](#)

FAQs FAQs

[How does contracting or limited work?](#)

[What are our remunerating solutions?](#)

[How to sign up?](#)

[How does our money-back guarantee work?](#)

Knowledge Hub

This website is for general information purposes only. It is not intended to be a substitute for professional advice. Fenero does not provide legal, medical or financial advice. You should seek professional advice before making any decision.

[Budget 2023](#) [Budget 2024](#)

Budget 2023 has delivered record public sector deficits, £11 billion in 2022-23.

Budget 2024 – What does it mean for individuals? Budget 2024 one-dimensional approach focused on deficit reduction and lower spending.

Have any questions?

Tell us your details and one of our solutions advisors will call you back.

[Request a Callback Form](#)

Fenero

Financial expertise, with heart.

Get Started

Individual company advisor
General contract advisor
General contractor
General contractor PPSV
General insurance advisor
Healthcare Financial Advisor

Useful Links

Investor Information
About us
Careers
Contact us
Press office
Glossary of terms

Get in Touch

T: +44 161 881 7000
E: info@fenero.com
F: Fenero, Block 11, Tintagel Place, St Helier, Jersey, JE2 3BP

Knowledge Hub

Your go-to space for practical insights, expert advice, and thought leadership tailored for contractors and independent professionals.

From breaking down complex topics like the national budget to offering guidance on challenges such as managing tax obligations, our articles are designed to keep you informed and empowered. Whether you're looking for clarity, solutions, or fresh perspectives, you'll find it here.



What are you looking for?

Search Resources here...



Knowledge Hub

Filter by: [Contracting](#) [Reliefs and expenses](#) [Tax tips](#) [People and culture](#) [News](#)



Budget 2025

Budget 2026 was delivered against a backdrop of global uncertainty...

January 3, 2026

[Reliefs and expenses](#) [Tax tips](#)



Budget 2026 Fenero Review

How budget 2026 affects individuals

Budget 2026 – What does it mean for individuals?

Budget 2026 was delivered against a backdrop of global uncertainty...

January 3, 2026

[Reliefs and expenses](#) [Tax tips](#)
[People and culture](#)

Have any questions?

Fill in your details and one of our solutions advisors will call you back.

Name:

Surname:

Email:

Telephone:

Your message:

[Request A Callback](#)

Request a
Callback
Form

Our Solutions

- [Umbrella company director](#)
- [Personal Limited company](#)
- [Umbrella company PAYE](#)
- [Personal service company](#)
- [Fenero Financial Advisors](#)

Useful Links

- [Tax calculator](#)
- [About us](#)
- [Careers](#)
- [Cookie policy](#)
- [Privacy policy](#)
- [Gender pay gap report](#)

Get in Touch

-  +353 1 687 7400
-  hello@fenero.ie
-  Fenero, Block D, Tyrrelstown Plaza, Dublin 15, D15 K4PY



Fenero

Why we help... Our Solutions... Resources... How We're Different... Careers... Take to us...

Budget 2026 – What does it mean for individuals?

Budget 2026 was delivered against a backdrop of global uncertainty...

BE WILLING TO LEARN, AND BE WILLING TO TEACH

Dates 2026 are subject to change. As of 1st October 2025 and previous updates. With an overall package of €1.4 billion, the Government has spent its 2026 budget on health, education and welfare, and on areas of social protection. This is a 10% increase on 2025. It includes an additional €100 million for the National Health Service. There are no new or increased energy levies or rates.

At a glance

- €1.4 billion budget
- €8.1 billion relates to additional public spending
- €1.2 billion relates to tax measures

Below set out further detail on the key measures that may affect you.

FENERO'S REVIEW OF HOW BUDGET 2026 AFFECTS INDIVIDUALS

INCOME TAX

No change in income tax bands.

US TAX RATES
Lowered from 41.3% to 41.1%.

NATIONAL MINIMUM WAGE
Increased to €14.50 per hour.

COMPANY CARS

€100 tax relief for company cars (from €50 in 2025). Retail customers (increased to €50 in 2025 - €2.5k in 2026). New lower BIK rate of 15% for zero-emission cars.

MORTGAGE INTEREST TAX CREDIT

Mortgage tax credit extended. Credit remains €1,000 per month for married couples.

VAT ON NEW APARTMENTS

VAT payments cut to 5% until 2026.

R&D TAX CREDIT

Extended until 2028. Tax credit increased to €200k for R&D & €20k for 2026.

VAT ON GAS & ELECTRICITY

5% VAT on energy bills removed and 25%.

CIGARETTES

Up 50c.

INVESTMENTS

Tax on offshore funds and PEIs cut from 40% to 20%.

Contact us today, we've got your back.

+351 (0) 687 686 | info@fenero.pt | www.fenero.pt

Fenero Tax & Accounting Solutions | FeneroConsulting | Fenero

Personal Tax

- No change in the 2026 income tax band on personal tax credits.
- The 1% USC deduction increases from €1,230 to €18,750, giving a saving of roughly €10k a year. This increases full-time workers on the minimum wage by approximately 10%.
- The reduced minimum wage from €9.60/hour to €11.25/hour from 1st January 2026.

With these price increases, there is no boost for most to offset inflation. Incomes and efficient structuring remain key to minimising your net position.

Investments

The tax rate on bank savings and investment bonds, including PTFs, reduces from 20% to 10%. A small but positive change for savers and investors.

Rent Tax Credit

- Extended until 31 December 2026.
- Maximum of €100k per household and €3,000 per person, annual cap.
- Revised rules for the reduced children's tax credits to claim this credit.
- Mortgage Interest Relief.
- Subsidised (2025 and 2026).
- Capital gains tax reduced to €100k for 2026.
- Ability to deduct home equity with a mortgage balance between €300,000 - €700,000 on 31 December 2026.

Energy Costs

- No new energy credits. Just the 5% APII rate on gas and electricity is extended to 31 December 2026.

€100 million allowances reduced to 10% in R&D from 1st January 2026 to 31 December 2026 to limit supply.

The Long City Initiative is extended from 2026, now including Estrela, Sancha, Graça, Lapa, and Vilas, encompassing residential, business and leisure.

Landlords and Property Owners

- Non-residential deduction is extended to 31 December 2026.
- Reduced tax rates for the first 10 properties owned, and for up to three properties (percentage limit).
- Landlords under the Residential Land Tax have an earlier opportunity in 2026 to apply for freezing exemptions.

Entrepreneurs and Investors

- R&D Tax Credit rate from 20% to 10%, with the first payment reduced to 10% (the original cap has not changed).
- Entrepreneurial Relief (ETR) tax incentive from €1 million up to €3 million for companies from 1st January 2026. Immediately, could be up to €100,000 in tax savings for qualifying business owners.

Indirect Taxes

- Portugal Tax from €300 to €150 per tonne from 1st October 2025 for auto fuels and 1 May 2026 for all other.
- Vehicle excise duty (TAX) vehicle extended to 31 December 2026.
- Excise on Diesel fuel.
- Excise on Gasoline.
- Excise on Kerosene.
- Excise on Diesel.

A new zero-emission BIK category (B-2) will apply instead of Business category. This is a good news for anyone considering purchasing an electric vehicle through their employer.

Annual Capital Allowance for energy-efficient equipment is extended to 2026.

The EIAI (Energy Tax Incentive) for business energy generation is extended to 31 December 2026.

The Bottom Line

Budget 2026 affects almost everyone directly but affects the cost of living the most. For most individuals and contractors, the price rise index, and the real difference will come from how planning reflect these price

[Continue reading](#)



Financial expertise, with heart.

Our friendly, expert advisers are always ready and happy to chat about your needs or just say 'Hi' to catch up. Get in touch today to find out more or see what Fenero can do for you.

Get in touch

Career Opportunities

When you work at Fenero, you're part of a team that's passionate about progress, both yours and ours.

We believe in creating an environment where you can do a great job and make a difference in the world we live in. It's a company with strong values, built on integrity, transparency, and accountability. We're a fast-growing company and give our people the chance to develop their skills and contribute to our success.

[Find out more](#)

**Why partner with us?****Smart, intuitive technology****Driven by purpose****Partner With Us****Why Fenero?**

- Founded in 2005, we've helped build and develop expertise with personal and business banking, insurance, and investment products across Ireland and the rest of Europe.
- Provided tax and financial planning support.
- Gained a strong foothold in the Irish market.
- Launched the Fenero Business Banking Platform.
- 24/7 access to our customer service platform via telephone.
- 30,000+ customers based over 300 years.
- Fast, safe, easy-to-use technology.
- Dedicated Account Manager.
- Highly advanced security measures.
- Personal award-winning service.

How We Help**One Team**

The individuals and teams that make up Fenero are the people we serve.

**Customer Experience****Better Everyday**

We are customer centric.

**Wise By Design**

We are highly focused on integrity.

**Sustainable Approach**

We think long-term.

Open roles**Open Roles**

You're committed to building a workplace where everyone feels valued and supported. Diversity and inclusion are at the heart of how we work, and that's what drives us.

If you could say one thing about your workplace, what would it be? Let us know – we'd love to hear it!

You can use a code that fits right over "Send via CV" to <https://www.fenero.ie/careers>, and we'll take care of filling in the form automatically.

Senior Account Manager	Galway, IE	Apply Now
Tax Manager	Galway, IE	Apply Now
Audit Accountant	Galway, IE	Apply Now
Financial Analyst	Galway, IE	Apply Now
Financial Specialist	Galway, IE	Apply Now

Events & Culture Highlights**Events****Our Community****Our Communities****Lift Ireland**

We are a founding Partner of LIFT Ireland. You can find more about their work here.

[View website](#)

**Investors in Diversity Silver**

We are incredibly proud to have achieved Investors in Diversity Silver accreditation in May 2018. This is the second highest level of Investors in Diversity Silver accreditation. Investors in Diversity Silver accreditation recognises organisations that demonstrate a commitment to equality, diversity, and inclusion. Benefits of accreditation include enhanced performance against other organisations and enhanced credibility with clients and key stakeholders and peers that recognise development.

**See Change**

We started our See Change Workplace Project in 2018 to help us to embed mental health and well-being into our culture. We're now working towards mental health and well-being accreditation with the Irish Mental Health Training Institute. We will be launching our first See Change Workplace in February 2019.

[View website](#)

**Soar**

We are also delighted to support voluntary organisations that support mental health and well-being. One such organisation is Soar, created and driven by the mental health charity 'Mental Health Matters'. Soar provides a safe space for young people to talk about their backgrounds between the ages of 12 and 18.

You can find more about their work here.

[View website](#)

**Dublin Pride Run**

We are proud partners of Dublin Pride Run. We are the first ever corporate partner of the Dublin Pride Run, which is the largest annual LGBT+ event in Ireland.

**Inspiring Workplaces**

Fenero received 2nd place in the Top 50 Most Inspiring Workplaces in Ireland in 2018. We are also a member of the Inspiring Workplaces network, which is a network of leading Irish brands committed to creating an inclusive, diverse, and equal place to work.

[View website](#)

Supporting you, supporting your contractors

Helping you - and the people you support - isn't just what we do, it's what motivates us. We're proud to partner with over 200 agencies in delivering an exceptional experience for every contractor.

We offer tailored training to help your team confidently advise contractors — from understanding the ins and outs of Irish contracting to placing UK contractors in Irish roles. With Fenero, you can count on clear advice, fast setups, and reliable support — for you and your contractors alike.



Useful resources for recruiters

Explore the resources and the tools designed to simplify and strengthen your contractor relationships.



Fenero on a page

January 3, 2026



Benefits of hiring contractors

January 3, 2026



Fenero on a Page Guide

January 3, 2026

Your earnings after tax, simplified!

Let's chat about whether a Personal Service Company is right for you. In the meantime, try our simple tax calculator to see what your potential earnings could look like.

[Take home pay calculator](#)

[Schedule a call](#)

Spotlight Section

Fill in our contact form, and we'll be in touch soon.

Name: _____ Email: _____

Phone: _____ General Enquiries: _____

How can we help you?

I agree that my data will be collected and stored

Submit

Contact Form

Get in touch with us

Fenero isn't just a tax and accounting service. We're your partner in making self-employment simple and stress-free. We handle the complicated stuff, give you advice you can trust, and explain things in plain language - all with a human touch.

Hero



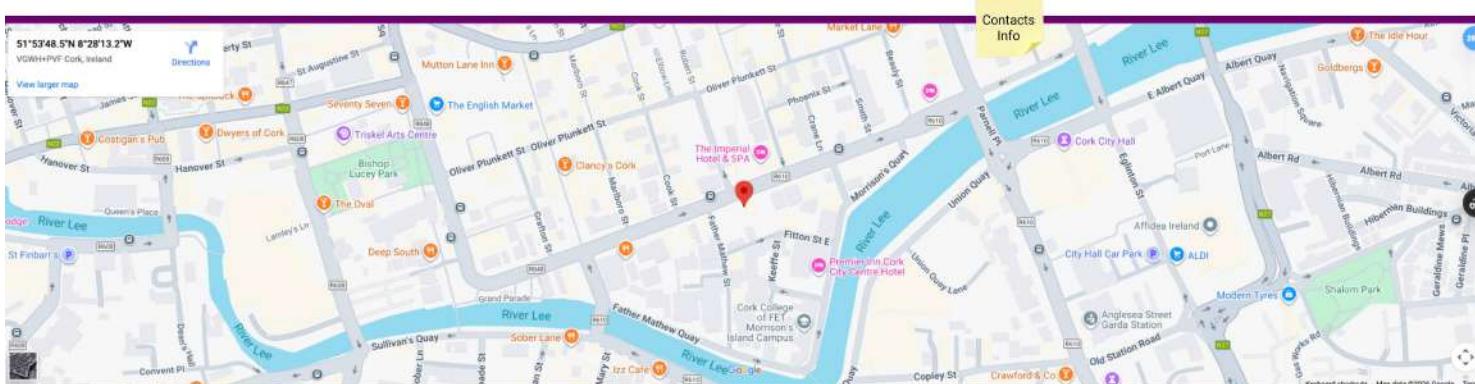
Fill in our contact form, and we'll be in touch soon.

I agree that my data will be collected and stored.

Contact Form


[+353 1 687 7400](tel:+35316877400)

Fenero Dublin
 Block D, Tyrrelstown Plaza, Dublin 15
 D15 K4PY

hello@fenero.ie


Financial expertise, with heart.

Our friendly, expert advisers are always ready and happy to chat by phone, email or in person! Get in touch today to let us know how we can help you.

[in](#) [globe](#) [f](#)

Our Solutions

- [Umbrella company director](#)
- [Personal Limited company](#)
- [Umbrella company PAYE](#)
- [Personal service company](#)
- [Fenero Financial Advisors](#)

Useful Links

- [Tax calculator](#)
- [About us](#)
- [Careers](#)
- [Cookie policy](#)
- [Privacy policy](#)
- [Gender pay gap report](#)

Get in Touch

- [+353 1 687 7400](tel:+35316877400)
- hello@fenero.ie
- [Fenero, Block D, Tyrrelstown Plaza, Dublin 15, D15 K4PY](#)

