

# Business Owners -



## PUT YOUR CASH TO WORK!

Having funds on deposit is vital to meet the short-term cash flow needs of your business. However, it won't have escaped your notice that the interest you're receiving from the banks in recent years is negligible. With little prospect of any deposit rate increases in the near future, it's not surprising that that 68% of Irish companies are dissatisfied with the rate of interest on their bank deposits [1].

### IT'S TIME TO TAKE ACTION!

MoneyCoach has a selection of corporate savings and investment solutions available for companies interested in the potential for higher growth over the medium to long term. By investing in funds that target low volatility, you have the potential to significantly outperform the returns of the same funds on deposit without taking undue risk.

These investments can be made in the form of lump sums or regular payments into a corporate savings plan. Any investment growth is only taxed on withdrawal, assignment, every eight years or on death,



so your gains can roll up and aren't reduced each year by tax in the way deposit interest is.

This gives the company's savings the potential to work hard and to potentially benefit from compounding. Remember the alleged words of Albert Einstein, "compound interest is the most powerful force in the universe!"

If you are looking for advice on how to maximise the performance of your savings, please talk to the team at MoneyCoach. Our needs analysis process will identify the most appropriate path to ensure your future financial well-being.

[1] Source: B&A business barometer research undertaken for Aviva (survey of 350 business owners between 27 October and 10 November 2016).