

[www.makemerich.ie](http://www.makemerich.ie)



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[FOR ALL YOUR FINANCIAL AND INVESTMENT NEEDS](#)



Make Me Rich Ltd is registered in Ireland as company number 415948

Registered Address: Make Me Rich Ltd, Stripe, Swinford, Co Mayo

## **Make Me Rich Profile**

Make Me Rich is a company that specialises in maximising the return on your investments and helping you to build an investment plan designed specifically to your needs. We invest mainly in property abroad but we are primarily accountants, business owners and seasoned investors ourselves and we can help with maximising the return you are getting from your existing business and investments. Our affiliates are accountants, auditors, tax consultants, solicitors and mortgage brokers. We can achieve 100% return on investment in eighteen months to two years.

In short, if we cannot make you rich then no one can.

### What Is Rich?

Rich is different things to different people. Making money is only the start of what you need to achieve.

Many people have plenty money and no time to enjoy it because they have not structured their company set up correctly. We call these people cash rich and time poor. This is no good because the real joy of being financially secure is to have time to do what you enjoy.

Some people begin to invest in property and seeing the great rewards that are available they cut down work prematurely and find themselves asset rich and cash poor. They thought that earning money from property was easier than working and did not realise that you need earnings to pay the bills and to make you attractive to banks. You cannot build a portfolio swiftly without the support of a bank and this is where they then lose out. They may own extravagant houses in the most beautiful parts of the world and have no money to go on a week's holiday.

The last category of people are earning good salaries and are cash rich but may be investing nothing and therefore they will always have to work to pay the bills. They should be putting money into investments that will later earn them money without them doing anything else. This is called creating a passive income.

We work to get you time and money and assets—the perfect three.

It is up to you then whether you prefer golfing, diving, socialising, travel, reading, fast cars, a home in the sun. If you follow our programme you will have these choices.

I enjoy the fact that I do not work for three months in the summer far more than I love having a nice car. I love turning off the alarm clock every day for three months and waking to a sunny climate with a full day to do what I want.

Time is what we cannot make more of, don't waste any more of yours....

## **What Make Me Rich can do for you?**

1. Maximise your earnings and minimise your tax whether you are employed/ self employed or a company owner. We work closely with our associates to ensure you maximise profits and minimise tax. To enquire about profit maximisation, auditing or accounts, please send your name, contact number and enquiry to [tina@makemerich.ie](mailto:tina@makemerich.ie)
2. Fast track to showing you recommended investments which we feel are good investment options. It saves you a lot of time and therefore you can get to the part where your money is growing much faster.
3. Secure funds for you to invest. We are registered mortgage intermediaries and can do new mortgages, top-ups and equity release both here and abroad. We work with affiliates who source mortgages worldwide. For more information please email your name, contact number, and area of interest to [tina@makemerich.ie](mailto:tina@makemerich.ie)
4. Put a plan in place to bring you to where you want to be financially and make sure you keep to that plan. We will show you the pitfalls that are attached to some investments. For example, many people enquire about buying a property in Italy and we point out that the closing costs associated with such a purchase are very high, coming in at approximately 15%. This means that when your property has increased in value by 15% you still have not made any profit. We also meet people regularly who tell us tax free profit can be made by purchasing property in Dubai. Again we explain that if you are resident in Ireland then your worldwide income is liable for tax within Ireland. We still sell suitable property developments in both Italy & Dubai, the difference between us and some other agents is that we point out the possible pitfalls. The secret to the successful investment is matching the client to the investment which is right for them.

## **Why we are different to Property Agents / Property Investment Groups:**

1. We show you where to generate the money to invest so we are taking it from step one.
2. We are not promoting a specific area to buy property. Each company will tell you theirs is the best investment as their earnings are based on that. We have no preference other than the performance of that country and you being happy enough to recommend our course to your friends and colleagues.
3. We can set a specific goal with you financially. For example you may want to have enough to retire at age forty, you may want to have €1m equity in three years, you may want to have €5m equity in three years. The choice is yours to a large extent, of course the more you want, the more aggressive your strategy has to be.

## Frequently Asked Questions

Q. What is the **Charge** for the Service?

A. **None** for portfolio building or property purchases, the agents pay us when we sell property and we deal with many agents in many different countries. Sometimes the agent themselves charges a commission but that will all be made clear to you up front. For taxes, accounting, legal we can get you written quotes from our associates.

Q. Will the **Service** suit me?

A. Take five minutes to **fill our questionnaire** here on the website and send to us and **we can decide whether we can help**. Give as much information as possible as it makes it easier to assess what is needed. Don't be afraid to tell us what you want to achieve, you need a goal. We will be very honest whether we feel it can be achieved or not and we will point out our concerns as detailed in the general information. Let us know if you feel you are asset rich, cash poor etc and we can address that.

Q. Will I be **Contacted** etc?

A. **Only if you like**. Let us know when it best suits to call you. We are very busy and certainly will not bother you again if our service is not of interest. If you prefer only to receive email then note that on the form. Do make the effort to respond or call us back if you are serious about making money and getting financial independence. You have to be pro-active. No one has achieved success by just reading websites and daydreaming.

Q. What is a **Realistic Goal**?

A. If someone on €100k pa with low outgoings and with €750k equity came to me today I could have them retired and their salary replaced in about five years. If someone retired comes to me with €300k to spend I can make them more capital gains that rental as they are not suited to taking out mortgages abroad. To me the perfect scenario is having some property with high rents and some with high growth so you have capital gains and income. This is a gradual exercise and you will not achieve the perfect portfolio overnight but **the sooner you start the sooner you will achieve your goal**. The benefit of experience and being an accountant lets me match clients with investments perfectly.

Q. What else can **Make Me Rich** do?

A. **Almost everything to do with money**, tax, profit maximising and business. Contact details are provided and a quick call can make a really positive difference to your future. Profit maximising is a part of the business I really enjoy as I meet many people who are breaking their hearts in a business that is not making money and I want to really make them understand they need to make changes now as we will never have this time back again.

Q. Do I have to buy **Actual Properties** to make **Money from Property**?

A. **No**. If you cannot be bothered with the actual ownership of property then you can invest in schemes where you will be given a set return at the end of a particular amount of time. This will suit someone not wanting any hassle and who is happy with a medium return. The profits are not as high as direct investing but there is little or no work to it.

## Gearing & Leverage

“A Place in the Sun” recently ran a programme on the top 20 best places to make money on property in Europe. While many people will rush out and invest in one of the top five countries listed, a very important aspect was forgotten. The programme took no account into their calculations of whether you could borrow or not in that country, or what level of deposits were required. These are two very significant factors affecting anyone who is considering investing in property.

Let us present to you a couple of case studies, which show you how things really are:

**Case 1:** Two years ago I bought a large three bed apartment in Turkey for €53,000, and when it was ready I furnished it, for a cost of approximately €5,000. It was then rented out for €400 per month. It is now worth circa €80,000 including furniture – so:

Cost €53,000 + €5,000 (furniture) = €58,000  
Rental Yield per annum €400 x 12 months = €4,800, that is 9%  
Capital Appreciation €22,000 is 38% over 2 years, that is 19% pa

**Case 2:** Last year I bought 2 apartments off-plan in Latvia for €149,000 and €199,000 respectively.

I was required to pay a 10% deposit when I booked them and a 3% sales commission to the agency selling them. They will be complete very shortly and are worth approx. €177,000 and €237,000 respectively – so:

<b>Apartment 1</b>	<b>Apartment 2</b>
Cost €149, 000	Cost €199,000
Rental Yeild n/a	Rental Yeild n/a
Capital Apprec €28,000 – that is 19%	Capital Apprec €38,000 – that is 19%

So, we have the same capital appreciation on both per annum. We have no rental income from the apartments in Latvia, but that doesn't matter because we have no mortgage to pay yet – remember these were bought off-plan so they are still in the building stage.

Now let us look at my return on money invested:

**Case 1:** Turkey  
Money put in €58,000  
Extra money taken out €22,000  
Return on money invested €22,000 / €58,000 = 38%

**Case 2:** Latvia  
Money put in – Apt 1 €19,370 (13% of €149,000)  
Extra money taken out €28,000  
Return on money invested €28,000 / €19,370 = 145%

THERE IS NO COMPARISON.





*Time is Money..*

## **About the MD**

Make Me Rich was set up by, and is run by Catherine Brennan BA HDip FCCA ICSA. Catherine graduated from UCG in 1994 with a BA and HDip. She then went on to complete the accounting exams for ACCA and followed that by completing the ICSA exams. She has been self-employed since age 28 and has also lectured accountancy to degree level students at Portobello College Dublin. She has worked for over 10 years as accountant / financial controller / commercial manager in both multi-national and SME organizations.

Prior to setting up Make Me Rich Ltd, Catherine owned and ran an accounting services company called FC on Call which specialised in minimising money spend on doing accounts and maximised profit and dealt with all kinds of trouble shooting. Catherine sold this business in 2006 to focus on property investing and Make Me Rich Ltd. You can contact Catherine if you need any help in accounts / auditing or if you would like to receive a second price.

Catherine also holds an extensive property portfolio.

Catherine has spent years maximizing profitability within companies and providing financial and investment advice to company owners. She decided to set up Make Me Rich Ltd so that this advice could be offered to a broader spectrum of people. Investment advice and sound financial planning can help anyone, be they: business owner, self-employed or a PAYE individual. We all need to plan for the future and work at maximizing wealth. Why dream of a different life, when with a little work and some careful financial planning you can live that life.

## **See the Website**

Please see our website at [www.makemerich.ie](http://www.makemerich.ie) for more information on:

Our Services

Large Investments

Taxes & Legal

Pensions

Savings & Investments

