

Contractor interview: enjoying business and lifestyle change

Contractor [Craig Rider](#) has successfully negotiated several transitions: from permanent employee, to contractor doing single client agency work to running multiple client small business. Yes, the 29-year old Rider is making a bit more money now, but the real advantage is a flexible lifestyle.

Building A Small Business

"I decided about 2 years ago to cut down on working with agencies and to try to build up a small client support business," the Leeds-based Rider says. "It's taken a lot of sweat and tears, but now I have a broader clientele base. This puts a lot of pressure on me to handle my own marketing and grow the business, but it also feels great when you know you're running something for yourself." Rider's [Hunterview Limited](#) offers a slew of IT services, from security to networking, for small companies.

Happy About The Switch

Rider has been an IT contractor, specialising in secondary support, for about 6 years and Rider is very happy about making the switch to contracting.

"I worked for a big organisation as an employee for a long time," Rider explains, "but the large company that the IT was contracted out to began making what I thought were some very dubious decisions, basically spending money instead of doing some nuts-and-bolts repairs. I didn't feel right being part of that."

Rider quit and started contracting, and Rider felt much better about his work very quickly. "As a contractor, you learn to work for yourself and to be proud of what you do." Rider started out, as one should, with about six months of salary stashed away so that financial pressure didn't force him into bad contracts.

Enjoy The Flexible Lifestyle

Rider didn't make a lot more money than before right away, but he was able to enjoy the flexible lifestyle. "This is clearly one of the major perks of contracting," Rider says. "You can just take six months off and not work if you want to." Rider stopped working and took off for the US and Australia at one point. "Now that I'm moving to a small business model, I don't have this much freedom anymore. But it's still my business, and I run it myself the way I want to," Rider insists. "Individualism is a very important benefit of contracting."

“ One of the real advantages of contracting is the flexible lifestyle ”

Craig Rider - Hunterview Limited

One thing Rider doesn't like to see is a bunch of contractors on a work site trying to get away with as much as they can: working as little as possible, building up a pile of expenses, and in general giving contractors a bad name. "You see people like this, and you don't wonder about some of the things clients say about contractors. This kind of behaviour gives us all a bad name."

From Umbrellas To Limited Company

Rider first tried several different [umbrella companies](#) when he started out, and that worked out well. But as Rider grew the business, the move to owning a [limited company](#) became a natural one. "There's a lot more paperwork, but my girlfriend is going to start helping me with all of it on a part-time basis. That should give me more time with the clients," Rider adds. Rider has found advice from the London-based [Professional Contractors Group](#) helpful in these matters.

One thing Rider does suggest emphatically: "Get a good accountant. I finally found a good one, and not only the time saved, but the secure backup makes having a good accountant on board a very good investment for a contractor."

Rider also recommends for those working through agencies to take great care about differentiating being a contractor from the employees. "I used to avoid any of the employee groups, like when they went out at night together. You have to make yourself as clearly different as possible to avoid [IR35](#)."

Now Rider takes great pride in the work for small businesses. "I based my business model on everything I don't like: you call a big company, and you get stuck in a telephone queue for half an hour: that's just what my clients don't have to deal with. They call my mobile, they get me anytime for whatever they need without a long wait."

A great example of how being a contractor and taking pride in it makes you not only better businessman, but also just an all-round better person.

“ Individualism is a very important benefit of contracting ”

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