

## Contractor interview: paul ross enjoys the good life contracting

About 12 years ago, Paul Ross was managing an IT project as an employee of a major bank. One day, Ross discovered that part of his staff weren't employees, they were contractors. Worse still, they were earning more money than Ross was.

### Contractors Were Earning More, So I Joined In

"I was amazed, so I asked my manager how this was possible. The manager just said that contractors got more money than employees because they could be terminated at any time, and they got no employee perks. It set me thinking," Ross remembers.

After trying to get started as a contractor with the same bank -- a move the manager frowned upon -- Ross gave up his job, and signed up elsewhere as a contractor in a matter of days. In the 12 years since, Ross has only once been out of work, and that was only for one three-week period.

### Made More Money; Had More Fun

"I've made a lot more money, and had a lot more fun as a contractor than I would have if I'd stayed with my permanent job," Ross insists. "Being a contractor also gives you a chance to show loyalty and to maintain the quality of your work. I've seen too many permanent employees who just don't care, but you never find a successful contractor who's like that."

### Doesn't Use Agencies

Interestingly, Ross relies very little on agencies. "Most of my work has come through recommendations from colleagues. This has put me in touch with new contracts very regularly. A good network of colleagues can replace working with agencies. If you can develop your network, you'll always be on the job," Ross says.

Ross designs high-ends systems for banks and financial services providers. This kind of work is at the very top of the contracting scale, and is much in demand. But Ross has nonetheless had time to pursue a pet project which may yet turn into a new and separate business. The website, [Xippy Clan Website Solution](#) offers platforms for Clan combat websites, and is seeing a growing audience for this popular form of gaming. Xippy now has about 500 clients.

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### Using Substitution Against IR35

Another way in which Ross has usefully networked with other colleagues is in staying outside of [IR35](#). [Right of substitution](#) is an important factor in proving IR35 status, and the courts often examine this carefully to see that it is both in your contract, but also part of your real working life. "What we have done is to actually arrange substitutions for each other; I went in and worked in place of a number of my colleagues for a few days, and they did the same for me. This proves that the right of substitution in our contracts is genuine and that can be quite important in IR35 cases."

“ A good network of colleagues can replace working with agencies ”

Paul Ross

What advice does Ross have for other contractors? "Just go do it," Ross says. "Enjoy running your own lives, instead of having them run for you by bosses. Work when you want to, and don't worry about the future because you're good at what you do."

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