



**In their own words:**  
Moving from a high street  
accountant

## Switching your accountant to PayStream

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### A PayStream Q&A with Tristan Pretty - Computer Programmer

There are several different ways you can approach contracting. Some choose to work through an umbrella company, on their own as self-employed, while others (if their circumstances are suited to it) prefer the increased control and flexibility that can be achieved by running their own limited company.

For those who choose the limited company route they need to decide whether they currently have the skills and expertise to fulfil the accountancy responsibilities of running a limited company or whether they need expert advice.

To learn more about this, we talked to Tristan Pretty, a computer programmer with 15 years experience contracting. Tris has gone from permanent employment, to owning a limited company, umbrella contracting and is now trading via a limited once again. He talked to us about the benefits - and challenges - that come with each option.

#### Starting out

In his 20-year programming career, Tris has spent about 15 years as a contractor. "In that time," he explained, "I've owned a couple of businesses, gave them up to go permanent, realised permanent wasn't for me and then went back to contracting, and I've repeated that cycle two or three times."

Even though Tris has tried his hand at both permanent and contract work, he definitely prefers contract work to a permanent job. He summed up the benefits of contracting succinctly:

"Less politics..., more freedom, more ability to learn, more diversity in project types."

## Previous accountant proved problematic

Working through a limited company was difficult for Tris at one point, largely because of his previous accountant.

“He wouldn’t answer questions. I had to explain myself in different ways so he’d understand what I meant.”

Tris was constantly in the dark about what was going on. It got to the point where he was getting letters from HMRC that he didn’t understand, and his accountant wasn’t helping. “I’d ask him: ‘So what does this mean?’ And he wouldn’t reply,” Tris explained.

## Umbrella was the easy option

Things got to the point where Tris decided to stop running a company altogether because he was so frustrated with his previous accountant. “I picked a random company,” he said. “I literally Googled umbrella companies and picked one of the top ones.” This worked fine, and Tris was happy with the result.

However, one of his colleagues asked if he’d switch to PayStream. “I thought, well, a company’s a company from my perspective. So I moved to PayStream’s umbrella company, My Max.” However he was proved wrong. The support he experienced made him realise that working through his own limited company didn’t have to be difficult if he received help and tailored advice from a company that puts customer excellence first. So Tris decided once again to become a limited company contractor and made the move to our accountancy services.

## Becoming limited again

“PayStream were just so communicative. They answered questions within two or three hours and if not always within 24 hours. They’ve been great so far. They answer emails promptly. If something will take two minutes to explain on the phone rather than emailing back and forth for two days they’ll do that. At the end of the day, I want someone to tell me what to pay, who to pay and how, and PayStream do that. So I’m very happy.”

If your current accountant isn’t able to give you the service and expertise that you deserve then now is the perfect time to switch.

Speak to a member of our team today about our range of services.

Call us on **0161 929 6000** or email [info@paystream.co.uk](mailto:info@paystream.co.uk)



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Makes PerfectSense... 

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