

From zero to processing payrolls equalling £81 million – *what I wish I knew starting out*

In January 2018, I opened Intelligent Payroll. I was 28 years old, working from home and I had no clients. However, what I did have was a 12-month forecast. I had a plan. And for the first three years, the business grew consistently. In fact, at our peak we were winning 10 new clients every month. On paper it looks like a clean trajectory. The reality was considerably messier.

Some months I won no new clients at all, because I was too busy delivering for the ones I already had. Some months I had to stop selling entirely to fix something in the operation. Some months family came first, and that was the right call. Some months the problem was the messaging. Then the website. Then the technology. Then something I hadn't anticipated and had no immediate answer for.

***"If financial reward
in the short term is the
primary motivation,
you'll make poor decisions
under pressure"***

When you run a payroll bureau on your own, you're the salesperson, the processor, the client manager, the marketer, the information technology department and the compliance officer, sometimes all in the same afternoon. There's no handover. There's nobody to escalate to. The fires are yours to put out, every time.

What I know now that I didn't know then is that the chaos doesn't end. You just get better at treating it as your natural environment, rather than a crisis you're trying to escape. The founders who struggle are the ones waiting for calm before they feel like they're properly running a business. That calm doesn't come. But build anyway.

What the business looks like now

Eight years on, Intelligent Payroll is a team of eight, fully remote and Manchester-based. We process over £81 million in wages annually and have worked with over 650 businesses. We answer 75% of client queries within four hours and have never missed a payroll deadline.

None of that happened because of a brilliant strategy. It happened because from the first day, we built the business around a simple ethos: respond quickly and communicate clearly. We respond to client queries within hours, and in payroll, when something goes wrong, every hour matters and clients notice the difference.

The people who've been with us for five, six, seven years didn't stay because of our Google rating. They stayed because when something went wrong (and in payroll, something always eventually goes wrong), we fixed it fast, we communicated honestly and we didn't pretend it hadn't happened. That's not a differentiator you can put in a brochure. It's one you earn, slowly, over years.

What I would tell anyone thinking about making the leap

Do it. Have no regrets. But be honest with yourself before you start, and brutally so.

Don't expect to make significant money in year one. The early months require you to reinvest almost everything back into the business, and there'll be periods where the numbers are uncomfortable. If financial reward in the short term is the primary motivation, you'll make poor decisions under pressure.

Back yourself, not other people's opinions. Well-meaning people will tell you the market is too competitive, the timing is wrong, the risk is too high. They aren't wrong about the risk. But your technical ability and your professional reputation are entirely portable. They go wherever you go. That's your competitive advantage and nobody can take it from you.

And here's the thing that surprised me most. Your biggest supporters will be people who've never heard of you, and not necessarily your existing network. Complete strangers who find you, trust you based on what you deliver and then tell everyone they know. Build for those people. That audience is much larger than you think.

***"From the first day, we
built the business around
a simple ethos: respond
quickly and
communicate clearly"***

One final thought


Payroll doesn't always get the recognition it deserves. The stakes are real. Get it wrong and people don't get paid, obligations to HM Revenue and Customs fail and businesses face consequences which can take months to resolve. The professionals who carry that responsibility every single month are genuinely skilled, and the ones who do it well make it look far easier than it is.

If you think you have the knowledge, the standards and the conviction to do it better than the organisation you currently work for, you probably do. The only question is whether you're ready to back yourself. I'm glad I did.



Minhaz Moosa
MCIPP

Founder and Chief
Executive Officer,
Intelligent Payroll
Limited

The background is a dark blue gradient. It features several large, semi-transparent upward-pointing arrows of varying sizes and shades of blue. Interspersed among these arrows are numerous small, four-pointed starburst shapes. The overall composition is dynamic and suggests growth and upward movement.

"When you run a payroll bureau on your own, you're the salesperson, the processor, the client manager, the marketer, the information technology department and the compliance officer, sometimes all in the same afternoon"