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The Commercial Consultant Handbook

*An honest, practical guide for Quantity Surveyors
thinking about contracting, and for those already doing it
who want to sense-check the way they work.*

The QS People

Written with **Matt**, who runs the contract desk at clearnorth, from several years of conversations with
freelance Quantity Surveyors across UK construction.

The Commercial Consultant Handbook

A note before you start

Part one. Before you go freelance

Is it right for you. Scope-led, not seat-led. Money and runway. Specialist or generalist. NEC and RICS.

Part two. Setting yourself up properly

Company, accountant, tax, insurance, IR35 in plain English, pricing the scope, staying independent.

Part three. Winning your first contract

Working with recruiters, protecting your CV, notice periods, the first rate, interviews and references.

Part four. Building a consultancy

Reputation, handovers, repeat clients, keeping the network warm, continuous learning, avoiding burnout.

Useful resources, and a note to finish on

This is not a sales document

Clearnorth places Quantity Surveyors, permanent and contract, and we earn a fee when we do. We are telling you that up front so you can read the rest of this knowing what we are and what we are not.

This guide exists because the same questions come up week after week. A QS three pints into a Friday asks a colleague, "I'm thinking about going contracting, any advice?" and the colleague gives them half a memory of how it went for them. Useful, but partial. We speak to freelance Quantity Surveyors across the market all day, every day, and we see the patterns. Who makes the move well. Who comes unstuck, and where.

So this is that conversation, written down. It is the advice we would give you over a pint if you asked us honestly. Some of it will talk you out of it, or at least out of doing it this year. That is deliberate. If this guide stops one person making an expensive move at the wrong time, it has done its job better than any placement would have.

One thing throughout. We are not your accountant and we are not your solicitor. Where the guide touches tax, contracts or IR35, treat it as the lie of the land, not advice for your specific situation. Get a professional to look at your specific situation. We will say that more than once, because it matters more than once.

Before you go freelance

Freelancing is not a better-paid version of your permanent job. It is a different job. You stop being an employee and start running a small business whose only product is your own commercial judgement. Most of the people who struggle with contracting struggle because nobody told them that clearly. So we will start there.

Is freelancing actually right for you

Start with the uncomfortable question, because everything else follows from it. People go freelance for three broad reasons. The day rate. The flexibility. Or they have simply had enough, of the politics, the manager, the appraisal cycle, the sense of being a cost line on someone else's budget. None of those reasons is wrong. But only one of them survives contact with the reality of contracting, and it is not the third one.

If you are running towards something, the move tends to go well. If you are running away from something, it tends not to, because the thing you are running from usually turns up again on the next site under a different name. Contracting does not remove difficult people, slipping programmes or commercial pressure. It removes the pretence that those things are someone else's problem to absorb. As a contractor you are closer to the commercial reality, not further from it.

Here is the honest test we would put to you. If your permanent role disappeared tomorrow and someone offered you a six-month contract on a project that needed real commercial control, would you take it because you back yourself to land it, or because you need the money. If the answer is the first one, you are probably ready. If it is the second one, you are not ready yet, and that is a complete sentence. Not ready yet is not the same as not capable. It usually just means the timing and the financial buffer are not where they need to be.

THE MOST COMMON MISTAKE WE SEE

Leaving on impulse, the week after a bad appraisal or a missed promotion, with no runway and no plan. The day rate looks like a pay rise. It is not a pay rise. It is gross revenue for a business that now has to cover its own holiday, sick pay, pension, training, insurance and the weeks between contracts. Do the real maths before the emotional decision, not after.

Not ready yet is a complete sentence.

The mindset shift, from employee to business owner

This is the part no payslip prepares you for. As an employee, a great deal is done for you and you barely notice it. Your tax is handled. Your holiday is paid. Someone keeps your software licensed and your laptop working. When work is quiet, you still get paid. When you are ill, you still get paid. There is a floor under you.

As a contractor, you are the floor. You are the commercial lead and the finance function and the marketing department and the person who chases the late invoice. Most of that is straightforward once you are set up, and Part two walks through the setup. The harder shift is psychological. You have to stop thinking like someone who is given work and start thinking like someone who wins it, delivers it and gets paid for it. The contractors who thrive make that shift early. The ones who struggle keep waiting to be looked after, and contracting does not look after anyone.

Be scope-led, not seat-led

This is the single most important idea in this whole series, so we are going to spend a moment on it. It is also a distinction the market mostly does not make, which is exactly why understanding it puts you ahead.

There are two very different reasons a client brings in a freelance QS, and they look identical on a day rate. The first is cover. A seat is empty, the work is piling up, and they need a competent pair of hands to hold the position while a permanent process catches up. The second is delivery. There is a specific commercial problem that needs solving, and they need someone who can solve it. Getting control of a runaway set of compensation events. Landing a difficult final account. Pulling a project that has drifted back onto its commercial footing.

Cover work is real and there is plenty of it. But it is also the most replaceable, the most price-sensitive, and the first thing cut when budgets tighten, because anyone competent can hold a seat. Delivery work is different. When you are hired to solve a defined commercial problem you do better than most, you are not competing on rate. You are competing on outcome, and outcome is far harder to undercut. The contractor who is known for landing final accounts gets called back. The contractor who is known for being available does not.

So as you think about going freelance, think about what you actually deliver, not what seat you can fill. What is the commercial problem you are better at solving than the average QS in the room. Build your reputation around that, price around that, and talk about that. The phrase to keep in your head is simple. You are not another pair of hands. You are the answer to a specific commercial question.

TOP TIP

Before your first contract, write one sentence that finishes "Clients bring me in when they need to..." If you can only finish it with "...cover a gap" or "...add capacity", you are positioning yourself as cover, and you will be paid and treated like cover. Keep working at that sentence until it names a commercial outcome. That sentence is your whole pitch.

You are not another pair of hands. You are the answer to a specific commercial question.

Back yourself, and own the outcome

Clients are paying a premium rate for one thing above all others. They are paying not to have to manage you. A good contractor walks in, works out what actually needs doing, and gets on with it with minimal supervision. If you are someone who needs the brief spelled out, your decisions checked, and reassurance before you commit to a commercial position, freelancing will be uncomfortable, and it will show. The clients notice quickly.

This is not about arrogance. It is about being comfortable taking a commercial view, defending it, and being accountable for it. Plenty of very good permanent QSs are not yet there, because their environment has never required it of them. If that is you, the answer is not to give up on the idea. It is to push for more ownership in your current role first, so that when you do go freelance you are carrying a habit you already have, not one you are hoping to develop on someone else's project.

Money, and the runway nobody regrets having

We will keep this blunt, because it is where good people come unstuck. Before you go freelance, have enough money set aside to cover your outgoings comfortably for a meaningful stretch with no contract income at all. We are not going to give you a number, because your outgoings are not ours and we are not your financial adviser. But we will tell you what we see. The contractors who make calm, good decisions are the ones who are not frightened of an empty month. The ones who take the wrong contract, at the wrong rate, on the wrong terms, are almost always the ones with nothing behind them and a mortgage payment looming.

Runway does more than pay the bills. It buys you the right to say no, and the right to say no is the most valuable commercial asset a freelancer has. A contractor who can walk away from a bad contract gets better contracts. A contractor who cannot afford to walk away takes what they are given. Build the buffer first. You will never once wish you had less of it.

SHORT CASE STUDY, NAMES CHANGED

The impulse exit. A strong intermediate QS, eight years in, gets passed over for an associate role he felt was his. He hands his notice in that afternoon and goes contracting the following month with about three weeks of savings. His first contract is the only one offered, at a flat rate, outside his sector, holding a seat on a project that did not really need him. Three months in it ends early. With no buffer, he takes the next thing going, also cover, also wrong. It takes him the better part of a year to get onto the kind of delivery work he was always capable of, and the detour cost him more than the associate salary ever would have. Nothing about his ability was the problem. The timing and the buffer were.

Specialist or generalist, breadth or depth

There is no single right answer here, but there is a wrong way to approach it, which is to not decide at all and drift from contract to contract hoping a shape emerges. Have a plan, even a loose one.

Some of the best-paid contractors we speak to have gone deep. They have become genuine specialists in an area where the nuances command a premium and the pool of people who really understand it is small. Mechanical and electrical is the obvious one, where the commercial detail is its own discipline. Others have backed a sector with strong, durable demand, data centres, renewables, utilities, and made themselves the person who understands that sector's particular commercial rhythms.

Others deliberately build breadth, and there is a real case for it. One year you might do a school, a highways scheme and a power project. That variety makes you adaptable, hard to make redundant, and genuinely interesting to a wider range of clients. The risk of breadth is that you become a generalist who is fine at everything and the obvious choice for nothing. The way to avoid that is to make sure the breadth still ladders up to a clear commercial identity, the kind of problems you solve, even as the sectors change.

NEC, and why it is worth the investment

If you have spent most of your career under JCT, seriously consider getting properly up to speed on NEC. We are not saying this to sell you a course. We are saying it because NEC continues to dominate infrastructure and major projects, and a contractor who is genuinely comfortable administering an NEC contract, early warnings, compensation events, the programme as a live commercial instrument, opens up a band of work that is simply closed to those who are not. The investment is small against what it returns.

RICS, the honest take

We will give you the unvarnished version, because you will read plenty of the varnished version elsewhere. RICS chartership is an excellent thing. It demonstrates professionalism, accountability and a real commitment to the discipline, and over a full working life it is well worth having. That is our genuine view, not a hedge.

But if your near-term question is specifically "do I need to be chartered to go contracting", the honest answer from what we see is no, not usually. In years of placing contract Qs, the number of clients who have made chartership the deciding factor for a contract hire is very small. For delivery work, clients are buying demonstrable commercial outcomes far more than letters after a name. So pursue chartership for the right reasons, your profession and your long game, and do not delay a sound freelance move purely because you have not finished the APC. The two decisions are less connected than the profession sometimes implies.

MYTH VERSUS REALITY

Myth. The day rate is the pay rise.

Reality. The day rate is gross revenue. After holiday, sick cover, pension, training, insurance, accountancy and the gaps between contracts, the real comparison with a salary is much closer than the headline number suggests. Go freelance for the autonomy and the kind of work, not for a number that does not mean what it appears to.

Myth. Once I'm out, the work will find me.

Reality. Early on, you find the work. The inbound comes later, after you have delivered, built references and become known for something. Plan for the finding-it phase.

Myth. Contracting is less stressful than a permanent role.

Reality. It is a different stress. Less office politics, more commercial exposure and more responsibility for your own pipeline. Quieter in some ways, sharper in others.

BEFORE YOU GO, A READINESS CHECKLIST

- ☐ I am moving towards the work I want, not away from a situation I dislike.
- ☐ I can name the specific commercial problem I solve better than most.
- ☐ I have a financial buffer that lets me say no to the wrong contract.
- ☐ I am comfortable taking and defending a commercial position without supervision.
- ☐ I have a view on specialist versus generalist, and a loose plan either way.
- ☐ I have thought honestly about whether NEC fluency is holding me back.
- ☐ I have run the real numbers, not the headline day rate.

Setting yourself up properly

This is the part people skim, and the boring bits are exactly the ones that become expensive if you ignore them. None of it is difficult. Most of it is a few good decisions made once, properly, at the start. Get this right and the rest of contracting is just doing the work.

Limited company, the usual starting point

Most contract QSs operate through their own limited company. It is the standard structure, it tends to be the most tax-efficient way to work for outside-IR35 contracts, and it draws a clean line between you the person and you the business. Setting one up is quick and inexpensive. The part worth a moment's thought is not the formation, it is everything that comes with running a company properly, the records, the filings, the separation of business and personal money. This is the first thing your accountant earns their fee on, which brings us neatly to the next point.

There are alternatives, chiefly umbrella arrangements, which some contractors use particularly for inside-IR35 work because they remove a lot of the administration. There are trade-offs either way. This is a decision to make with an accountant who knows the recruitment and contracting world, not off the back of a guide.

Get a good accountant, not the cheapest one

We are QSs at heart, all of us, and so we understand the instinct to drive the price down. Resist it here. A good accountant who genuinely understands contractors should comfortably pay for themselves several times over, in tax efficiency, in keeping you compliant, and in the questions they answer before they become problems. The cheapest option will do your year-end and little else. The right one becomes a quiet commercial adviser to your business.

Look specifically for an accountant who works with contractors and understands the construction and recruitment landscape, including IR35 and the way contract chains work. A generalist high-street accountant may be perfectly good with a corner shop and out of their depth with an outside-IR35 QS contract. Ask them directly how many contractor clients they have. The answer tells you most of what you need to know.

TOP TIP

Treat your accountant like a member of your commercial team, not a once-a-year compliance cost. The contractors who stay out of trouble are the ones who pick up the phone before they do something, not after. A two-minute question costs nothing. An assumption can cost a great deal.

VAT and tax, the lie of the land

We are deliberately not going to give you numbers or thresholds, because they move and because your situation is yours. What we will do is point at the things to have a proper conversation about. Whether and when to register for VAT, and whether a scheme like the Flat Rate Scheme suits how you work. How you draw money from the company, salary, dividends and the balance between them. What you can legitimately claim, and the discipline of keeping the records that back it up. Setting money aside, every month, for the tax that will eventually be due, so that the bill is never a shock.

That last one deserves emphasis because it is where avoidable pain comes from. The money in the company account is not all yours. A meaningful slice belongs to HMRC and has simply not left yet. The contractors who never have a tax crisis are the ones who move that slice out of sight the moment it arrives, into a separate account they do not touch. It is a dull habit. It is also the difference between a calm January and a frightening one.

Insurance, the cover you hope never to use

You are providing commercial services to clients as a business, and that carries professional risk. Professional Indemnity insurance protects you if a mistake, an omission or a dispute arises from your work. It is not optional in any meaningful sense, most contracts will require it, and you would want it even if they did not. Public Liability cover is worth considering too, depending on the sites and environments you work in. Get the level of cover right for the projects you take on, and read what you are actually covered for rather than assuming.

On providers, we will say only that we have heard good things about specialists in this space, Kingsbridge among them, over the years. We are not endorsing a product and we do not take a commission for saying so. Shop it properly, the same way you would advise a client to.

IR35, in plain English

This is the part that frightens people, usually because it is explained badly. Here is the plain version. IR35 is the set of rules that asks a simple question. Are you genuinely in business on your own account, providing a service to a client, or are you in substance an employee who happens to invoice through a company. If it is the former, you are outside IR35 and taxed as a business. If it is the latter, you are inside IR35 and taxed much more like an employee.

The crucial thing to understand is that your status is not decided by what the contract says it is. It is decided by how the engagement actually works in practice. You can have a beautifully worded outside-IR35 contract and still fall inside it if the reality of your working day looks like employment. That is why the two things that matter most are these. First, that there has been a proper, considered status assessment for the engagement, not a box ticked. Second, and this is the one contractors forget, that you then actually work in line with that assessment.

Working in line with it means behaving like a business providing a service, not like a member of staff. You deliver the defined scope. You exercise your own commercial judgement about how. You are not slotted into the client's internal machinery as though you were employed. Which leads directly to the next, and most practical, point.

WHERE CONTRACTORS TRIP THEMSELVES UP ON IR35

Getting an outside determination, then behaving exactly like an employee anyway. Joining the holiday booking system. Sitting the staff appraisal. Going on internal training that has nothing to do with the scope. Being managed day to day like a permanent member of the team. The paperwork says one thing and the working reality says another, and it is the working reality that counts. Keep your own records of how you actually work. If your engagement is outside IR35, make sure your behaviour earns that status every day, not just on the contract's signature page.

One last thing on this, and we mean it. IR35 is a genuinely technical area with real financial consequences, and the rules around who carries the liability have shifted in recent years depending on the client and the chain. Do not take your status position from a guide, ours included. Take it from a proper, independent status assessment, the kind a specialist like Kingsbridge provides, rather than a quick run through HMRC's own CEST tool, and from an accountant or adviser who lives in this area. We are pointing you at the right questions, not answering them for your specific contract.

If your engagement is outside IR35, make sure your behaviour earns that status every day, not just on the contract's signature page.

Build a business, not just a CV

Small signals tell clients whether they are dealing with a professional business or an employee in disguise, and those signals matter both commercially and for IR35. Set your company up to look and behave like a company. A simple website, or at the very least a company page that is separate from your personal LinkedIn profile, makes you look established and gives clients confidence. Use your own equipment where it is practical to. Invoice properly, on your company's terms. None of this is for show. It reinforces, to the client and to anyone later assessing your status, that you are an independent business providing a service.

Pricing, and reading the scope behind the rate

Two contracts can offer the identical day rate and be completely different jobs. One is steady cover with predictable hours and modest responsibility. The other carries real commercial weight, exposure and pressure, and is worth considerably more. So do not price the rate. Price the scope behind the rate.

Before you agree a number, understand what you are actually being asked to own. What is the commercial problem. How exposed are you. What does success look like and who decides. A delivery contract where you are accountable for landing a difficult outcome justifies a different rate from a cover contract where you are holding steady. Sometimes, early on, you will play the hand you are dealt and take a fair rate to get started, and that is fine. But do it knowingly, having understood the scope, rather than assuming every contract sits at the same price.

And when the scope changes mid-contract, which it will, have the commercial conversation. If a client quietly expands what they are asking of you, taking on materially more responsibility than was agreed, it is entirely reasonable for the terms to be revisited. You would advise a client to manage a change in scope commercially. Do the same for your own business. The contractors who never have this conversation are the ones who end up doing a senior delivery job on a cover rate, quietly resentful. Have the conversation, calmly and early.

Do not price the rate. Price the scope behind the rate.

Stay genuinely independent, do not become the furniture

This is where the commercial point and the IR35 point meet. You are there to deliver a service and then move on, not to become another permanent member of staff who happens to invoice. Keep that line visible. Stay out of the internal systems that are for employees, the appraisals, the holiday-approval flows, the staff training that has nothing to do with your scope. Be friendly, be a good colleague, deliver well, but stay a business. It protects your tax position and, just as importantly, it protects the thing clients are actually paying for, your outside perspective and your commercial independence. The moment you become the furniture, you stop being the answer to a problem and start being a cost they will eventually question.

SETUP CHECKLIST

- ☐ Company structure decided with an accountant who understands contracting.
- ☐ A contractor-literate accountant appointed, not the cheapest option.
- ☐ VAT and tax position discussed; a separate account holding the tax I owe.
- ☐ Professional Indemnity cover in place at the right level, plus Public Liability where relevant.
- ☐ IR35 understood; a proper assessment in place for each engagement; my working practices match it.
- ☐ A separate business identity, simple website or company page, own equipment where practical.
- ☐ A way of pricing that reads the scope, not just the rate.
- ☐ A clear line on staying independent and out of employee systems.

SHORT CASE STUDY, NAMES CHANGED

The paperwork that did not match the day. A capable contractor lands a long outside-IR35 engagement and settles in. Over a year he drifts into the furniture, joins the team's holiday calendar, sits the annual review his manager offers, goes on a software course the client runs for staff, is managed day to day exactly like the permanent Qs beside him. The contract still says outside IR35. The working reality stopped saying that months ago. When the question is eventually asked, the gap between the paper and the practice is the whole problem. The contract was never the weak point. The behaviour was. He did the work well throughout. That was never in doubt. The status was, and it was avoidable.

Winning your first contract

Getting the first contract is partly about being good, which you already are, and partly about access, relationships and not making unforced errors in how you go to market. The first one is the hardest. After that, delivery and reputation start doing the work for you, and the job becomes building something that lasts rather than just billing days.

Working with recruiters, and choosing the right ones

You will work with recruiters, so work with the right ones, and work with them well. A good specialist does far more than forward your CV. They know which clients have real delivery problems rather than just open seats. They know what a particular client is actually like to work for, what the rate should be, where the commercial pressure sits, and whether the engagement is what it claims to be. They represent you to people you would struggle to reach cold, and they do it with context rather than a scatter of CVs.

Choose recruiters who genuinely specialise in Quantity Surveying, not generalist construction desks who do a bit of everything. The depth shows immediately, in the questions they ask you and in whether they understand the difference between the delivery work you want and the cover work that is easier to fill. A good QS specialist will be interested in what you actually deliver. A generalist will be interested in your availability. You can tell them apart in the first ten minutes.

And work with a small number properly rather than a large number loosely. A recruiter who knows you, who understands the specific commercial problems you solve and how you like to work, will represent you far better than five who have your CV and nothing else. Depth of relationship beats breadth of coverage, on this side just as on the client side.

Protect your CV, it is your reputation in a document

Be careful where your CV ends up. Leaving it live and open on job boards for months feels like casting a wide net. In practice it can mean your details being sent to clients without your knowledge, sometimes by people who know nothing about you, sometimes to the same client twice through different routes, which looks careless and is genuinely awkward to unpick. It can also weaken your position on rate and put your name into the market in a way you cannot control.

The better approach is to control representation deliberately. Build relationships with a few recruiters who specialise in your discipline, agree with them how and where you want to be put forward, and let your CV travel with context and consent rather than wandering off on its own. Your CV is your reputation rendered as a document. Treat it like the asset it is.

TOP TIP

Before any recruiter sends you anywhere, agree the simple ground rule that nothing goes to a client without your say-so on that specific client, every time. A good recruiter will already work this way and will respect you for asking. One who bristles at it is telling you something useful about how they operate.

Research the client before you sign, not after

You are about to apply your commercial judgement to a client's problem. Apply some of it to the client first. Most contractors research the role in detail and never research the business behind it, and it is the business, not the role, that decides whether the contract is any good. Before you commit, find out three things.

First, and most important, do they actually pay. This is the one people skip and the one that hurts most. Research every client. If a business has a name for paying its contractors late or arguing every invoice, assume the same is coming for you. And if they are not paying their other contractors, they may well not pay you either. Even when the money does eventually turn up, you will spend half the contract on the phone chasing it instead of doing the work you were brought in to do, which is a miserable way to run your business and a direct hit to the very thing they are paying you for. A strong day rate on paper means nothing if it does not land in your account on time.

Second, how do they treat the people who work for them, and what is their history in the market. A client with a revolving door of contractors, a reputation for disputes, or a habit of expanding scope without revisiting terms is telling you in advance how your contract will go. The industry is small and this information is gettable. Ask.

Third, what sits behind this one contract. A client with a real pipeline of future work and a sensible way of operating is worth more than a higher rate somewhere with neither, because the first can become repeat work, references and the start of a client base, and the second is just a job that ends. You are not only taking a contract. You are deciding whether to start a relationship with this business.

How to find all this out. Your recruiter is the first source. A good specialist knows exactly who pays on time and who does not, and the ones worth working with will tell you straight. Your own network is the second. Other contractors who have worked there will tell you in a single phone call what no job spec ever will. And for the hard financial picture, the client's accounts at Companies House show the health of the business and, often, how long it takes to pay its creditors. None of this takes long. All of it is cheaper than a contract that does not pay.

TOP TIP

Before you accept, ask your recruiter one direct question. How does this client pay, and what are they like to contract for. A good specialist will answer honestly, because a placement that falls apart over late payment helps nobody. If they dodge the question, treat that as an answer in itself.

Notice periods, the thing people forget to factor in

Clients hire contractors partly because they need someone quickly. If you are sitting in a permanent role with a long notice period, that is a real constraint on the work available to you, and it catches people out. A client with an urgent delivery problem may not be able to wait three months. Think about this before you make the jump, not after you have started turning down contracts you cannot start in time. Sometimes the right sequence is to line up the move so your availability matches the market's tempo, rather than handing in notice and hoping the timing works itself out.

The first rate, and when to be competitive

The first contract is usually the hardest to land, because you do not yet have freelance references or a delivery track record to point to. So do not be too proud about the first rate. Being commercially competitive to secure that initial opportunity is a sound investment, not a sign of weakness. Once you have delivered, built references and proven what you do, your position strengthens quickly and the rate conversation gets a great deal easier.

The line to hold is this. Be competitive on the first rate if it helps you get started. Do not be cheap as a habit. The first contract is a deliberate investment in getting your foot in the door and your first reference on the board. After that, you are pricing from a position of proof, and proof is worth real money.

Interviews, which are commercial conversations

A contract interview is not a permanent interview. Nobody is assessing your long-term cultural fit or your potential over five years. They are working out one thing, can you walk in and solve their commercial problem with minimal hand-holding. So talk in those terms. Less about your career history, more about the specific commercial situations you have handled and what you did about them. When they describe their problem, show them you understand it and have dealt with its like before. You are not asking for a job. You are demonstrating that you are the answer to a question they already have. That is a different posture, and clients feel the difference.

TOP TIP

Have two or three short, specific stories ready. A final account you landed. A set of compensation events you got under control. A project you helped pull back onto its commercial footing. Keep them concrete, what the situation was, what you did, what changed. Specifics land. Generalities do not.

References, quietly important

References matter more in contracting than people expect, because a client taking you on at a premium rate with minimal supervision wants reassurance that you do what you say. Look after the relationships that become your references. Leave every contract in a state where the people you worked with would happily speak well of you. Which is the bridge to the second half of this guide, because how you leave a contract is the reference, more than anything you say about yourself.

SHORT CASE STUDY, NAMES CHANGED

The first one, done right. An experienced QS makes the move and takes her first contract at a rate she knows is fair rather than top of the market, on a project with a genuine delivery problem, a tangle of compensation events nobody had got on top of. She does not haggle hard on the first number. She gets in, gets control of the commercial position, and leaves the client visibly better off. That single contract gives her a real freelance reference, a recruiter who now knows exactly what she delivers, and a clear story to tell the next client. Her second rate is a different conversation entirely. The first contract was never about the money. It was about the proof.

Building a consultancy, not just billing days

Landing contracts is one skill. Building a consultancy that keeps feeding itself, where the work increasingly comes to you, is another. This is the part worth being honest about. You are not having a career. You are building a business, a reputation that compounds, a client base that comes back, a pipeline you keep warm. Almost all of it comes down to relationships, managed deliberately rather than left to chance.

Reputation, in a smaller industry than you think

UK construction is a small world, and the commercial end of it is smaller still. People move between firms, sit on opposite sides of the table, and remember. The contractor who delivered well and left cleanly gets recommended into rooms they will never know about. The one who burned a bridge to win a short-term point finds doors closed for reasons nobody bothers to explain. Protect your reputation as your single most valuable asset, because in a one-person consultancy it is exactly that. The goodwill of the business is your name, and it is the thing that turns one contract into the next without you having to go looking.

The handover, where reputations are made or lost

How you leave a contract matters as much as how you delivered it, and often more, because it is the last thing everyone remembers. Always leave a proper handover. Document where things stand, hand over cleanly, make your successor's life easy and your client's transition smooth. Your current client notices it, and it shapes whether they call you back. Your next client hears about it, because construction talks. The recruiter who placed you notices it, and it shapes how hard they work to place you again. A clean handover is one of the highest-return, lowest-cost things a contractor can do, and a surprising number do it badly because they have already mentally moved on. Do not be one of them. Finish properly.

TOP TIP

Plan your handover from the start of the contract, not the last week. Keep your commercial records and your project notes in a state where, if you had to hand over tomorrow, you could do it cleanly. It makes you better during the contract and makes you look like a professional at the end of it.

Repeat clients, the recurring revenue of your consultancy

The contractors who are never short of work are usually the ones with a handful of clients who keep coming back. A client who has had a good delivery experience with you does not want to run the risk of an unknown next time. You are the known quantity who solved their problem last time, and that is worth a great deal. Repeat work is

more profitable, more predictable and far less effortful to win than constantly starting cold. So treat every contract as the start of a relationship, not a transaction that ends on the last day. The best marketing you will ever do is delivering well for someone who hires.

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Keep the network warm, before you need it

Do not wait until your contract is ending to start talking to people. The contractors who flow smoothly from one engagement to the next are the ones having conversations in the final months of a contract, not scrambling in the final fortnight. This is not disloyal to your current client. It is simply running your business properly, the same way any business keeps a pipeline rather than waiting for the current job to finish before thinking about the next. Stay in touch with past clients, with the recruiters who know your work, with peers who hear about things before they reach the market. Keep the network warm when you do not need it, so it is there when you do.

A COMMON, COSTLY MISTAKE

Going quiet for the whole of a contract, head down, no contact with the market, then surfacing in the last two weeks needing the next thing immediately. From a standing start, that is the moment you are most likely to take the wrong contract at the wrong rate, because you have left yourself no runway of conversations. The fix is simple and free. A few warm conversations a month, all the way through, so the next contract is a choice and not a rescue.

Build the portfolio deliberately

One of the real advantages of contracting is the variety, and you should use it on purpose. Every project well delivered gives you another credible example, another reference, another reason for the next client to choose you. Be deliberate about it. Take contracts that add something to the story you are building, a sector you want to be known in, a type of commercial problem you want more of, a name that carries weight. Over a few years that intentional portfolio becomes a genuine commercial asset, the evidence behind your rate. Drift, and you end up with a long list of contracts that does not add up to a clear identity.

Keep learning, because the market moves

The contractors who stay in demand year after year are almost always the ones who keep investing in themselves long after they went freelance. Contracts evolve, procurement routes change, sectors rise and fall, the commercial detail shifts. NEC fluency, sector knowledge, a real grip on the contract forms in play, these are not one-time

acquisitions. The freelancer who stopped learning the day they went out on their own slowly becomes less relevant without quite noticing. The one who keeps sharpening stays at the front. Treat your own development as a business cost worth paying, because that is exactly what it is.

Avoiding burnout, the part nobody mentions

Here is something the day-rate conversations rarely cover. Because contractors are paid for the days they work and not for the days they do not, there is a quiet pressure never to stop. No paid holiday, no paid sick leave, so every day off has a visible cost, and it is easy to run yourself into the ground taking every contract back to back with nothing in between. That is a false economy. The quality of your commercial judgement is the thing clients pay the premium for, and tired judgement is worse judgement. Build proper breaks into your year deliberately, the same way you would build in a tax reserve. Rested, you are sharper, you make better calls, and you sustain the business for the long haul. Burnt out, you make the mistakes that cost you the reputation everything else depends on. Pace it like a business that intends to be around in ten years, because that is the business you are building.

THE LONG-GAME CHECKLIST

- ☐ I leave every contract with a clean, professional handover.
- ☐ I treat clients as relationships, and I have repeat clients to show for it.
- ☐ I keep my network warm all the way through a contract, not just at the end.
- ☐ I choose contracts that build a deliberate portfolio and a clear identity.
- ☐ I keep investing in my own development as the market shifts.
- ☐ I build real breaks into my year and protect the quality of my judgement.
- ☐ I guard my reputation as my single most valuable freelance asset.

SHORT CASE STUDY, NAMES CHANGED

The consultancy that compounds. A contractor who has been freelance the better part of a decade rarely advertises and is rarely between contracts for long. There is no secret to it. He delivers, he leaves every project cleanly, and he stays in light, genuine touch with past clients and a couple of specialist recruiters who know exactly what he does. Roughly half his work now comes from people he has worked with before or been recommended by. He turns work down, picks contracts that build his track record rather than just fill the diary, and takes proper breaks so his judgement stays sharp. None of it is clever. It is just the boring things, done consistently, for years. That consistency is the whole business.

Where to go next

A short, practical list of resources, and then a note on what we think these guides are actually for. Treat professional advice as exactly that, and get your own situation looked at by someone qualified to look at it.

Professional bodies and standards

RICS ([rics.org](https://www.rics.org)), the professional body for the discipline, for chartership, standards and CPD. **ICE** ([ice.org.uk](https://www.ice.org.uk)), the Institution of Civil Engineers, relevant if you work across infrastructure.

Contract knowledge

NEC ([neccontract.com](https://www.neccontract.com)) for training and resources on the NEC suite, which dominates infrastructure and major projects. **JCT** ([jctltd.co.uk](https://www.jctltd.co.uk)) for the JCT forms. If you are moving from one world to the other, proper training on the less familiar suite is one of the better uses of your development budget.

Tax, IR35 and compliance

HMRC ([gov.uk](https://www.gov.uk)) for the official guidance on VAT and running a limited company. On IR35 status specifically, our view is that you should not lean on HMRC's own CEST tool. An independent status assessment, from a specialist such as **Kingsbridge**, tends to give you a more reliable read and proper backing if your status is ever questioned. The single most valuable resource of all is a good accountant who genuinely understands contractors and the construction sector.

Insurance

Specialist providers of Professional Indemnity and related cover for contractors and consultants. **Kingsbridge** is one well-known specialist in this space; there are others. Compare cover and terms properly rather than buying on price.

A note to finish on

If you have read this far, you are taking the move seriously, which is the right way to take it. We have tried to give you the honest version, including the parts that might talk you out of going this year, or out of a particular contract, because a guide that only ever says yes is a sales document, and we said at the start this is not one.

Here is the one thing we would leave you with. The best freelance decisions are not made in a rush, alone, with a mortgage payment looming. They are made with enough runway to choose, enough clarity about what you actually deliver, and enough honest perspective on whether this move, this contract, at this time, is genuinely the right one for you.

That last part is the thing we do. Not sending you a list of vacancies. Working out, with you, whether the move is right and why, before anyone puts you forward for anything. Sometimes that conversation ends with the right contract. Sometimes it ends with stay where you are, this is not the moment, and we will say that as readily as the other, because it is the only way the advice means anything.

So if you want to think it through with people who do this every day and have no interest in talking you into the wrong move, that conversation is open. No pitch, no list, no pressure. Just the thinking, done properly, before any decision gets made.

We work out whether a move is right, and why, before we put you forward. That is the whole of it.

clearnorth. the qs people. Quantity Surveying is all we do, permanent and contract, all day. Written with Matt, who runs the contract desk.

This guide is general information, not professional advice. Tax, IR35, insurance and contractual matters depend on your specific circumstances. Always take advice from a suitably qualified accountant, adviser or solicitor before acting.

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*The QS People*TM

THE COMMERCIAL CONSULTANT HANDBOOK