

THE PAID HOUR · PREMIUM COURSE · THE ANCHOR PRODUCT

The Ultimate Freelance Business Operations **Playbook**

The complete operating system for a UK freelance business — enquiry to archive, with every document you need. Built to run in about two hours a week.

EDITION 2026/27 · FREE UPDATE AT EVERY BUDGET

FREE SAMPLE · MODULE 1 OF 10

The opening module of the full course — complete and unedited.

The full edition (10 modules, 18 templates) is at thepaidhour.com.

The Paid **Hour**

thepaidhour.com · by Syed Esrak Ahmmed · 10 modules · 18 working templates

What's inside

You're one to four years in. The work is good, the money is fine, and the admin is eating you alive. This playbook replaces improvisation with a system: the same pipeline, the same documents, the same weekly rhythm, every time.

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HOW TO READ THIS

M1 and M7 this week — they're the safety systems. M2–M5 before your next enquiry. M9 is the habit that holds it together; start it Monday. Deep dives live in the other Paid Hour courses: expenses and MTD (Course 1), overseas clients (Course 2), the company question (Course 3), unpaid invoices (Course 4). This playbook is the frame they bolt into.

General information for the 2026/27 UK tax year, correct at date of publication (August 2026). Not tax, legal or financial advice. Contract templates are starting points — have a solicitor review anything covering a material contract or unusual liability.

01 Foundations: the non-negotiable six

OUTCOME — six things in place that separate a business from a hobby with invoices. Everything else in this playbook assumes them.

THE NON-NEGOTIABLE SIX

- [1] Registered with HMRC (or incorporated) -> Courses 1 & 3
- [2] A separate business bank account
- [3] Professional indemnity insurance sized to your biggest contract
- [4] A written contract for EVERY engagement – no exceptions for friends, repeat clients, or "small" jobs
- [5] One system of record – one place where truth lives, not five
- [6] 30% of every payment moved to a tax pot the day it lands

Largest single contract	Typical PI cover to hold
Under £5,000	£250,000
£5,000 – £25,000	£500,000 – £1,000,000
Over £25,000 / enterprise	£1,000,000 – £2,000,000
Public sector / finance	Whatever the tender says — always check

Add public liability if you visit client sites; cyber cover if you hold client data. Indicative market practice, August 2026.

Why the contract rule has no exceptions: every horror story in Course 4 begins "it was a friend of a friend, so we kept it casual." The contract isn't distrust — it's the shared memory of what was agreed, and the friend deserves one too.

END OF FREE SAMPLE

That was Module 1.

9 more modules come with the full course.

You've just read "Foundations: the non-negotiable six" in full — nothing cut, nothing teased. Here is what the paid edition adds.

The remaining modules

- M2** Offer and pricing — your rate floor, calculated
- M3** Enquiry to quote — qualify fast, propose in three options
- M4** The contract — twelve clauses that actually matter
- M5** Onboarding — the 9-step client start
- M6** Delivery and scope control
- M7** Money operations — the four-account system
- M8** The compliance stack — GDPR, MTD, insurance, records
- M9** The operating week and the one-page dashboard
- M10** Growth — raising rates, retainers, saying no

Plus the template pack: 18 templates — spreadsheets and documents you fill in, not examples you retype. Edition 2026/27, with a free updated edition at every Budget.

Get the full course

thepaidhour.com/product/course-freelance-ops-playbook/

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