



## Beauty therapist and lecturer Yvonne Sullivan tells Fiona Audley the story behind her successful in-house salon and training centre

**W**HEN beauty therapist and lecturer Yvonne Sullivan learned a baby was on the way she decided to bring her business home and enjoy the best of both worlds as a working mum.

More than 20 years later the Mayo-woman's business Yvonne Sullivan Beauty has grown beyond recognition.

Manicures, waxing and facials are among the array of treatments still on offer to the beauty-seeking public from her state of the art in-house salon at home in North London.

But now it also doubles as a training centre for the beauty therapy students she trains on a range of NVQ level courses under additional business mantle Beauty Training Harrow.

The hard-working entrepreneur still finds time to lecture on the art of beauty in local schools and colleges and has even begun to grow an interesting sideline providing beauty treatments at a range of London festivals.

We spoke to the beauty extraordinaire as

she prepared to bring her team of therapists to the London Feis and Hop Farm festivals this month — where they preened, plucked and massaged the muddy hordes back to their beautiful best...

"I was working as a beauty therapist in South Kensington before I fell pregnant," she explained.

"That was a turning point as I had to make a decision regarding my future.

"It was important to me to be with my son as much as possible while continuing to earn an income — so I decided to work from home."

She quickly went about creating her in-house salon at her Kenton home, but admits the thought of going it alone was a nerve-wracking prospect.

"It was daunting to start a business on my own at home, as you don't just have a large client list immediately," she said.

She added: "But when you have a business and it's just yours the success or failure of it is ultimately down to you. It's like anything, if your livelihood depends

on it you have got to be good.

The Belmullet-native, who came to London at the age of 18, went on to provide a service which was more than good; quickly attracting a large and loyal client base, which she retains today, by offering a uniquely attentive service with the customer at heart.

Its success further allowed her to continue to study and achieve teaching qualifications which now see her offer coveted professional NVQ level beauty courses from her home.

"I have had about 280 students come through the training in the 18 months I have been offering the courses," Yvonne explained.

"In fact, that part of the business is proving more popular than treatments at the moment, which might be due to the flexibility of my courses."

She added: "I offer tailor-fitted courses in Beauty Therapy, for students who want to gain a proper, insurable fully qualified NVQ certificate.

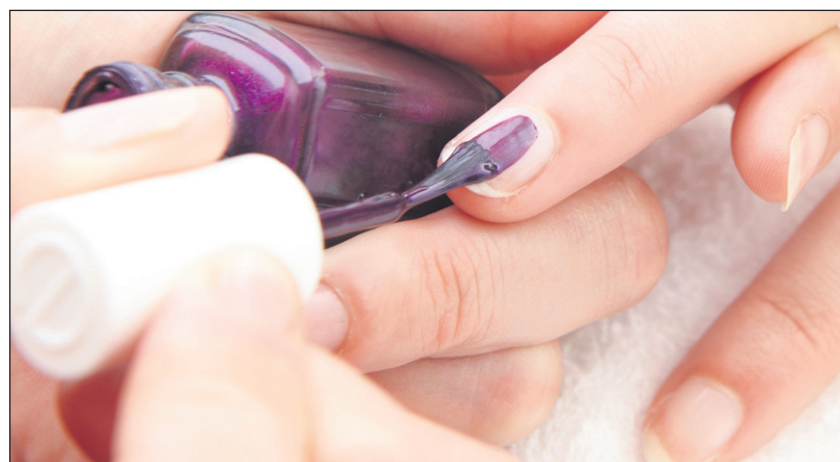
"My courses are taken unit by unit and completed in a day or two at times and at the pace the individual student requires. It means they don't have to commit to a school or college course over a set period of time and people really like that."

At times like these it also helps to be working in an industry which is somewhat apparently recession-proof, Yvonne added.

"I honestly haven't seen much of a drop in people coming to get their treatments, it's surprisingly busy," Yvonne explained.

"I think in recessionary periods people are more likely to stop spending big money on the likes of holidays or moving house. They tend to continue splashing out on their little luxuries however — like looking good or having their nails done."

■ For further information about treatments available at Yvonne Sullivan Beauty or courses on offer through Beauty Training Harrow visit [www.beautytrainingharrow.co.uk](http://www.beautytrainingharrow.co.uk) or call 0208 2062930.



Yvonne hasn't seen a drop in trade, believing people prefer to sacrifice big spending while maintaining their little luxuries to treat themselves during austere times.

## HMRC crack down on tax avoidance

**MICHAEL ROCHE**

**H**ER MAJESTY'S Revenue and Customs (HMRC) is ratcheting up its crack down on people who try to avoid paying tax. It is spreading its net wide. From plumbers, to restaurant owners, to private tutors, to offshore investors, few appear safe as HMRC bids to narrow the so-called tax gap — the difference between tax collected and the tax they believe ought to be collected.

The Revenue has said it will use 'cutting-edge' tools such as web robot software to search the internet and find targeted information about specified people and companies. Using the software, the department will be able pinpoint more accurately those people who have failed to pay the right amount of tax.

The idea of HMRC banging on the door demanding answers is likely to have those concerned waking up in a cold sweat but HMRC's latest efforts are not just about illegal tax evasion. This time it is investigating tax avoidance. Only last month, HMRC launched a consultation — 'High Risk Tax Avoidance Schemes'z — and is proposing to name and shame tax avoidance schemes that are unlikely to deliver the tax savings claimed. Anyone found to be using the schemes might have to pay the tax avoided upfront, plus an extra charge on that tax.

This tax avoidance consultation is part of the Government's end goal to bring in an extra £7billion through initiatives to tackle tax avoidance, evasion and fraud by the end of parliament.

So, should individuals be worried?

Most people will have little to be concerned about, but now, more than ever it may be appropriate to err on the side of caution on all tax-saving matters.

There are a number of telltale signs to spot tax avoidance schemes. For example, if a scheme sounds too good to be true, it probably is, and if a confidentiality and secrecy agreement needs signing, you can be pretty sure that there is intellectual property involved which is designed to be kept from HMRC.

Likewise, if you are required to take out an insurance policy or there is a contingency fund, whether or not at your cost, against the tax benefits of the scheme failing to materialise then give it a wide berth. Tax mitigation should be based on sound principles, statutory reliefs and accepted HMRC practice.

Watch out for contrived schemes too and any arrangement which in itself provides no fiscal or economic benefit other than the avoidance of tax should also be viewed with suspicion.

The Revenue itself recognises that much avoidance of income tax by wealthy individuals has relied upon 'sideways loss relief

schemes'. These are schemes that seek to create trading losses, which are incurred in accounting form but not economic substance, which can then be used to offset an individual's normal income from employment. Loss schemes have been the subject of anti-avoidance legislation in recent Finance Acts and the remaining schemes are "extremely contrived", the Revenue warns.

However, the tax avoidance crackdown should not stop people from looking at legitimate ways of saving tax, even though the differences between tax avoidance and tax mitigation are less than clear (tax avoidance is deemed to be a use of the tax law not envisaged by Parliament).



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At a time when our tax system appears to be getting more complicated it makes sense to try and pay HMRC no more than you are legally obliged to do so.

It is also worth remembering that there are still many ways that people can legitimately reduce their tax bills. From making the most of family and spouses to maximise allowances, to using offshore bonds to defer tax, to sacrificing part of your salary to bring your tax threshold down. Trusts and tax-efficient investments can also be thrown into the mix and won't be frowned upon by HMRC, so it is worthwhile exploring your options carefully with a specialist adviser.

With HMRC sharpening its claws and the boundaries between what is legitimate and what is not becoming blurred, it is vitally important for people to seek expert help. Indeed, Nick Clegg, the Deputy Prime Minister, admits that consumers are 'perfectly entitled' to employ an expert tax adviser. It is an entitlement that people should grab with both hands.

■ To receive a complimentary guide produced by St. James's Place Wealth Management, contact Michael Roche, Partner of the St. James's Place Partnership on 020 7333 1983, by email [Michael.roche@sjpp.co.uk](mailto:Michael.roche@sjpp.co.uk) or visit [www.michaelroche.co.uk](http://www.michaelroche.co.uk)