

one
giant

leap

The Vital
First Step To
Becoming An
Employer

a report from **intuit**®

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foreword

pernille bruun-jensen
managing director of intuit UK

Unemployment and the need to create new jobs are two of the most pressing challenges facing the UK economy today.

The jobless rate is at a 16-year high of 8.4 per cent and includes more than one million young people who are out of work – a situation recently described as a ticking time bomb by deputy Prime Minister Nick Clegg. Talk of a ‘lost generation’ sounds more and more plausible with each passing day.

At the same time, the government is calling on Britain’s entrepreneurial companies to create jobs to address this challenge.

But for many small businesses, hiring just one person is a giant leap of faith, one that many are choosing to avoid. Red tape, the headache of the recruitment process, running payroll – these are all reasons why small businesses don’t hire and don’t take that important leap to grow their business.

And there is also the very personal challenge of bringing someone into what is very often a one-person business run by the founder.

The upshot is lost potential. Lost potential for the graduates, skilled tradespeople and enthusiastic minds that are ready to work but are unable to find anything that satisfies their ambition.

But this is also a missed opportunity for the UK’s small businesses who could be tapping into a huge pool of young, ambitious and talented would-be employees, going for growth and creating jobs as they expand – whether through new recruits, apprentices or flexible staff.

You may doubt that small businesses can make much impact but consider this: if a quarter of the UK’s 4.5 million sole traders and small businesses took on one additional member of staff, unemployment among the under-25s could be reduced to zero. While this is a huge simplification of the task at hand, in an era of slow growth and rising joblessness, it is a tantalising prospect.

What if the government could provide more positive news for small businesses by relaxing red tape, reducing National Insurance, incentives to hire? Could this make it easier for small businesses to hire staff and grow? What would it take to accelerate the number of apprenticeships being offered?

At Intuit, we are passionate about helping small business owners tackle the problems that they face every day. That includes dealing with the administration of hiring staff, managing payroll and removing the barriers that put small business owners off expanding their workforce. As a practical first step we are running Financial Fitness workshops around the UK this year to help over 1,000 small businesses set themselves up for long-term success. Our aim is simple, to help small businesses realise their potential.

This report provides insights into these barriers to growth and makes recommendations that could help Britain’s small businesses create the jobs the UK economy needs. It also presents some of the actions that Intuit is taking. We hope it inspires more small businesses to take the one giant leap to becoming an employer.

executive summary

For this report we polled 500 small business owners and sole traders about their approach to taking on new employees and their views on a range of subjects relating to the recruiting climate in the UK.

Almost two-thirds (62 per cent) of those surveyed were sole traders and 38 per cent either owners or were senior directors of businesses with fewer than 20 employees. We also interviewed a number of business owners who shared their thoughts on recruiting staff and the challenges they faced in growing their businesses.

Many of the results were illuminating. For example, a high proportion of sole traders saw red tape as the single greatest barrier to expanding their businesses. Other respondents said that the cost of hiring people and the perceived complications of working with HMRC prevented them from taking the leap.

The results demonstrate that despite the high availability of people seeking work in the UK, many small business owners are delaying hiring for a multitude of reasons. By sharing the views of British entrepreneurs, we hope this study will provide a platform for further discussion on how to encourage more small businesses to take on new recruits.

2019

numbers

500

Sole traders and small business owners polled across the UK.

62%

Proportion of those polled that are sole traders.

91%

Sole traders who would not consider hiring an employee in the next 12 months.

29%

Bosses who would be tempted to hire if the economy improved.

26%

Bosses who would be encouraged to hire someone if National Insurance was cut.

51%

Sole traders and small firms who agree that recruiting helps businesses to grow.

59%

Sole traders who became self-employed for the freedom.

7%

Sole traders who would consider taking on an apprentice in the next 12 months.

75%

Respondents who don't know who to talk to about taking on an apprentice.

33%

Respondents who say plans for automatic enrolment in pensions would delay hiring.

24%

Employers who spend more than two hours a week on payroll.

9%

Businesses using a basic spreadsheet to organise their payroll.

context

Self-employment is one of the fastest growing segments of the UK workforce. According to the Office for National Statistics, a record 4.1 million people – 14.2% of all employed people, are now classified as self-employed.

While some commentators consider this evidence that millions are being pushed into unskilled intermittent work, many that have become self-employed during the current economic crisis find themselves glad to be there and enthusiastic about the opportunity to do something for themselves.

Our poll shows that while 27 per cent found themselves self-employed as a result of redundancy, 50 per cent chose self-employment because they wanted to be their own boss. The lure of independence is clearly strong with 59 per cent choosing to go alone because they wanted the freedom to do what they wanted, when they wanted.

For these people it would appear that self-employment is a conscious decision to make a living out of something they already enjoy outside of work, turning a hobby, interest or even a bugbear into a business.

So, in an era of rising unemployment could the new wave of entrepreneurial sole traders provide some of the answers?

It's clear that there is a massive challenge to address. Britain's unemployment rate has been increasing for several years. Not since the end of the 1990s' recession have so many people been out of work. And by some measures – most notably youth unemployment – the situation is far worse than anything we have experienced in recent years.

Ministers face mounting pressure to act and the government is trying to tackle the issue with help from the private sector to create a number of initiatives to address unemployment. The Workfare scheme, which provides people on Jobs Seekers Allowance work experience at major companies, has caused controversy and seen major companies backtracking amidst negative headlines and organised protests.

The evidence would suggest that big business isn't the whole answer to the current jobs crisis. Of the 4.5 million businesses based in the UK, the overwhelming majority are small businesses and independent sole traders. Therefore, it makes sense to take these businesses into consideration as part of any drive to increase employment levels.

Employers and economists agree: less regulation affecting employers and cutting either the income tax or National Insurance contributions would encourage thousands of small businesses to take more people on.

Employers and economists agree: less regulation affecting employers and cutting either the income tax or National Insurance contributions would encourage thousands of small businesses to take more people on, and potentially convince sole traders to recruit for the first time. The Confederation of British Industry and the Federation of Small Businesses have both called for economic stimulus to encourage businesses to hire.

At Intuit, we believe that small businesses are the answer. These are the entrepreneurial businesses that make up more than 99 per cent of the UK's stock of companies. If we are to address the UK's unemployment challenge we need to make it easier for small businesses to continue hiring and encourage the swelling ranks of the self-employed to take the leap and hire their first employees.

If we can do that we have the potential to make a dramatic impact on the UK's jobless rate.

For this report we went directly to 500 sole traders and small business owners, asking them about their attitude to recruitment and whether they were mindful to hire right now. We also asked whether action on taxes and red tape would make them more likely to hire over the coming 12 months.

The results provide a snapshot of the current attitudes of entrepreneurs and owner-managers, who are frequently referred to as the engine room of the economy. Could such actions make a meaningful difference? Here's what we learned.

The background consists of several overlapping rectangular and curved shapes in two shades of blue: a darker blue and a lighter, brighter blue. The shapes are arranged to create a modern, geometric composition. The text is white and positioned within these shapes.

it's
a

wonderful
life

“At the moment we are recruiting two new people and this will be our first foray into having employees. It’s a very big step. One that we are embracing and dreading at the same time.”

Helen Buteux, founder of D3 Marketing

Being self-employed is an aspiration for many and it is easy to see why. Sole traders can work as little or as often as they like, and many find the link between hard work and big rewards is much stronger than when they were employed by others. Small business owners agree: freedom is a major motivation for starting-up.

Maybe that’s why businesses with no employees account for about three-quarters of the UK’s stock of firms, with a combined turnover of well over £200bn, according to recent estimates.

Among those polled for this report, many sole traders treasure their freedom, and that extends to taking on staff. The perceived barriers to hiring, particularly the hassle and bureaucracy, are off-putting to many. It could be said that small business owners want the freedom associated with being their own boss – but don’t necessarily want to take on the stress associated with being someone else’s.

As Sean Morgan, recruitment expert and managing director of Quest Professional, explains: “Current employment legislation makes it very scary for small businesses to employ people when otherwise they would love to. Employment law is far too complicated and too intimidating and the liabilities are too great.

“In many small businesses people do not know how to delegate and find it easier to do the work themselves, which also makes it hard for smaller businesses to expand.

“At present there are a number of major hurdles small businesses or sole traders face, including unfair dismissal, maternity leave and discrimination laws. The government claims to be addressing unfair dismissal but it could be up to a year before we see an effect on unemployment rates.”

Ross Furlong, founder of Blog Star, agreed: “As a recent start-up, my objective is to keep my business as free from costly tie-ins as possible and, of course, the two major costs for any business are office and staff. I think any pro-employee law changes would make me more wary of hiring.

“I must get 10 job or intern applications a week, I try to reply to all of them but sadly it’s always the same story: we’re not recruiting at the moment.”

It’s a fact that’s drawn out in our research. When asked for the main reason for becoming a sole trader, nearly 60 per cent said it was the freedom to do what they wanted, when they wanted. The second-biggest factor was the related desire to “be my own boss”, cited by half of respondents.

“Current employment legislation makes it very scary for small businesses to employ people when otherwise they would love to.”

Sean Morgan, managing director of Quest Professional

That compares with 21 per cent who were motivated by the potential extra income they could bring in, while a relatively modest 14 per cent cited “working alone” as the main reason.

Freedom. Flexibility. Less stress. If these are the main reasons people start their own businesses then it’s no wonder they are reluctant to take on staff. They shy away from the perceived hassle of hiring the right people, paying them and complying with all the legal administration that seems to come as standard.

It’s a theme drawn out by Helen Buteux, founder of D3 Marketing: “At the moment, we are recruiting two new people and this will be our first foray into having employees. To help we have sought advice on interviewing, contracts and so on from other experienced companies to ensure we get it right first time.

“Our workload can be unpredictable and having contractors means we can be more flexible, whilst employment effectively adds a fixed overhead. That’s another reason we have been wary of investing in staff, until our pipeline and sales process are better understood.

“It’s still a very big step. One that we are embracing and dreading at the same time.”

Our research shows that just two per cent of sole traders plan to take on a full-time member of staff in the next 12 months. And even

small businesses with existing staff showed reluctance, with more than half saying they would not take on any new full-timers.

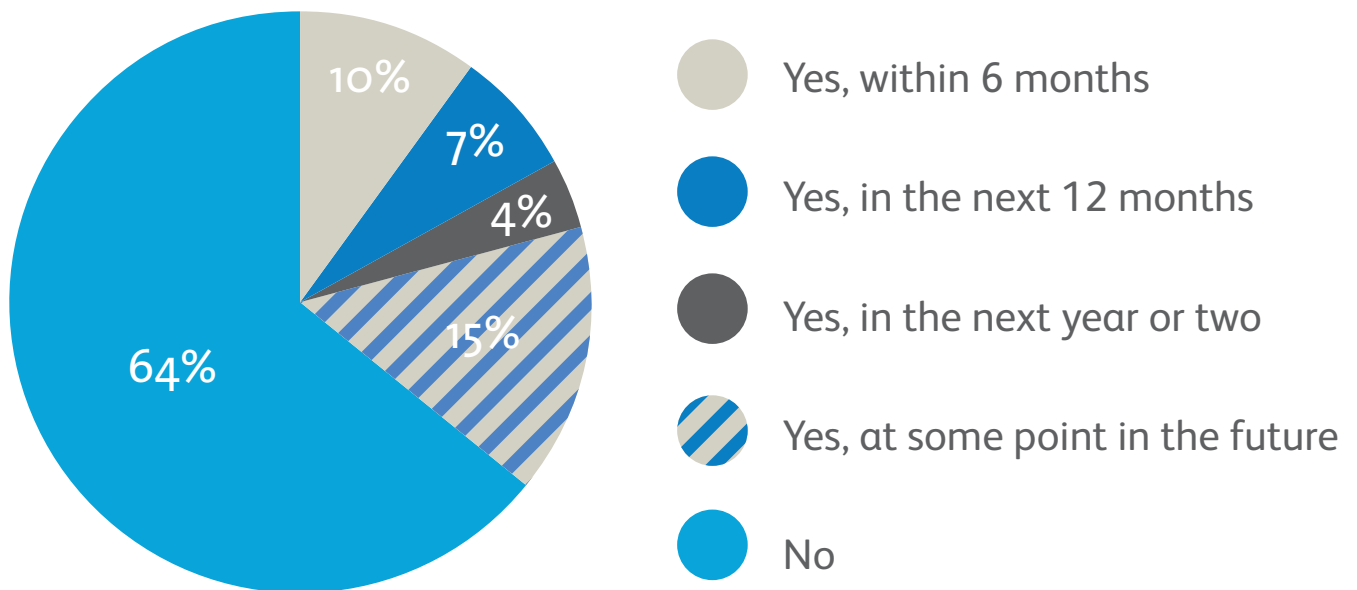
Commenting on the perceived barriers to taking on more staff, 27 per cent pointed to the administrative burden that comes with employing people, while 15 per cent said bluntly that they could do without the “headache”.

Yet despite this reluctance, when asked whether they would hire someone immediately in an ideal world, nearly 20 per cent of sole traders said yes.

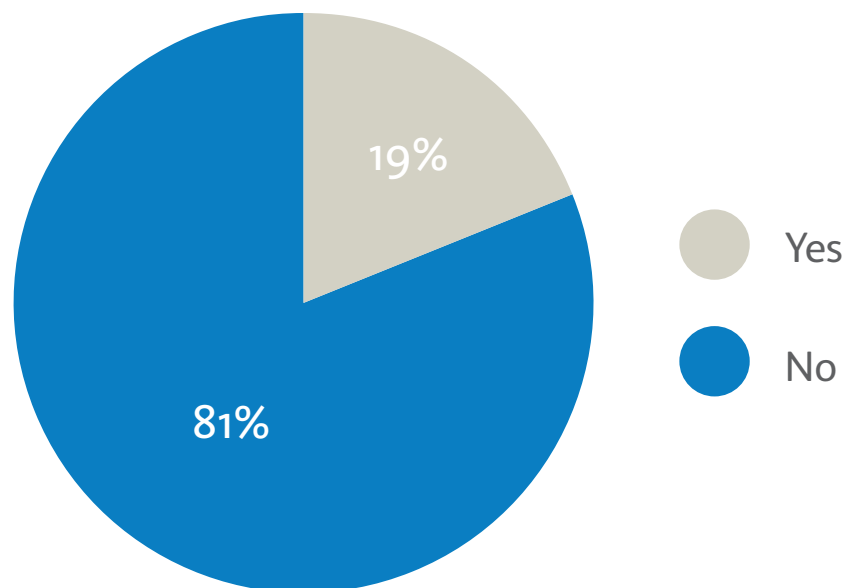
Charlie Mullins, founder of successful plumbing firm Pimlico Plumbers, shared this sentiment: “The less non-core business-related activities companies are stuck with, the more profitable they are able to become. It’s really straightforward – when you don’t have to waste a load of time on paperwork and administration you can get on with selling goods and services and making money. It’s like government – less is more.”

The message is pretty clear: If you’ve got a good thing going, why mess it up by complicating things? This question could dissuade thousands of businesses from hiring and keeping hundreds of thousands out of work. So it would therefore follow that measures to reduce the perceived hassle of taking on staff could have a significant impact.

Do you have plans to hire?



Ideally, would you like to take on staff right now?



Base: 500 owners, founders and senior employees from UK companies with 20 employees or less



drawbacks
versus

incentives

Let's get one thing clear straight away. Britain's small businesses do not doubt the calibre of people looking for work. Our results show only four per cent of respondents are not hiring because they don't think candidates are good enough.

So what is the problem? Bureaucracy and red tape play a major part, but for some businesses there are more pressing worries. One in 10 people taking our survey said they delayed hiring because of the chance they would become the target of a claim at a tribunal.

Similarly, the law is a problem for nine per cent of people who worried that, having hired someone, it would be too difficult to fire them should they prove not right for the business. The thought of having to retain the services of an underachieving member of staff is clearly a turn-off.

Simon Duffy, co-founder of the successful skincare brand Bulldog, said: "There are a great variety of things that could put someone off hiring people. These could range from personal issues around control or lack of confidence, to a variety of financial or regulatory considerations."

The biggest single factor on our list? Red tape relating to health and safety, insurance and other areas of human resources. Six in 10 small businesses and sole traders cited that as a major drawback to employing people.

Charles Orton-Jones, editor-at-large of LondonLovesBusiness.com, is himself a sole trader: "I would like to hire someone to do occasional jobs, but frankly I can't be bothered to find out my legal and tax obligations. My motivation for passing work onto an employee is highest when I'm at my busiest.

"Going on a four-hour HMRC seminar on how to employ someone is simply not practical. Does the employee need to be versed in the Working at Heights directive? Do I need to pay for them to go on a first aid course? Will I need an inspector to come round and check that my house is safe for an employee to work in? Who has time to find out?"

Other factors included the cost associated with hiring and retaining staff, the risk that new employees wouldn't be right, and the reluctance of "being responsible" for new employees. Setting up and dealing with payroll was also cited by more than a quarter of all respondents.

Therefore, it's not surprising that large numbers of businesses were motivated to take on part-time or seasonal staff members – rather than full-time ones – because of the perceived problems.

Priya Lakhani, CEO and founder of Masala Masala, said: "We're not hiring right now because as a small business we need flexibility, and we haven't really got the time or the funding to go through the employment and accounting regulations that we are obliged to do as an employer.

"We instead look to freelancers and consultants because I only have a certain amount of time to spend on administration. In the current climate, there is an abundance of freelancers and consultants who we can look to, so we don't have any trouble hiring temporary support."

Some 67 per cent of respondents opting to hire temporary staff said they are a seasonal business. Of the rest, 13 per cent said they were easier to manage, 22 per cent said it felt like less legal responsibility and 29 per cent said it was less red tape.

“There are a great variety of things that could put someone off hiring people. These could range from personal issues around control or lack of confidence, to a variety of financial or regulatory considerations.”

Simon Duffy, co-founder of Bulldog

According to Charlie Mullins of Pimlico Plumbers: “You have to give someone a permanent contract after just a few months, which isn’t nearly enough time to figure out if they are right in the long term. Get it wrong and you’re stuck with someone who is not right for what you hired them for, and who you cannot get rid of without ending up in an employment tribunal.

“Paradoxically if employers were able to get rid of their bad decisions quickly and efficiently they would do a lot more hiring.”

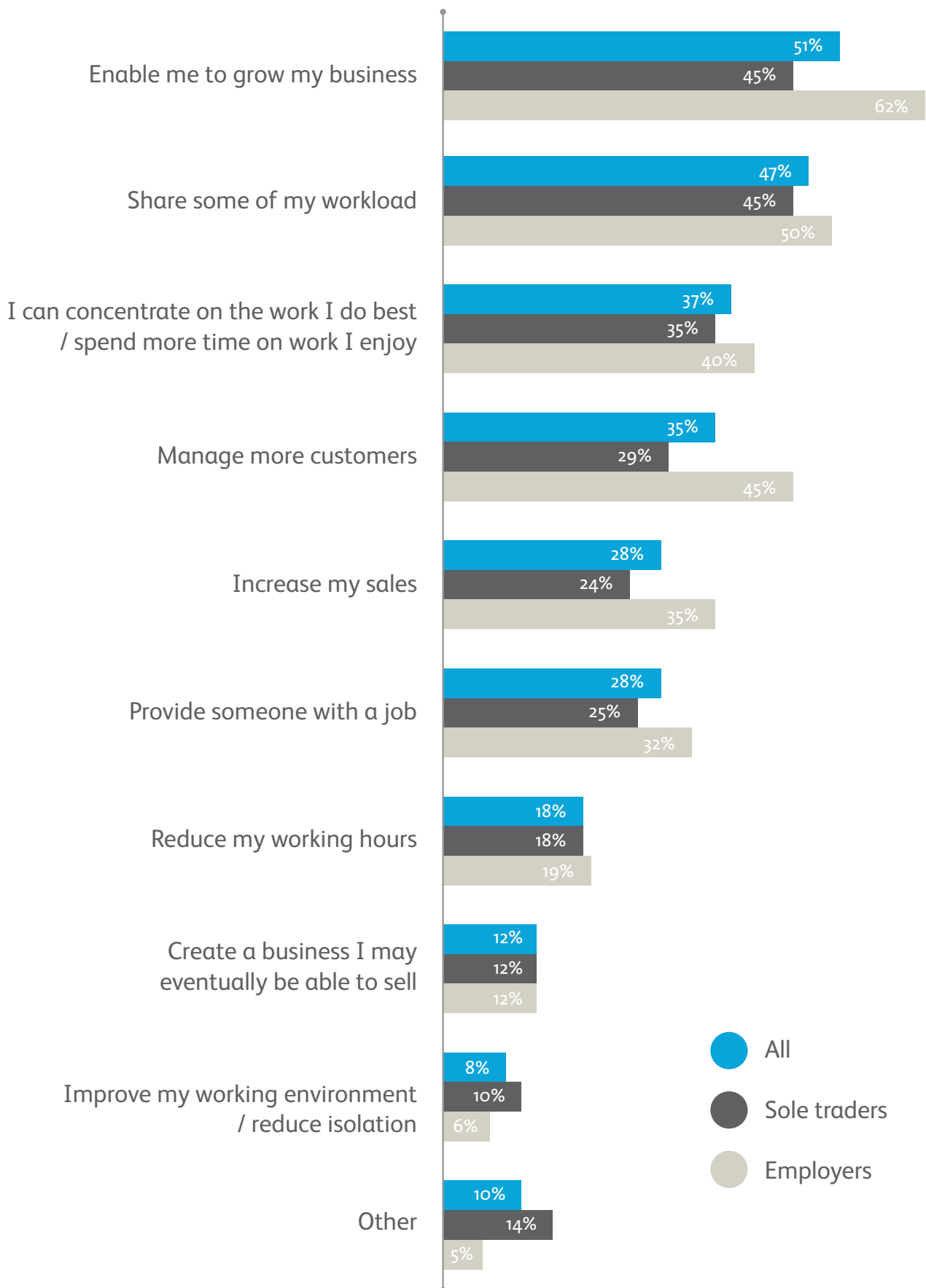
But there is hope for policy makers in the form of a general belief that recruiting people is a positive measure that helps to grow a business.

Some 62 per cent of small business owners and 45 per cent of sole traders agreed that more employees would help reach this goal.

Just under half of all respondents said recruiting would enable them to share some of the workload and 37 per cent said they could refocus energy on aspects of business they enjoy and do best. Others said they could reduce working hours, build their business into a saleable position and increase a client base with the help of new recruits.

The figures support the argument that recruiting could have a positive economic effect if it could be made more straightforward and pain-free for business owners.

Main benefits of employing someone



Base: 500 owners, founders and senior employees from UK companies with 20 employees or less

What are the main reasons you currently don't employ anyone? (Select all that apply.)



Base: 314 sole traders



take
the

pain
away

Entrepreneurs – be they sole traders or business owners – have a lot to contend with. Whether it's unpredictable economic growth, demanding customers or simply making that next sale, business people must work hard just to survive.

For organisations with employees, getting the most out of staff while keeping them motivated and happy is another major challenge. Many believe it is the government's responsibility to make the process as smooth as possible and that barriers to employment, such as employee-favouring laws, red tape and the high cost of compliance, put recruiters off.

According to Helen Buteux of D3 Marketing: "Personally, I know small companies that have almost gone under from having long-term sickness, tribunals, maternity leave and other things affect them. So my starting point is going to be protecting the business rather than rushing headlong into recruiting staff."

This is a commonly held view: 71 per cent of respondents said their decision to take on new staff is unaffected by current news of stuttering growth and austerity. It is the process that makes them tremble, not the fear that global conditions are wrong.

Among sole traders, only 17 per cent said they would be more likely to recruit were economic conditions favourable. Of those polled, 80 per cent dismissed the idea of hiring staff entirely.

Robert Welch, managing director of smallcarBIGCITY, said tax administration is the main area that should be addressed: "There needs to be an embargo on taxation for new companies for the first 18 months of trading or up to £100,000 turnover, whichever comes first.

"There is a reason you get 18 months free business banking – they know that all you are going to be doing during that period is trying to survive. The last thing you need is fines from HMRC for not navigating the system correctly."

Perhaps more worrying is the 36 per cent of businesses with staff who said they would never hire again. That figure is higher than the percentage that said they would be prepared to take on staff within a year, at 34 per cent.

Concept Cupboard is doing well but still maintains a cautious approach to hiring: "At first we carried on as long as we could before making our first hire as it made sense to keep overheads down," said co-founder Chris Dodson.

"Getting that first person on board is tough, but you can't compromise on skills or personality. It sets the tone for the rest of your hiring decisions, so it is worth dedicating time to the process and only hiring someone if you believe they can add lots of value."

Even when recruiters are keen to expand they can come up against a brick wall. Of the 47 per cent of respondents who said they have tried to recruit recently, half (50 per cent) said they had experienced difficulties with the process.

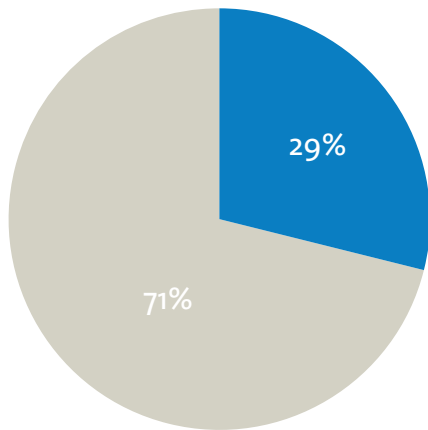
What will it take to change business owners' minds? According to the survey group, at the top of the list would be lower employment-related taxes such as National Insurance contributions. Just under half said that would help either a lot (26 per cent) or a little (23 per cent).

A total of 71 per cent of respondents said their decision whether to take on new staff or not is unaffected by current news of stuttering growth and austerity. It is the process that makes them tremble, not the fear that global conditions are wrong.

Zoe Jackson, founder and managing director of performing arts company Living the Dream, said: “Most of my staff are employed on a freelance, project-by-project basis. I would love to be in a position to make some of these roles full-time but I am concerned about the ‘extras’ involved; maternity leave, redundancy payments and pension schemes as well as the administrative complications of PAYE.”

Of the other possible actions suggested by our pollsters, help with administrative tasks, such as creating employment documents, health and safety compliance and setting up a payroll infrastructure also rated highly.

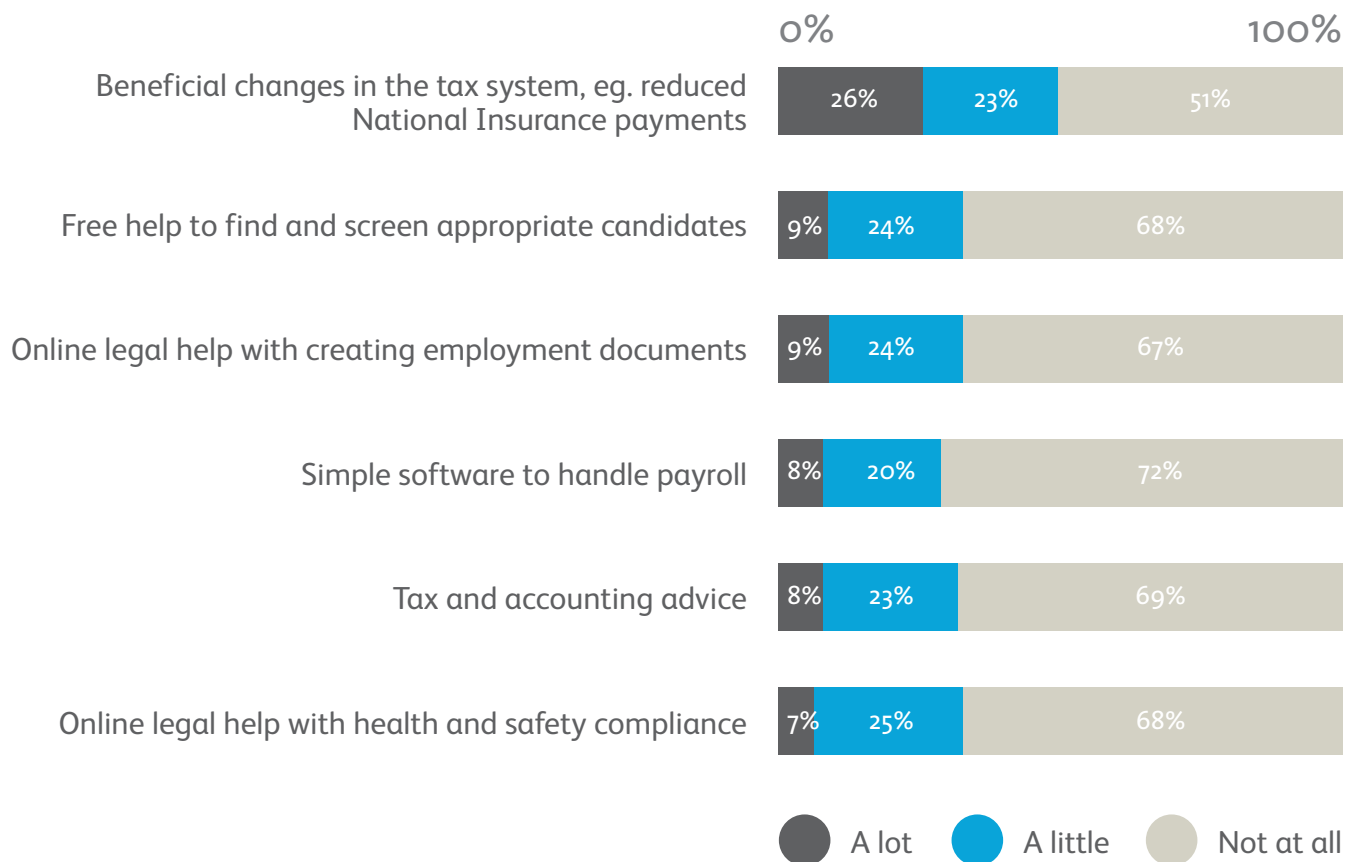
It is clear that removing the hurdles and the risks associated with taking on staff could make a huge impact.



What effect, if any, are current economic conditions having on your decision to hire?

- I would hire (or hire sooner) if economic conditions were better
- I would not hire (or it has no effect on when I hire)

How much, if at all, would each of the following encourage you to hire someone in the next few months?



Base: 500 owners, founders and senior employees from UK companies with 20 employees or less

getting

down
to
the

detail

For small businesses to take on staff, the survey data clearly shows that policy makers must make it easier to recruit people. Survey responses show that administrative hurdles weigh on the minds of recruiters at least as much as monetary considerations.

Entrepreneurs often think of payroll, for example, as a difficult and time-consuming chore of employing people. But the data hints that with a more coordinated approach, business owners could save a lot of time and energy.

Of the employers questioned, nine per cent use a basic spreadsheet to run their staff payroll, while 15 per cent either use pen-and-paper or word processing software. Only 16 per cent run payroll themselves with dedicated software.

It's not surprising then that just under one in four (24 per cent) claimed preparing and processing payroll information takes more than two hours each month. An additional 17 per cent said it takes two hours on the dot.

Among sole traders who have not yet expanded their business' headcount, 21 per cent said the admin involved in setting up and running payroll "greatly puts me off" hiring a member of staff, while 28 per cent said it put them off "a little".

Priya Lakhani of Masala Masala, said: "When starting up or running a small business there's so much to get on with and wrap your head around before you even start to think about the administration of hiring people. For example, a product-based business like mine involves setting up a complex supply chain and most of your time is spent on new product development.

"Spending more time setting up payroll systems, being up-to-date with employment law and regulations, and spending the limited funding you may have on lawyers, drawing up employment contracts, and accountants to manage payroll, payslips and any tax contributions is not feasible for most small businesses."

For recruiters who are cagey about employing people, taking on an apprentice could be a beneficial halfway house. There's less red tape, salaries are likely to be lower and apprentices are generally keen to learn. Yet 28 per cent of businesses polled said they had not heard about the government's drive to get more apprentices into work placements.

According to Ross Furlong of Blog Star, "The brouhaha over unpaid interns doesn't help. Experience is extremely valuable to a college leaver and if the company is small and has no budget for interns, I think they should not be castigated for that. Any reasonable business owner would pay an intern if they could."

For some, apprentices and interns are the only solution to the problem of not being able to hire. "We really need more staff but cannot afford to pay a competitive wage, let alone the tax implications," said Robert Welch, of smallcarBIGCITY. "We have had to have a series of unpaid (expenses-only) interns, keen on gaining a foot in the door in the tourist industry, to help pick up the slack."

“Spending more time setting up payroll systems, being up-to-date with employment law and regulations, and spending the limited funding you may have on lawyers, drawing up employment contracts, and accountants to manage payroll, payslips and any tax contributions is not feasible for most small businesses.”

Priya Lakhani, CEO and founder of Masala Masala

Yet only seven per cent of sole traders said they would run an apprenticeship, compared to 23 per cent of business owners with employees. Worse still, three-quarters of all respondents admitted that even if they wanted to run a scheme, they wouldn't know who to contact to set one up. Given the number of young people available and looking for work, this appears to be a huge missed opportunity.

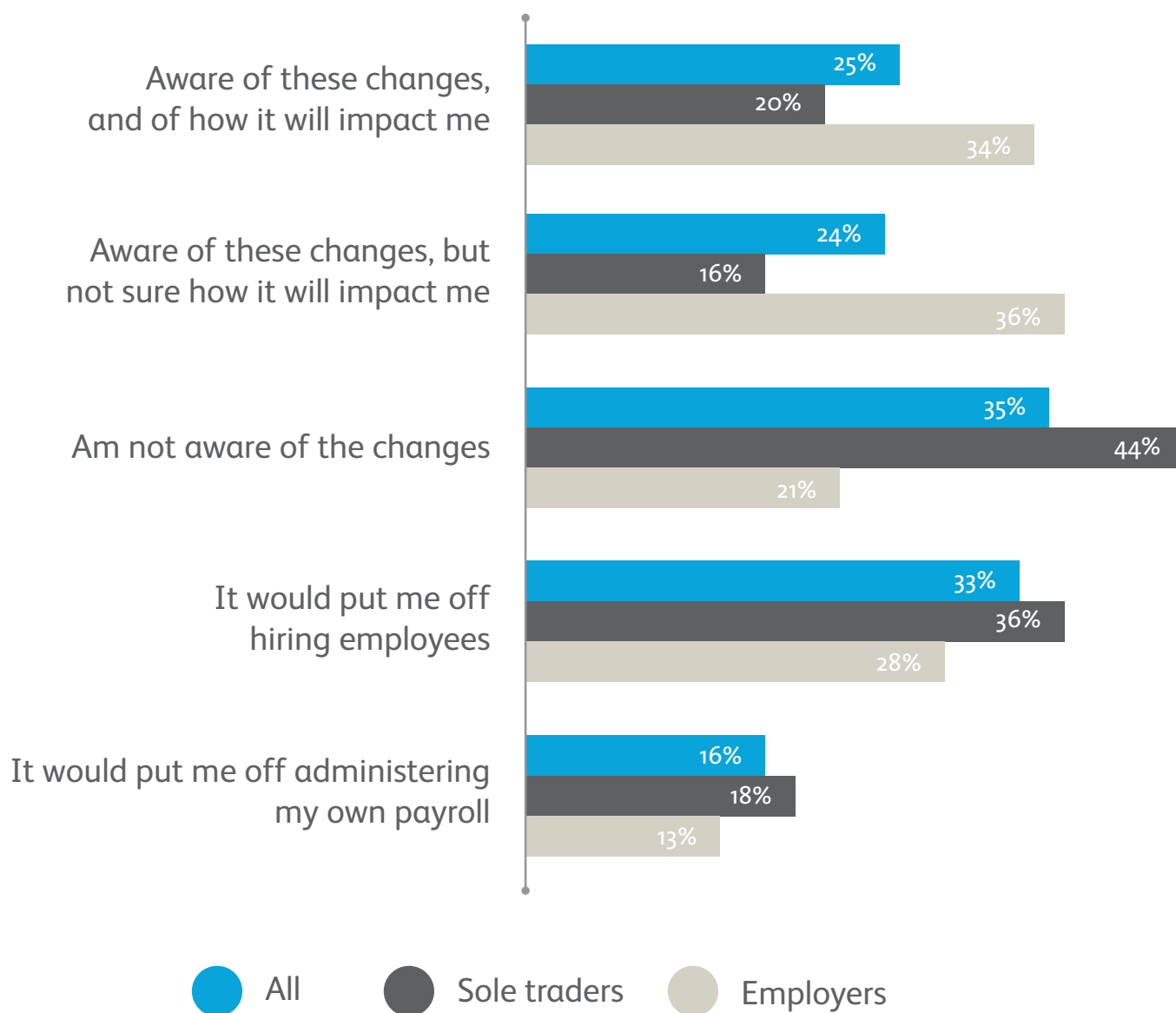
The data also reveals a lack of knowledge about or interest in government programmes. When quizzed about government pension reforms set to become law in October 2012, some 35 per cent of all respondents said they hadn't heard about the plans.

A further 24 per cent said they had heard about the changes, which will require automatic enrolment of eligible employees into a qualifying pension scheme. But they did not know how they would impact on the business.

One-third said it would put them off hiring people and 16 per cent said it would put them off administering their own payroll.

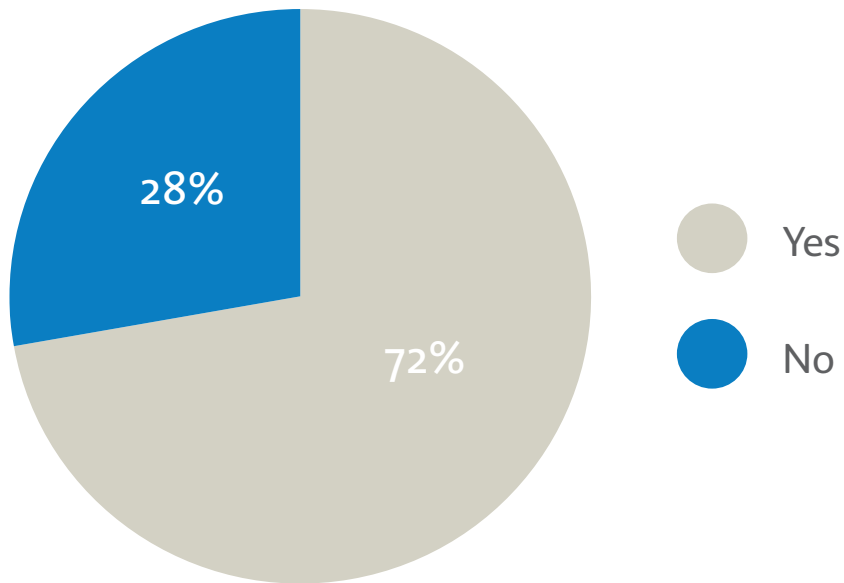
It would appear that simple systems that address these challenges could make a major change to how small business owners run their businesses.

Are you aware of the forthcoming pensions reforms requiring automatic enrolment?

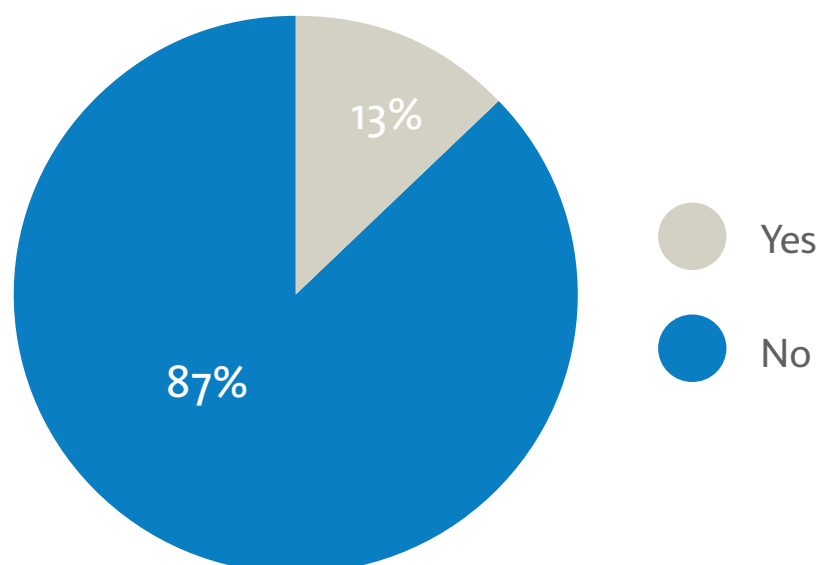


Base: 500 owners, founders and senior employees from UK companies with 20 employees or less

Are you aware of the government's current push to encourage apprenticeships?



Would you consider taking on an apprentice in the next 12 months?



Base: 500 owners, founders and senior employees from UK companies with 20 employees or less

conclusion

remove the hurdles to help recruiters take the leap

So what have we learned? Small business owners understand the merits of hiring good people and agree that more high-calibre staff often equals a bigger and better business. But they are held back by concerns over cost and time spent on administration.

Sole traders, in particular, worry that they could be liable to a legal claim unless they learn all aspects of employment law and are willing to spend money to create a working environment that is deemed safe by high government standards.

It is clear that there is a willingness to create jobs, but currently the cons outweigh the pros. But, with unemployment among young people at an all-time high, it is crucial that the government, business and the jobless come together to find a working solution.

As Chris Dodson at Concept Cupboard summed it up: "There's no quick fix and it shouldn't all be down to the government to solve the problem either. But if small businesses are going to do the heavy lifting for the UK economy over the next few years, ministers will need to look at how people with new skills can be utilised."

Sole traders could potentially be encouraged to hire their first employee through greater exposure to small business owners that have already been through the process. Existing employers are less concerned about the bureaucracy associated with taking on staff than sole traders (55 per cent versus 63 per cent) and more concerned about other issues, such as the time taken to train new staff (37 per cent to 29 per cent). Government has made small business mentoring a priority but

perhaps more focus could be placed upon sole traders as part of these schemes.

For sole traders, taking on an apprentice could be a simple way of avoiding the risks and bureaucracy associated with becoming a permanent employer. But at a time when government is putting some considerable public money behind apprenticeship schemes, it is existing employers, rather than sole traders, who find this option more attractive. Targeted information, special incentives and reduced red tape for sole traders could encourage more to take the plunge.

At Intuit, we help by reducing the administrative burden of paying employees with tools that simplify the payroll process, making it easier to deal with HMRC and helping with the financial performance of the business. We are also trailing an online legal service for new employers to help them deal with employment law and safety rules.

Similarly, through our Financial Fitness campaign which we launched with the backing of the government, we are helping small business owners better manage their finances, get clearer visibility on their cashflow and potentially give them more confidence to go ahead and hire. This year we will be adding an employer specific module to the curriculum.

We believe these measures can help small businesses grow and encourage sole traders to take the leap to becoming employers. If we can harness that potential across 4.5 million small businesses then the UK's economic recovery could be closer than it appears.

It is clear that there is a willingness to create jobs, but currently the cons outweigh the pros. But, with unemployment among young people at an all-time high, it is crucial that the government, business and the jobless come together to find a working solution.

methodology

This report contains survey data gathered via an online survey administered by YouGovStone Ltd from February 10-17, 2012 to members of its online research panel of 300,000-plus individuals.

The sample targeted owners, founders and senior employees from UK companies with 20 employees or fewer and is representative across UK regions. The total sample size was 500.



Intuit creates software and services to help small businesses get to grips with their finances, keep good business records and become more efficient. Intuit is the global market leader in small business accounting software with 4.5 million active QuickBooks customers worldwide and also the top selling small business accounting software in the UK¹. Intuit's online accounting software, QuickBooks Online, works anywhere – on any Mac or PC and many mobile phones. Intuit UK is a subsidiary of Intuit Inc.

For more information please visit:
www.intuit.co.uk

¹ GFK RT accounting software data for retail desktop units in 2011



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