## **CASE STUDY:** Handy Gentlemen

## Running an innovative and professional handyman business in London and Surrey – fully digital payments and delivered via an eye-catching motorcycle

Handy Gentlemen has been performing high quality professional handyman, plumbing and electrical jobs for grateful customers in London and Surrey since 2018. Services ranging from plumbing and heating repairs, to painting and even art hanging, are all conveniently delivered at very affordable rates and with a smile – all courtesy of a motorcycle zipping through London's hectic traffic.

The entrepreneur behind Handy Gentlemen, Benjamin Charles, started his career as a tradesman. He honed his skills over the years through a series of companies before spotting a gap in the market for a high quality, high-tech and competitively priced offering. The 'Gentlemen' in the company name reflects Benjamin's personal ethos: politeness, friendliness and punctuality are virtues imbued in the business model. His approach paying off, with glowing reviews, a loyal base of repeat customers and a business moving from strength to strength.

Customers typically pay for services by card via a mobile terminal that is brought along to the job. From the outset, digital payments have been engineered into the heart of the customer journey; Benjamin designed an entirely digital-only payments experience to maximise convenience. Customers typically pay for services by card via a mobile terminal that is brought along to the job. For corporate customers and larger ticket residential jobs requiring an upfront deposit, invoices are settled by bank transfer.

Avoiding the need to hold, transport and deposit cash has substantially benefitted Benjamin and his team of tradesmen in terms of safety, security and convenience, freeing up more of their time to service customers. "If I have a good week," Benjamin says, "I don't want to worry about misplacing cash or being robbed. I use my card for everything and most people I come across don't hold cash anymore, so it just makes sense to take card payments."

Picking between the two digital payments used by Handy Gentlemen (card and invoicing/bank transfer), Benjamin has a clear preference. "Payment by card is fast – I'm typically paid within 2–3 days – and customers don't have to worry about paying an invoice at some later date." In contrast, payment via invoicing/bank transfer is within 30 days and can require significant effort to chase payments and reconcile sums received in the bank account with invoices issued. Cards also have the added benefit of helping Benjamin monitor performance and growth: "I get a monthly report and congratulatory messages for hitting turnover targets." As Handy Gentlemen continues to grow, it has built up a loyal following of customers and, Benjamin likes to reward his frequent customers with a simple stamp card, but plans are afoot to make this digital too via a dedicated app to match the company's streamlined, efficient website.

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