A WORKS CO. MANUAL · NO. 06

The Virtual Assistant Works

How to build a remote VA business on retainers — the human clients keep when AI does the rest.

THE WORKS CO. · TRADE MANUALS

SECOND EDITION · V2.0

The Virtual Assistant Works

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- **The numbers are honest examples, not promises.** Prices, rates, retainers and incomes reflect the UK market in 2026 and the worked examples we built. Your results will depend on your niche, your effort and your decisions. Nobody can guarantee you an income, and we do not.
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IN THIS MANUAL

Contents.

BEFORE CHAPTER ONE

Your first weekend.

You do not need to read the whole manual before you make a start. This page is the shortest honest path from here to your first conversations — the chapters fill in everything else as you need them.

1 Saturday morning

Decide your service menu and pick one starting niche. Not 'anything you need' — a plain 'I keep the inboxes and diaries of busy coaches (or trades, or e-commerce sellers) under control.' Chapter 5 goes deep; today, just choose a lane you understand and can say out loud.

2 Saturday midday

Set up the basics: a business email, a password manager, and a simple LinkedIn profile that says what you do and for whom. Register for the ICO data-protection fee (roughly £40–£60 a year — not optional once you handle client data), and note professional-indemnity insurance to sort before your first client.

3 Saturday afternoon

Write your one-line positioning and put it on a sticky note: 'I help ___ with ___ so they can ___.' If you cannot finish that sentence, you are not ready to message anyone — you are ready to do Chapter 5 again. Five minutes here saves five weeks of vague messages that go nowhere.

4 Sunday morning

Message five people in your warm network — former colleagues, old managers, anyone who has seen you work. A short, warm note: 'I've set up on my own as a VA, working with your world on the admin they hate. If it ever gets on top of you, or you know someone drowning in it, think of me.' No pressure, just an open door.

5 Sunday afternoon

Post one genuinely useful thing in a business community you are already in — an answer to someone's admin headache, not an advert. Then set up a free booking link (Calendly class) for 20-minute discovery calls, so anyone interested can pick a slot without a back-and-forth.

6 Sunday evening

Reply to anything that came back the same day, and offer the discovery call. A named time closes better than a polished pitch. Get properly, boringly legitimate — HMRC, a business bank account, a contract template — before you take money (Chapter 3).

IF YOU ONLY READ FOUR CHAPTERS

Chapter 2 (is this for you) · Chapter 3 (setting up) · Chapter 6 (your first five clients) · Chapter 10 (pricing). Everything else will be waiting when you need it.

THE ONE-WEEK TARGET

Two discovery calls booked. A LinkedIn profile that says what you do, the ICO fee paid, insurance noted, five warm messages sent and a booking link live — that is a business starting, not an idea. Get legal and insured before you invoice a soul (Chapter 3).

1

PART ONE

Foundations

The trade, the money, the setup.

01

CHAPTER 1 · PART ONE

The Virtual Assistant Opportunity

Why this trade. Why now. What is possible.

It is a Monday in March, just gone half past seven, and Claire is at her kitchen table in Harrogate with a mug of tea going cold beside the laptop. The house is quiet. She has forty-five minutes before the school run, and in that time she will clear the overnight inbox for a wedding photographer in Leeds, move two enquiries into his booking system, and send a short reply to a bride who wants to change her date. By the time the kettle has boiled again, that client is sorted for the day and Claire has logged twenty-five minutes against his retainer.

She has three clients like this. The photographer, a business coach in York, and a small firm of accountants who need her two mornings a week through to the end of tax season. None of them have ever met her in person. None of them need to. Between them they pay her a little over £2,800 a month, and the largest of the three — the coach — is on a £400 monthly package that takes Claire roughly ten hours to deliver.

That is the whole business. A laptop she already owned, a headset she bought for £40, a few software subscriptions, and a quiet corner of her own house. No office, no commute, no staff, no stock. She started eleven months ago with one client and a vague sense that she was good at the parts of a job most people dread: the admin, the chasing, the keeping-track. This chapter is about why that small, unglamorous business is one of the most sensible things you can build in 2026 — and, just as importantly, where its limits are.

What a virtual assistant actually does

A virtual assistant is a remote, self-employed contractor who provides admin, operational and specialist support to small businesses. You work from a laptop, usually from home, for several clients at once. You are not an employee. You bill for your time or for a defined package of work, you send invoices, and you manage your own tax and your own day.

The work itself is the ordinary running of a business that the owner has no time for. Inbox and diary management. General admin. Customer service and replying to enquiries. Data entry and research. Scheduling social-media posts. Light bookkeeping and raising invoices. CRM tidying. Booking travel. Coordinating a project so the right things happen in the right order. Further up the ladder sit the higher-value services — online business management (OBM), launch support, and specialist niches such as being the go-to VA for coaches, trades, e-commerce sellers or property firms.

The money comes three ways, and the order matters. **Retainers are the backbone** — a fixed number of hours each month for a fixed monthly fee, paid in advance, renewing on its own until someone cancels. On top of that sits **ad-hoc and project work** for the busy weeks and one-off jobs. And then, as you get better, **specialised higher-value services** that command better rates because fewer people can do them. Most of this manual is about building that retainer backbone first, because it is what turns a string of odd jobs into an actual income you can rely on.

> **COACH MOMENT**
>
> Before you read another word, do one small thing. Open a notebook and write down the three tasks at your current or last job that you were quietly brilliant at — the ones colleagues handed to you because you just got them done. That list is the first sketch of your service menu. You are not starting from nothing. You are starting from what you already know how to do, and packaging it.

Why this business, and why now

The case for becoming a VA rests on a few plain facts.

The start cost is close to nothing. Reckon on **£300 to £1,000** to begin properly — and most of that is software you pay for monthly, not a lump up front. There is no premises, no fit-out, no stock to buy and hope you sell. If you own a reliable laptop and have decent broadband, you are most of the way there. We cover the full kit in Chapter 4, but the headline is that few legitimate businesses cost so little to test.

The income recurs. This is the part people underrate. A plumber bills a job and then has to find the next job. A VA on retainers wakes up on the first of the month with income already booked. Retainers make a VA business the steadiest recurring earner of any trade in the Works Co. catalogue. There is a slight dip around summer and Christmas, but project work tends to fill it, and a full retainer book carries you through.

The demand is real and growing. UK small businesses are under cost pressure and cautious about hiring permanent staff, so more of them are reaching for flexible, outsourced support instead. Over 40% of small firms now use a VA in some form, and the move is increasingly from general admin towards specialist help. You do not have to take our word for the direction of travel — the market reports below say the same thing.

And AI has quietly tilted the table in your favour. The routine drafting, summarising and research that used to eat an afternoon now takes minutes with the right prompt. That does not put you out of work; it makes one good VA do the work of two. The operators who thrive from here are the ones who use AI to handle more clients and move up into higher-value work — a theme we return to in Chapters 18 and 21, and the reason your bundle includes a 95-prompt library.

The three income brackets, and the ceiling you must understand

Here is the honest picture of what a VA earns in the UK in 2026. Three brackets, depending on how you run it.

THE COMPARISON

What the trade pays, by bracket

Part-time is a real second income around the rest of life. The full-time solo bracket — retainers plus projects, at very low overheads so most of what you bill is yours — is the heart of this book. The agency bracket is a business, not a job, and is built on being an excellent solo VA first.

How you run it	Typical annual revenue
Part-time, a small round of clients	£8,000–£18,000
Full-time solo VA (retainers + projects)	£25,000–£45,000
With subcontractors / a small agency	£60,000–£150,000+

The solo bracket is where most people land, and it is a good living with very low overheads, so a high share of what you bill is yours to keep. The rates that build it are settled: a general VA charges **£18–£25 an hour**, a specialist or experienced VA **£30–£50+**, and the retainers that form the backbone run at roughly **£250–£400 for 10 hours a month** and **£450–£750 for 20 hours**. Chapter 10 turns these into packages you can sell with a straight face.

But notice the wall built into that middle bracket. As a solo VA you are paid for your time, and you only have so much of it. Bill thirty good hours a week at £30 and you are near the top of what one person can earn — the ceiling is your own diary. This is the **billable-hours cap**, and it is the single most important idea in the book. You cannot earn your way out of it by simply working harder, because there are only so many hours and you need some of them for a life.

There are exactly three ways past that ceiling. You can **raise your rate** by getting better and more specialised, so each hour is worth more. You can **stop selling hours** and sell productised packages and retainers priced on the value you deliver, not the minutes you spend. Or you can **stop being the only person doing the work** and bring in associate VAs — the agency move that opens the top bracket. Part Five of this manual is devoted to those three doors. For now, simply hold the cap in your mind. Everything sensible you do as a VA is either filling your hours profitably or working out how to escape them.

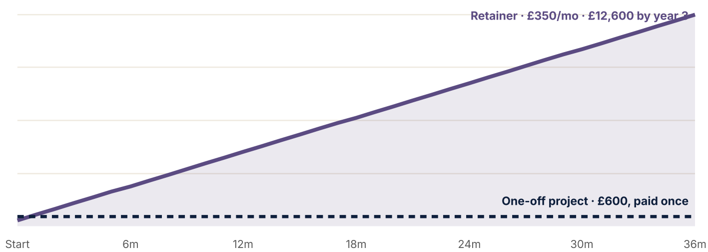
> **MENTOR MOMENT**
>
> I have watched good VAs burn out chasing the £45,000 figure by stacking on more hourly clients until their week had no slack in it. They hit the ceiling and mistook it for a personal failing. It is not. It is arithmetic. The day you stop asking "how do I bill more hours?" and start asking "how do I make each hour worth more, or need fewer of them?" is the day the business starts to grow up. File that thought away — you will need it around Chapter 14.

The retainer-backbone model in practice

Let me show you the three-part model with Claire's actual numbers, because the shape of it is the whole strategy.

THE SHAPE OF A CLIENT

One proposal, two futures



The dashed line is a one-off project: it pays once, then you go and find another stranger. The solid line is a single £350-a-month retainer, held for three years — over £12,600 from one proposal, at almost no cost to retain. The retainer is why a VA business is the steadiest recurring earner in the catalogue: it compounds every time you add a client, because the last one keeps paying.

Her coach client is on a **£400 monthly retainer for 10 hours** — inbox, diary, social scheduling and light project coordination. That is £40 an hour effectively, sitting at the upper end of the general band because she has specialised into coaches and knows their world. It renews every month without a conversation. The photographer is on a smaller **£250 retainer for roughly 8 hours**. The accountants are not a retainer at all; they are seasonal **project work**, two mornings a week through to April, after which that slot reopens.

So her month looks like this: about £650 of guaranteed, recurring retainer income that arrives whether the phone rings or not, plus project income on top, plus the occasional ad-hoc hour when a client has a busy week. The retainers are the floor she never falls below. The projects are the upside. And the specialism — being a coach's VA specifically — is what lets her charge £40 rather than £22.

Build it in that order. Land a retainer or two for a reliable floor. Take project work to fill the rest. Then niche down so your rate climbs. A reader who copies just that sequence has the core of a working business.

The maths is worth dwelling on for a moment. Two 10-hour retainers at £350 each is £700 a month — £8,400 a year — for twenty hours of work a month, before you have taken on a single project or a single extra client. Add a third retainer and a steady trickle of ad-hoc hours and you are halfway up the solo bracket on a part-time week. That is the quiet power of recurring income: it compounds in your favour each time you add a client, because the previous ones keep paying without you having to win them again. A jobbing freelancer starts every month at zero. You start it most of the way home. Chapter 14 takes this further, into productised packages where the link between your hours and your fee loosens altogether.

Who this suits — and who it doesn't

We would rather be honest than flattering, so here are two lists.

This business suits you if you are: naturally organised and the sort of person who finishes things; reliable about deadlines; a clear, tidy written communicator, because most of your contact with clients is in writing; discreet, because you will handle people's inboxes, money and confidential information; self-motivated enough to work alone without a manager standing over you; and comfortable enough with everyday software that learning a new tool does not frighten you.

This business is not for you if you: need the structure and company of an employer and go flat without it; struggle to set boundaries and would let clients message you at all hours; are disorganised in your own affairs (you cannot keep a client's diary straight if you cannot keep your own); or feel queasy about charging properly and would quietly undercharge until the business made no money. None of these are character flaws. They are simply mismatches, and it is far cheaper to find out now than after you have spent a month setting up.

We mean that about the cost. The whole bundle — this manual, the toolkit and the prompts — is £47, with a same-day, no-friction refund if it is not for you, and you keep the materials regardless. We would rather you spent that £47 on a coffee with someone you love than on a manual for a business that was never going to be yours. Chapter 2 gives you a proper self-assessment scorecard to make that call honestly.

How to use this manual, the Toolkit and the Prompt Library

You are holding three things that work together. The **manual** is the thinking — twenty-one chapters that take you from "should I do this?" to running a full retainer book and beyond. The **15-file Excel Toolkit** is the doing — the spreadsheets that save you building from scratch, including the self-assessment (toolkit 01), the accounting tracker (toolkit 02), the Client Tracker (toolkit 03), the Pricing & Packages Calculator (toolkit 04) and the Business Builder set that helps you quote, win, price and get paid (toolkit 11 to 15). The **95-prompt AI Library** is the speed — ready-made prompts for drafting client emails, summarising long threads, researching a prospect and building SOPs, so the AI does the heavy lifting and you do the judgement.

Read the manual in order the first time, because each part assumes the one before it. After that, treat it as a reference: jump to Chapter 10 when you are pricing a proposal, to Chapter 6 when you need clients, to Chapter 3 when you are sorting the legal side. Updates are free for life, so the version you own keeps current as the trade moves.

A sensible path through the early chapters: decide if it suits you (Chapter 2), set up legally and protect yourself with the right registration, insurance and contract (Chapter 3), build a lean tool stack (Chapter 4), shape your service menu and niche (Chapter 5), then go and win your first five clients (Chapter 6, the longest and most important chapter in the book).

What success looks like in one year

Let us be concrete rather than dreamy, because a clear target beats a grand one.

A realistic, well-run first year looks like Claire's. By month three you are properly set up — registered, insured, with a contract template and a working tool stack — and you have landed your first one or two clients, probably on small retainers or trial projects. By month six you have three or four clients and a recurring monthly floor you can see coming. By month nine you have niched into an industry you understand and nudged your rate up to match. By month twelve you have a near-full book of retainer clients, a waiting list forming through referrals, and an annual run-rate landing somewhere in that **£25,000–£45,000** solo bracket — earned from your own kitchen table, on your own terms, around the rest of your life.

That is not a fortune and we will not pretend it is. It is something better for most people: a real, recurring income from a business that costs almost nothing to start, that you control entirely, and that you can later choose to grow past your own hours if you want to. Claire is now deciding whether to take on a fourth client or pass the overflow to an associate and keep her Friday afternoons. That choice — the good kind of problem — is roughly a year away from a standing start.

The next chapter helps you work out, honestly and quickly, whether you are the right person to have it. Pour a fresh cup, and let us find out.

Sources for the market context above, drawn on only where it agrees with our figures: StaffNow, [Subscription Virtual Assistants: 2026 UK Growth](https://staffnow.uk/subscription-virtual-assistants/); Wishup, [The 2026 Virtual Assistant Industry Report](https://www.wishup.co/blog/virtual-assistant-industry-report/); Ashwood VA, [How Virtual Assistant Jobs Are Reshaping Small Businesses in 2026](https://www.ashwoodva.co.uk/blog/in-house-or-outsourcing-how-virtual-assistant-jobs-are-reshaping-small-businesses-in-2026).

That was Chapter 1.

The other twenty chapters, the Excel toolkit and the AI prompt library are in the full bundle.

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