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THE CREDIT CRUNCH WINNERS

We might be on the brink of a global recession but it's not all doom and gloom. As SADIE DODDS discovers, some businesses are thriving

THE PERSONAL STYLIST

CHAPTER ONE, 29, lives near Guildford, Surrey, with her fiancé. She founded TopStylists, a personal styling service, in 2007 ...

THE past three months have been incredible for our company, we've never seen clients book our services so in sync with their image. In fact, TopStylists is finding it with an extra [illegible] ... Stylists at the Federation of Image Consultants' 50th anniversary awards.

I spent eight years as a top graphic designer in London, then started a fashion blog online three years ago and a year later my image consultancy ...

... we have expanding. I've noticed a huge shift in clientele and I've doubled my client base this year from five or six clients a month to 10, plus all my regulars. Initially, it was women who wanted to change their style after having children. But this year I've been inundated with career girls in their 30s and early 40s, mainly lawyers, bankers and media types, who have realised that having the right image may have huge benefits in their work and personal lives. It might even add that day business is trending at a time when most people are cutting back on luxuries but even yet more – the online Tribes Paper – has ... that the most searched-for mobile details this summer were for image consultants, up 52% per cent on the same period last year.

With the conglomerate market as fragile as it is right now, the girls who have have realised that their personal style is everything if they want to land their dream dream job, win promotion or simply hang on to their existing role if there are job cuts in the office.

My clients pay an average £1,500 for my services, which mainly is consultation on home during which I spin them about their lifestyle, advise on their needs and then go shopping on their behalf with whatever budget they choose.

I search everywhere from Topshop to Hand Bloom for program clothes and accessories. My aim is to give clients a huge range in confidence. Because, as we all know, a TopStylists's personal inspiration is everything from your posture to how confidently you walk into a room and engage in conversation with others. Then we have a direct effect on how you stand out in work. Research shows that interviewers decide within 10 seconds whether they want to remain seeing you, which is why the right image is so crucial.

PAY-AS-YOU-GO CARS

JAMIE WHALTON, 31, is CEO and majority shareholder of City Car Club

CITY CAR CLUB was launched in [illegible] UK cities in 2002 as an environmentally friendly company aimed at encouraging people to ditch their cars and hire a vehicle for essential journeys. But the credit crunch has proved to be a quite incredible boost to the business. As the cost of living and utility and fuel bills have soared, people have had to look at how to cut costs. Trading money in will save or at least delay the purchase of a car.

Membership of City Car Club has grown [illegible] per cent in 2008 members in the last 12 months alone and we've had to upsize our fleet from 200 cars to 350. Our cars are typically used by individuals like the Vauxhall Corsa, hybrid vehicles like the Honda Civic hybrid or estate cars, all designed for practicality and efficiency. Members pay a joining fee of £70 and a £50 annual fee and a fee. Then they simply pay as they go, cycling cars from £4.50 an hour to £6 half an hour.

We charge £6.50 per hour – or £60.50 for 24 hours – and the price includes fuel, so people in outer suburbs, too, end up to 80 miles worth of fuel. Over 80 miles, and drivers are charged 15p per mile.

According to RAC figures, British families cut our cars if their £2,000 a year by joining City Car Club instead of owning a car. The average realised is five hours and by now many people have hired from us this year are to do supermarket shopping, go to a gym or at clients, go to a garden centre, visiting friends or half days out with their kids.

While many businesses become nervous when the first rumblings of a recession begins a couple of years ago, we foresaw this, sensing that the credit crisis would bring a City Car Club. After all, our unique selling point is saving money, so we are pretty much recession-proof.

WORLD'S FIRST INTERNET PAWNBROKER

PAUL ATKINS, 38, is founder and owner of www.hero.com, the world's [illegible] pawnbroker. He lives in Amersham, Buckinghamshire, with his long-term partner and

I LAUNCHED hero.com in June ... I would [illegible] ... in lending. Brokers had been on a ... operating spree for 12 years, including taking out loans and mortgages way beyond their means. The level of spending ... unlimited, but ... people having a ... on the same day via bank transfer or postal order.

Personal items are stored in a secure vault for the month duration of the loan and customers can pay it off at any time during that period. If they default – and around 10 per cent do – we will simply sell these items to recover our costs. But their credit rating isn't affected and they can ... phone, radio or laptop. We charge £5 per cent of the value of an item and delivers a strength of less per cent a month on items less than £1,000 and six per cent a month on items over £1,000. Our average client is a ... who are ... Our average loan is £1,000 and we get items a great deal cheaper than they would in pawn. They then receive their items to use or to keep while they are in ... or for longer periods ... or choose to make the ... from home to pay for a bill, a school trip for the kids or spending money for a holiday as they've found themselves short of money because they are paying so much more for food, fuel and bills now.

CAR SHARING

AY CLEMENTS, 32, is founder and owner of Lift Share, a car sharing company, and an ambassador for Global Motors. Her lifetime plans for ... and lives in Aldborough, North ...

THE need for my Lift Share business was planted while I was at university in Bristol. Rarely ... I would take a lift with ... the road. It worked ... Where I graduated, I set up Lift Share and spent three years getting it up and running. Its aim, being, that people ... to my website, type in details of their journey they wanted to share and then invite contact with other people who doing the same journey to share travel and costs.

Business has been phenomenal because of the credit crunch. In June alone, 17,000 new members joined Lift Share, a 200 per cent rise on the same month last year. Hard to wonder, given that a typical commuter who car shares every day can save about £1,000 a year in petrol costs.

We now have 200,000 private members ... our website, www.liftshare.com – and another ... The majority share lifts to work but there are also regular lift sharers who have started sharing cars, as well as people going to other events.

Lift Share makes no money from corporate clients. We work with the big companies like Cisco, Sony and TV to co-ordinate lift shares for their employees which has the added benefit of reducing the traffic jams. Some events have become sold-out ... We also run the ... which ... hospitals and private companies, such as ...

Travel costs are a huge ... to everyone – the business saw around £400,000 a year according to Department of Transport statistics. Companies ... who operate car share schemes have a much lower incidence of staff sickness because if people are left stranded, they don't like to let their travel companions down. It also helps reduce their carbon footprint, and it may be a huge selling point to prospective employees. Lots ... are available.

SOON All Gallery says more people are lift sharing

NET GAIN Paul Atkins offers flexible membership

KEY DRIVER: Jamie Whalton has 5,000 members

ARCHIE DAVIES: Chantelle Drisdale's cape business has been boosted by image consultants