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**Money, News Money, Dogs, Small Business, Sun Club**

# 'NO REGRETS' I swapped my corporate slog for my dream job – I've HALVED my mortgage, work when I want and beat burnout

**Rachel Bate hasn't looked back and says she wouldn't swap her new job for double the money**

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LIFE is very different for Rachel Bate nowadays. Having given up her £45k-a-year corporate job in London to set up a booming business, she is no longer tied to her desk for hours on end.

Instead, she makes her money taking long walks in the countryside, all while halving her mortgage and breaking free from burnout in the process. And anyone could do the same.

Rachel Bate – founder of Rachel's Rambling Rovers – earns an impressive £850 a week before tax walking other people's pooches, and since 2019, her one-woman firm has raked in £170,000.

Rachel, 52, was working as an office and facilities manager for Capita, a job she'd had for 13 years, but she grew tired of the corporate world and wanted a slower pace of life.

Living in Reigate, **Surrey**, Rachel realised she and her husband, Colin, 57, would have to relocate if she didn't want another London job, as they wouldn't be able to afford the mortgage.

So they upped sticks and moved to the Forest of Dean, Gloucestershire.

"Properties here were pennies compared to the South East," says Rachel. "The main thing for me was I wanted a lifestyle change.

"I had two Springer Spaniels at the time and loved walking **dogs**, so I thought I'd try it as a **business**."

Seven years on, she says: "I absolutely love it and have no regrets. I earn less than I did, but I wouldn't swap this job for double the money.

"I'd do it again in a heartbeat."

Rachel does three 45-minute dog walks a day, for a maximum of six dogs at a time, charging £14 a time for each dog.

She also has capacity for four-day boarders, charging from £24 a day per dog, to top up her income.

"Most days, I walk 15,000 to 20,000 steps a day. That might not sound a lot for my job, but I walk around a mile-and-a-half to two miles on each walk, depending on how slow the slowest dog is," she says.

"It's very different from sitting at a desk all day as I used to."

Rachel was given voluntary redundancy in 2016, and she used some of the cash to buy her business name, some logo'd clothing, set up a website and buy a van – spending around £3,000 in total.

They moved to the Forest of Dean that April, and the lower mortgage – half of what it had been – meant Rachel's husband, an IT field engineer, could pay it on his salary alone, giving Rachel time to build up a client base.

"The difficulty was finding clients," Rachel explains. "I worked behind a bar in a local pub for a year to get to know the community, and they got to know me.

"I also joined a local networking group and tried to put myself out there as much as possible. I contacted another local dog walker, and my first clients were a couple of people she referred to me.

"But I had my van and tried to make myself very visible."

**'I absolutely love my life'**

Rachel struck up a deal with a local tourist spot, Puzzlewood, some ancient woodland, which didn't allow dogs.

They advertised her on their website as someone who would look after dogs if they wanted to visit.

She also got her boarding licence, costing around £265 a year, allowing her to look after some dogs during the day.

Then, in November 2017, the business suffered a blow when Rachel tripped and broke her ankle. She couldn't walk any dogs and was only earning **money** peeling potatoes in a pub.

"It was a huge setback as I was only just starting out," Rachel says. "But it didn't put me off. Once I was ready to walk again, I was out finding new clients."

Business was building up well then Covid hit, and Rachel wasn't allowed to walk anybody else's dogs for months.

"It gradually increased, so after a couple of months, I was allowed to walk key workers' dogs.

"Then you could walk dogs for people with Covid. The guidelines were very strict, and I had to wash out my vehicle in between each dog," she explains.

"The cleaning regime was gruelling and very time-consuming. But I ploughed on, and the business survived."

Business grew, and in 2023-2024, Rachel earned enough to give herself an annual pre-tax salary of £36,000.

"I felt business was flying," Rachel says. "I absolutely loved my life. I'd never been self-employed before, and it was a real eye-opener working for myself. I had so much flexibility.

"I was still working five days a week, but my days were shorter, and there was much less stress.

"I absolutely love walking. It keeps me active, and I get to spend most of the day outside in nature rather than sitting behind a desk. There is nowhere more beautiful to walk dogs than the Forest of Dean."

#### **Cancer battle**

Sadly, Rachel suffered another obstacle last **summer** when she was diagnosed with **breast cancer**.

After multiple biopsies and mammograms, Rachel was told she had at least three tumours and would need a mastectomy in July.

That surgery revealed she had four tumours and cancerous cells in the lymph nodes in her armpit, so all had to be removed.

"After the operation, I was told I was cancer-free, but it's still debilitating, even now," Rachel says.

"I still get numbness and discomfort, but I was desperate to get back to normality and walking the dogs again."

Rachel had 15 sessions of radiotherapy and called on fellow dog walker pals to look after her clients for several months during her treatment, but nearly all have since returned.

Two slightly immobile golden retrievers stayed with their new walker, which suited Rachel as she would have struggled to lift them.

"There was one or two I didn't get back, but I wasn't too unhappy about that," she says. "I realised now my **health** was paramount and I didn't want to cause any more issues."

Rachel started taking on new clients in October 2025, just weeks after her treatment ended, and now she is back up to full capacity.

She still has two of her own Springer Spaniels to look after, Bruce, aged seven, and a five-month-old puppy called Bowie.

"I'm probably doing too much, I keep being told I am," she says.

"It's hard when you have been relatively fit all your life, then something happens, and you just want to get back to what you did before."

Rachel says she was lucky to have a husband who supported her financially if it hadn't worked out.

"I was lucky, but I was also very determined and made sure I got myself out there," Rachel says.

"If someone else were considering a dog walking business, then the main thing I'd say is it just takes time. It's not instant.

"People are very precious about their dogs and understandably so.

"You are pretty much taking out their children and there is a massive amount of trust involved.

"You have to be patient, but if you have the time and resources to make it work, it's a dream job."

#### **Do I need to pay tax on my side hustle?**

A side hustle can be a great way to boost your finances but you may need to pay tax on your extra income.

When you're employed the company you work for takes the tax from your earnings and pays HMRC so you don't have to.

But anyone earning extra cash, for example from **selling things** online or **dog walking**, may have to do it themselves.

Stephen Moor, head of employment at law firm Ashfords, said: "Caution should be taken if you're earning an additional income, as this is likely to be taxable.

"The **side hustle** could be treated as taxable trading income, which can include providing services or selling products."

You can make a gross income of up to £1,000 a year tax-free via the trading allowance, but over this and you'll usually need to pay tax.

Stephen added: "The **applicable tax bands** and the amount of tax you need to pay will depend on your income."

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**Rachel Bate gave up a corporate job and quit London for a more balanced pace of life**

Rachel Bate



Rachel, 52, has suffered numerous setbacks since launching her business, but says she would do it again

Rachel Bate



Rachel says she has no regrets

Rachel Bate



Rachel and her husband moved to the Forest of Dean in 2017, the year after she opted to take redundancy

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