

FAME AND FORTUNE CLARE GROGAN

In association with **Standard Life**
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'We had hits all over the world, but only earned £75 a week'

The revival of the 1980s band Altered Images has made the singer more than she got in its heyday. Now she has three restaurants and wears £2,000 heels to Waitrose, she tells *York Membery*

The actress and singer Clare Grogan was born in Glasgow in 1962 and had a hit record and leading role in Bill Forsyth's endearing Scottish comedy *Gregory's Girl* before she turned 20. The indie-pop group Altered Images's hit *Happy Birthday* went to No 2 in 1981, selling more than 250,000 copies and the band also had hits with *I Could Be Happy* and *Don't Talk to Me About Love*. Grogan also appeared in Forsyth's *Comfort and Joy*, BBC's *Red Dwarf* and *EastEnders* from 1997-98. In 2002 she revived Altered Images on the *Here and Now* tour, and has been performing ever since. Now 62, she lives in north London with her husband, Stephen Lironi, a bandmate turned record producer, and their daughter, Elle, 19. They own three restaurants: Bar Esteban in Crouch End, Maresco in Soho and Escocesa in Stoke Newington.

How much is in your wallet?
About £12. I never had lots of cash on me but have had even less since the pandemic. The one thing I still use cash for is tipping at the hairdresser's or a restaurant.

What credit cards do you use?
I use my debit card most of the time. When you're freelance, as I am, it's important to know how much money you have in the bank. But there are certain things I use my credit card for, like buying online or booking a hotel.

Are you a saver or a spender?
I'm a spender and if, say, I go to the theatre, I like to have a good seat. I recently saw *Plaza Suite* with Sarah Jessica Parker at the Savoy Theatre and

paid about £150 a seat. It's crazy money but it was lovely to see her on stage with her real-life husband, Matthew Broderick – I was nosy to see how that chemistry works. I also like eating out, and because Stephen and I have three restaurants we often justify going to new places to eat as "research". Most recently we had lunch at £50 a head at a nice gastro tavern in Archway, London – I had monkfish.

Do you own a property?
I bought my first place, a two-bedroom flat in a listed building in central Glasgow, with a female friend when I was about 25 for £23,000 after leaving



Clare Grogan as Susan with John Gordon Sinclair in *Gregory's Girl*. Below, with the band in 1981



Altered Images. I remember we took our dads with us to make sure we were making the right decision. It became a party flat and we had great fun, but I later sold my half-share. After moving to London in the mid-Nineties, Stephen and I bought a flat in Crouch End for £64,000 – the people below us had the party flat this time round. We bought our current property, a nearby double-fronted four-bedroom Victorian house, for £217,000 in the late 1990s and have been here ever since, although we've spent a further £100,000 making it open-plan. I think it's now worth about £1.8 million – buying it was probably the only sensible thing we've ever done.

Are you better off than your parents?
Yes. I'm the youngest of three girls and we grew up around the corner from the Glasgow School of Art. My mother, Patricia, who lived to 78, was a hairdresser and my father, Patrick, who lived to 92, had a small wholesale business in Glasgow fish market. There wasn't an awful lot of money growing up but he would bring home the stuff in the nets he couldn't sell, like octopus and mussels before they were in demand. "Oh no, not lobster and chips again!" we'd moan. They were lovely, hard-working people and gave me the great gift of aspiration. It's important to know that your life can take you anywhere.

How much did you earn last year?
Enough to satisfy my obsession with gorgeous dresses, shoes and highlights.

What was your first job?
Working as a waitress while I was at sixth-form college. If I recall correctly I was paid £4 an hour but used to make



SUNDAY TIMES PHOTOGRAPHER RICHARD POHLE

lucrative because I had a guaranteed regular income.

Do you invest in shares?
I bought a few shares some years ago because my accountant told me to, but they haven't done particularly well.

What's best for retirement – property or pension?
In my case it's going to be property because I don't have a private pension. Hopefully the band will keep going for a few more years, though things can suddenly fall off a cliff in this business.

What has been your best business decision?
Re-forming Altered Images. We love playing live, though it's a lot of work. To be really successful in the music industry you need an army behind you and we're just going out on the road and doing it all ourselves.

And your best investment?
My stage clothes. When I walk on that stage I've got to feel the part, and wearing something special – like a gorgeous Stella McCartney suit that can cost a four-figure sum – helps bring out the performer in me. But I have to know I'm going to wear it a lot before I buy an outfit.

What about your worst investment?
I bought a brand-new Fiat Panda for about £5,000 just after leaving Altered Images, but it never worked properly – it must have been a Friday car. I had it for two or three years but it was in the garage much of the time. I ended up giving it away.

What's your money weakness?
Dresses and shoes. To paraphrase Sarah Jessica Parker's character in *Sex and the City*: the amount I've spent on shoes could have paid for the deposit on a flat.

What's your most extravagant purchase?
A pair of £2,000 silver glitter platform shoes that I bought in New York and wear around Waitrose sometimes now they've come to the end of their stage life. As I was handing over my card to buy them, I remember thinking: "My mum would shout at me if she could see me now!"

What's your financial priority in the years ahead?
To make sure that our daughter is financially secure. But when I think about my own financial future it does make me panicky at times.

What would you do if you won the lottery jackpot?
I'd take my family and friends to the Caribbean for the most fabulous holiday and just hope that we didn't fall out. I'd also donate some money to Street Soccer Scotland and an adoption charity [Grogan and her husband adopted their daughter when she was eight months old], because a lot of adopted children have been through trauma.

What is the most important lesson you've learnt about money?
The need to be a bit more careful and know what you can and cannot afford.

Altered Images will play at Let's Rock: The Retro Festival across the UK this summer; letsrock80s.com

big tips, sometimes as much as £50. One evening Bill Forsyth, the film director, asked for my telephone number and I said no, thinking to myself, what kind of girl do you think I am? But then the restaurant manager told me that he was actually a filmmaker so I agreed and landed a part in *Gregory's Girl* – he realised that I was an enormous show-off.

When did you first feel wealthy?
I suppose when Altered Images signed a record deal in the early 1980s for about £50,000, which seemed a huge amount of money at the time – we couldn't quite believe that anyone would pay that much. We had hits as far away as Australia and Japan, but did we make any money? Not really. At the height of our success I was only being paid £75 a week.

Have you ever worried about making ends meet?
Yes, there was a period after the band ended when I wanted to reassess everything and wasn't making lots of money. Things happened so quickly at the start, but fame can be a difficult place to be when you're young, have little life experience and suddenly find everyone is interested in you. I loved it for a while but then the self-doubt creeps in and you get a bit of impostor syndrome and wonder, how did this happen?

What has been your most lucrative work?

Ever since I stepped back on stage as Altered Images [with the musicians who make up her backing band] on a tour with the Human League, ABC and T'Pau in 2002 people have been asking me to perform, and this year I'm playing live every weekend from June to the end of August. So I've made a good steady living performing as Altered Images post-2000 – more than I ever did during the band's Eighties heyday. Doing *EastEnders* was also quite

“Dad had a fish business, We would eat what didn't sell: 'Aww, not lobster and chips again...'



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Taxman's finger-lickin' win over KFC

Ali Hussain

Fans of KFC's sauces may be disappointed by the outcome of a big battle over little dips after a judge ruled that they should be subject to VAT.

Restaurants have to charge VAT at 20 per cent on anything eaten on their premises and on hot takeaway items, but there is no VAT on cold takeaway food. KFC dipping sauces are often included as part of a meal deal but can also be bought for 40p each. Queenscourt, a franchise business that runs about 50 KFCs in the UK, argued that its dip pots were a popular product in their own right,

often bought separately, not just enjoyed with hot food, so should be exempt from VAT.

KFC's "supercharger sauce" was so popular it was also sold in bottles, it said. Between 2017 and 2023, Queenscourt's KFC outlets sold more than 400,000 dip pots that were not part of another transaction, a First-tier Tax Tribunal heard. HM Revenue & Customs,

however, argued that the dips were an enhancement to the food in the meal deal, and so should be subject to VAT.

The court found in favour of HMRC. It said that the number of people buying KFC dips separately was limited, averaging four dip pots per outlet per day.

Debbie Jennings from the accountancy firm Moore Kingston Smith said: "Yet again, VAT plays a big part in the world of food. If it is not energy bars, marshmallows, poppadoms or biscuits, then it is sauces. What next?"

HMRC said the judge has supported its view of the "correct VAT treatment of takeaway meal deals."

48p The new price of a KFC dip pot with VAT applied

How Trump will win

AUDIO

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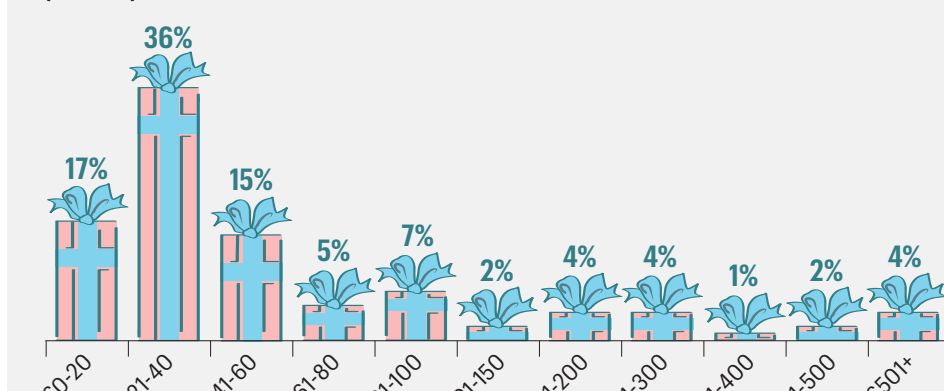
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£47,527

The average lost by property buyers to conveyancing fraud, which usually involves being tricked into sending your house deposit to a scammer

CHART OF THE WEEK WHAT WE PAY FOR FATHER'S DAY GIFTS

Expected spend



Source: Yougov poll of 2,000 adults in May