I know that is will not be taken into account but the fact that you are looking into cash is fantastic, my

Observations are

1 if you have £50 then you spend that in the market they have £50 They can pay the bills with cash mad it's still worth £50

However if yo pay by card the bank takes 18% of the £50 when you then pay your bill by card it's another 18% so after 5-7 your £50 is now worthless.

And the cards go down no one can pay just the other day HSBC went down on card payments for 6 hours.

I hope this helpful

Jason Maindonald