

Going Solo:

how to become a freelancer



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1 Introduction

Have you ever thought about becoming a freelancer? Do you know how to go about setting up your own business? Do you wonder if you've got what it takes? If so, this guide is for you. It explains the process I went through when I decided to change from being a full-time employee to becoming a freelance consultant, sharing what I learnt along the way. I produced this guide, together with some video logs, as my work based project for my Associateship of the Museums Association (AMA), a professional development award for museum professionals.

An obvious benefit of freelance working is that it is really flexible – you can choose where and when you work. However, this does require great discipline and the ability to plan and prioritise your workload. You get to work for a variety of different clients, which makes the work really interesting. It also means you have to be very good at multi-tasking, since you will often have to manage multiple priorities for different clients. Again, good planning is essential! Whilst you can potentially attract higher rates of pay per day than you would expect as an employee, that's because you have to pay taxes and expenses from your earnings. You have to learn to manage your money. There will inevitably be quieter times when there is less work available and you will need to be able to find your way through those leaner months.

The following sections contain practical advice to help you start your own freelance business.

1.1 How I Became a Freelancer

After working in museums for four years delivering an HLF funded project, I found myself looking for a suitable post to replace the job that I'd absolutely loved but which was coming to the end of its fixed-term contract.

Wanting to stay in the sector but finding the only suitable vacancies were in other parts of the country, meaning I'd have to relocate, I had to think again. It's really not at all easy or practical for people in mid-life to relocate for a job – especially not for a fixed-term, temporary job – even if they would like to. Moving house is an expensive and stressful business, and there are family commitments to be considered. I successfully secured a part-time maternity cover post locally, but I still needed to find another job to make up the shortfall in salary. I decided to take control of my own destiny and make the transition to freelance working, but still I struggled with the idea of taking on such a big personal financial risk – as a sole breadwinner, the thought of there being months with not enough money coming in to pay the rent is a very real concern!

After much deliberation, I decided to accept the challenge. After all, the job would pay me 80% of what I needed for the first 6-9 months, which put me in a good place to be able to try it out. I started promoting my freelance services, offering fundraising, training, evaluation and project management, with specialist experience working with arts and heritage organisations. I spent two months planning, setting up my website and organising everything I would need to start my business. I had an initial 'soft launch' whilst still working full-time and straight away found work through my network of contacts. Most of the work I'm being offered is coming from museums, but my skills are not exclusive to the heritage sector, and I've had some work from the wider non-profit sector too. After three months fitting in work around a full-time job, my hours reduced to 80% (the maternity cover post), at which point I already had enough freelance work in place to cover my shortfall of earnings for the next six months. I'm now looking to build my business up sufficiently to be able to become a full-time freelancer when my maternity cover contract comes to an end.

2 Business Planning

If you're contemplating making the switch to self-employment, this is a really important place to start. You need to think about what it is that you're going to do (and also what you're not going to do), and work out if there is a market that wants your services. Is it a viable option that's going to pay you what you need to earn?

The Princes Trust has published some particularly helpful [business planning resources](#). They are specifically targeted at young people, which is great because they don't assume any prior knowledge, and of course they're equally accessible to everyone, not just the under 30s. You don't need to complete every section of the plan as not everything will be relevant, but it's a very useful prompt to work through. Once you've produced your business plan, it's a good idea to ask someone who doesn't work in the sector to read through it with a critical eye. Having a different perspective, they will be able to spot things that people working in the sector might easily overlook.

Unless you're in a very fortunate position, you probably need to earn a certain amount of income every month. Being in paid employment is easy because if you're a salaried employee with regular working hours you know how much money is coming in every month, your tax and national insurance are deducted at source, you probably get paid leave for sickness and holiday, and you're probably in a pension scheme. Freelance work is a lot less predictable, there's no sick pay or holiday pay (although you can make provision for this yourself) and you have to manage your own tax, national insurance and pension out of the payments you receive.

2.1 Tax

For that reason, when working out how much you need to earn you need to think about your gross earnings (money you earn before tax). You could work this out by thinking about what level of gross annual salary would meet your needs. Another way is to think about how much net pay you need per year (your take-home pay) and multiply this by 1.5 to work out how much you need to earn before taxes. It's a very approximate calculation, but this method makes sure you still have enough for yourself after HMRC claim their share, leaving two thirds for you and one third¹ to pay taxes. If you always put away one third of every payment you receive, you will have enough to pay your tax and national insurance bills, and you should also have a little left over which you could use to pay yourself to take a holiday, or as a cushion in case you need time off for illness, or you could pay for [Income Protection insurance](#) to give you an income in the event of being unable to work through illness. Be sure to pay HMRC first though! If you want a more accurate idea of how much your tax and national insurance liability will amount to, try the [HMRC ready reckoner calculator](#).

2.2 Pension

Consider your pension arrangements too. You might want to take out a private pension plan to provide for your retirement. The cost of this needs to be built into your gross earnings. Seek professional advice on this matter.

¹ Work Your Way – advice on tax for Freelancers: <https://www.workyourway.co.uk/self-employed-how-much-should-you-put-aside-for-your-tax/>

2.3 Understanding Your Market

Once you know what you need to earn, you need to work out if it is feasible to earn that money from your proposed business. Analyse the market. How many potential clients are within your reach? How many clients would you need in order to achieve your target earnings? Who are your competitors? Look at freelance job advertisements (see [Finding Work](#)) – how much are clients paying for different types of work? Try out some market research – ask potential clients what they think of the services you’re planning to offer. Is this something they need and would be prepared to pay for? Think about what you have to offer that sets you apart from the competition – perhaps you are particularly experienced in a specialist field, for example.

2.4 Fees

You’ll need to think about your day rate too. Most freelancers charge a set rate per day or per hour. Clients like to know the day rate as a way of comparing value for money. How much you charge depends very much on the type of work you’re doing and how much your clients are prepared to pay. As a general guideline, average day rates for museum freelancers range from £200 - £500, depending on the type of work being done². Setting your day rate doesn’t mean you always have to charge that much, you can vary your day rate to suit the client, however, do not be tempted to under-charge for your work. Freelancers are paid a higher rate than employees because of the business expenses they have to pay and because they carry the risk themselves. Ultimately, if they can’t work, they don’t get paid (as opposed to an employee who is entitled to sick pay, in which case the employer carries the risk). Also, remember that hiring an employee costs the organisation much more than the advertised salary. Employer’s National Insurance contributions and pension costs (known as on-costs) add up. For example, a salary of £5,000 costs the employer around £6,500 with on-costs, but if a freelancer could be hired to do the same work for £5,000, the organisation can make big savings by using freelancers.

I was fortunate to have had a lot of experience of hiring freelancers in my previous job, so I had a good feel for the range of day-rates being charged and knowing what clients expect to get for their money. Value for money is only one of the criteria clients consider when choosing a freelancer. Clients are paying for your knowledge, experience and service, and your price should reflect the real value of what you are offering. If you under-charge, you are under-valuing your work which is very bad for you personally and professionally. For me, the decision about how much to charge was a combination of working out how much I needed to earn and having a realistic idea of how much clients would be prepared to pay. I also realised that under charging would mean having to cram in more jobs to be able to achieve my target earnings, at the risk of over-stretching myself then not doing the work to my very highest standard, which would be damaging for my professional reputation. When you decide upon your day rate, or the range within which you will operate, have the courage to stand by it! I’ll say it again, do not under-charge!

² Christina Lister, 2018, *Working With Freelancers*, SHARE Museums East:
<http://www.sharemuseumseast.org.uk/wp-content/uploads/2018/09/SHARE-Museums-East-Guide-to-working-with-freelancers-compressed.pdf>

3 HMRC – Tax Self Assessment Registration

First of all, you need to be aware of the [HMRC definition of self-employment](#). This is important because organisations are not allowed to contract freelancers as a way of getting an employee more cheaply. HMRC says:

“A person is self-employed if they run their business for themselves and take responsibility for its success or failure.”

“Self-employed workers aren’t paid through PAYE, and they don’t have the employment rights and responsibilities of employees.”

There is a piece of legislation known as IR35 that concerns hiring staff through intermediaries. Essentially it’s designed to prevent tax avoidance. Sometimes, some organisations, including local authorities, might want you to demonstrate that you are self-employed and not an employee. If you are providing your own equipment, working from home, largely autonomous in how you tackle the work, and if you could sub-contract the work out to somebody else, you are usually classed as self-employed, not an employee, and you are liable for paying your own tax and National Insurance. (N.B. this is slightly different if you are trading as a limited company, when you will be an employee of your company.) You can read more about self-employment [here](#), including an online quiz to test if you are working as an employee or a freelancer.

Once you start freelance work, you need to register as self-employed with HMRC. You can be registered as self-employed at the same time as paying tax through PAYE as an employee, you just have to complete a Self Assessment Tax Return annually to declare your self-employed earnings and pay tax on the profit you make.

You can register as a sole-trader, a partnership or a limited company. The [Gov.uk website](#) explains the difference between these legal entities and also explains how to register yourself for Self Assessment. Like many freelancers, I registered as a sole-trader because I’m not working in partnership with anybody else and this seems to be the simplest model, especially as I don’t have any prior experience of running my own business.

When you register you’ll be given a Unique Taxpayer Reference Number (UTR). You’ll also be sent an invitation to complete your Self Assessment online. The deadline for completing the return online is 31 January following the end of the tax year, so your Self Assessment for the tax year ended 5 April 2019 has to be submitted online by 31 January 2020 (the deadline is 31 October 2019 if you’re completing a paper form). That gives you plenty of time to finalise your accounts and pull together all the necessary information. It also means you need to keep safe the money to pay your tax bill, so be careful to keep sufficient funds back to do this. (If you’re following the advice in the section on [Business Planning](#), you’ll have kept back a third of the money you received for this purpose. Once you’ve paid your tax you will have a little bit left over to give yourself a bonus or pay for some holiday time!)

You’ll need to keep accurate accounts to record money coming in and your expenses too. There’s more advice about this in the section on [Accounting / Record-Keeping Systems](#). Be sure to keep receipts for all business expenses as these can be offset against your income and reduce your tax liability. For a detailed explanation of legitimate business expenses, see the [HMRC website](#). It’s worth reading this early on as some costs can be treated as tax deductible at different stages. For example, training which gives you *new skills* is normally not tax deductible, but training which

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maintains your skills or makes you compliant with your industry standard is tax deductible. If you're working from home you can claim back some overhead costs for heat and light. There's a simplified formula for this, which is explained [online](#).

The return itself is easier to complete than you might expect. Online help explains what is required in each section. If in doubt, call the Self Assessment helpline on 0300 200 3310. However, allow plenty of time because the first time you do it they may have to send you an access code by post, which can take up to a week. Also you will not be able to get through on the helpline during January at all! You can complete your return earlier, there's no need to leave it until the last minute.

4 Insurance

You don't have to have insurance to work as a freelancer, but you'd be ill advised to practice without it. Most clients will want to see your certificate of Professional Indemnity insurance at the very least, and some may also want you to have Public Liability cover.

Professional Indemnity insurance covers you against any losses your clients may incur as a result of something you do. For example, if you gave them some bad advice and they had to pay fines or charges as a direct result, they could claim against your Professional Indemnity insurance.

Public Liability covers you personally in the event of any claim from a member of the public. If you don't work directly with the public, you might think you don't need Public Liability cover, but you'd be mistaken. For example, if you were meeting a client in a museum and a visiting member of the public tripped over your laptop cable and injured themselves, you could be held liable for their injury. Without insurance, that could be a costly accident. That said, it's not compulsory, but some clients will want you to have your own cover and it may be in your best interests to be insured.

The level of cover you need depends on the nature of your business, and also your clients' requirements (some will ask for a specific level of cover), so you should speak to a reputable insurance broker for advice and get several quotes to compare.

5 Data Protection

Data protection has been quite the hot topic with the General Data Protection Regulation (GDPR) frenzy reaching its peak towards 25 May 2018. Not all details of the new legislation had been fully clarified at that time, so there were several grey areas causing confusion.

However, what is clear is that any business that processes personal data needs to register as a Data Controller (this was always the case before the GDPR). Personal data is defined as, "information that relates to an identified or identifiable individual"³. The nature of the data you are handling will depend on the work you are doing, but it's very likely you will be in possession of personal data of some sort or other, in which case you need to be registered. There is an annual fee of £40 for small

³ Information Commissioner's Office <https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr/key-definitions/what-is-personal-data/>

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businesses to register. To find out if you need to register, complete the [Registration Self Assessment check online](#).

Clients may be looking for reassurance from you that you are GDPR compliant. A Privacy Policy helps address any concerns, as it states how and why you process data, and how you ensure that you are processing data legally and securely. If you've any questions about Data Protection and the GDPR, the best source of information is the [Information Commissioners' Office website](#), where you can find lots of useful advice and resources. The [practical guide for micro business owners](#) is a very helpful document for freelancers and a recommended starting point.

6 Intellectual Property Rights

As an employee you have probably not thought about intellectual property (IP) much, since everything you produce is the property of your employer. However, as a freelancer, you own the rights to any resources you create, and you should think about protecting your rights. One way to do this is to have a clause written into your contract stating that you retain rights to all IP created under the contract. However, some clients insert a clause saying they own the rights to anything you produce under contract to them. How important it is for you to retain your IP rights is a personal decision and will depend on the nature of the work being done. If you're writing a report for a client, you might want to be identified as the author, but you're not going to be able to use it for anything else. However, if you produce a handout for a training workshop, you might want to be able to re-use it for a future session, so you'd want to retain your IP rights. Discuss and clarify this point from the outset and make sure the contract reflects your understanding of what you have agreed with the client. (See also the section on [Contracts](#)). You can read more about Intellectual Property Rights and Copyright [here](#).

7 Business Banking

A business bank account is mandatory if you set up as a limited company, and is advisable to have anyway as it will help you keep your business and personal finances separate. Again, if you're following the advice to keep back 1/3 of each payment you receive so that you've got the money to pay your tax bill, you'll need a bank account to help you manage this.

There are usually fees payable for business banking, although many will offer 6-12 months free for new start-ups. As with all financial services, shop around and look at comparison sites to find the best deal for you.

8 Accounting / Record-Keeping Systems

The volume and nature of your business will determine how detailed your accounts need to be. At its simplest level, you need to keep a record of income and of expenditure. A simple spreadsheet will suffice if you're comfortable using spreadsheets. Otherwise there are lots of accounting software packages available to buy, but my impression is that most are above and beyond what is needed by a sole-trader. However, if you're setting up a limited company or partnership, it may be

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worth considering using accounting software. Limited company accounts are required to be presented in a [prescribed statutory format](#) although small limited company accounts don't all need to be audited. HMRC defines 'small' as a turnover of £10.2 million or less. If the company's turnover is £632,000 or less it is classed as a 'micro-entity'⁴.

If you're not confident using spreadsheets or accounting software, consider paying an accountant to produce your accounts for you on an annual basis. You'll need to keep all your receipts, invoices and bank statements for them to work with, so a robust, systematic filing system is essential.

You will need to be able to produce invoices to charge your clients for the work you are doing. This can easily be done in a word processor or spreadsheet. An invoice needs to have the following information:

- Your name and contact details
- Your client's name and contact details
- The date
- A unique invoice number
- The client's reference number or purchase order number
- What the invoice is for
- How much it is for (including VAT if you are VAT registered *)
- How to pay the invoice (bank details or cheque payee)
- Your payment terms (eg payment within 30 days of invoice date)

* VAT registration is not compulsory if your annual turnover is less than £85,000, although you can opt to be VAT registered.

Make sure you keep a record of invoices you have issued and payments received. If an invoice is overdue, don't be hesitant about chasing payment - send a reminder and follow up swiftly with a phone call. Late payments and unpaid invoices will impact adversely on your cash flow, so be proactive. Contrary to what you might expect, often the bigger organisations can be the slowest to pay, like local authorities, whose finance systems are notoriously complex, rigid and bureaucratic. Be prepared that some clients will take at least 60 days to pay, regardless of what your payment terms state. Freelancers have a right to charge for late payments – there is [guidance available online](#) for dealing with this. Help yourself by being proactive from the start – make sure you have a purchase order number if you need one and complete any new supplier registration forms to avoid delays later.

Stay on top of your accounts and record keeping. It is surprisingly easy to forget that you paid for train tickets three months ago and miss those costs from your accounts. Using your business bank account for all business transactions will help you to keep track of your expenses, because you will be able to trace all income and expenditure through your bank statement. That said, when you are first starting up you might not have the money available in your business bank account, so be sure to keep an accurate record of anything you pay for from your personal account too.

⁴ <https://www.gov.uk/annual-accounts/microentities-small-and-dormant-companies>

9 Membership of Professional Bodies

Whilst not essential, it can be helpful as a freelancer to be affiliated to relevant professional bodies, and membership fees are a tax deductible expense. Members often subscribe to a code of professional conduct, so membership can be used as a statement of your professional integrity. Keeping in touch with professional bodies helps you stay up to date with developments in the sector, which is an important part of your continuing professional development. Some organisations also offer the opportunity to be listed in a directory of suppliers and freelancers, or they may feature job opportunities, freelance or employed, in their newsletters.

10 Marketing

As a freelancer, you are constantly marketing yourself, unlike as an employee when you only do it when you need to change jobs. You therefore need to get used to selling yourself and practise doing so regularly. This means knowing your strengths and being able to communicate them clearly to potential clients. It helps to know your 'elevator pitch' so you can talk about how your work benefits your clients, what you help them do. Keep your LinkedIn profile up to date. You can ask clients to endorse your skills and provide you with recommendations on LinkedIn, which you can review before they are posted so you can be sure they are 'on message'.

When it comes to marketing your services you need to find a balance that reaches your target market effectively, whilst making efficient use of your time and resources. Your business plan will help you identify your potential clients and understand how best to reach them.

It's likely that most business leads will come from your networks of people who know you. You need to invest in those networks because word of mouth referrals are what will help you establish and build your business. Make the most of networking and opportunities to expand your networks. Talk to people about what you're doing and hand out business cards. (See also the section on [Networking](#)).

You might consider a website to promote your services. This can be anything from a basic page about what you do and how to contact you, to a full online shop. Do some research into what similar freelancers have got on their sites to help you decide what you need, and try doing a flow chart of your client's 'journey' from first thinking they might want to contract a freelancer, right the way through to you getting the work. How well does your website support that client journey? Think about analytics too. It's helpful to be able to find out how your website is being accessed, by whom, and which pages they are using. It is relatively cheap and easy to set up a simple website by yourself, with only a little technical savvy. Alternatively, there are many options to help with site building from online services to local expert contractors. Shop around for the deal that suits your budget and level of technical ability. [WordPress](#), [Squarepace](#) and [Wix](#) are three very popular website building platforms.

Some freelancers use social media sites to advertise their services. How well this works depends on the extent to which your potential clients use those channels. You could set up a Facebook page for example, but if your clients are not Facebook users, you'd be wasting your time. Using Twitter can be a good way to get your name seen by potential clients, especially if you tweet regularly about topics your clients are interested in. However, it can be difficult to build and maintain engagement on Twitter. You might feel like you're investing a lot of time but not getting much back.

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Lots of freelancers use blogging as a way to engage with potential clients. It's a way of showcasing your understanding of a subject and also your ability as a writer, which could be advantageous. Remember, engagement is a two-way process. Providing readers with the opportunity to comment means you can enter into a dialogue with them. Think about how to direct readers to your engage with your blog and share it on social media (e.g. LinkedIn, Twitter).

As mentioned above, some professional bodies have directories of freelancers where you may be able to advertise your services free of charge or for a fee. Again, consider your target market; would they be likely to think of using a particular directory to find someone to do the work you are offering? If you're paying for advertising, think about which directories attract the clients you want to reach.

With all marketing activity, monitor how effective it is. Where does your website traffic come from? (i.e. what search terms are people using to find you? Which sites are referring them to you?) Ask clients how they heard about you. This will enable you to focus your marketing more effectively in the future. It is really important to make time to evaluate and improve your marketing.

11 Finding Work

Don't underestimate the amount of time you need to invest in finding work. You need to spend time searching online job sites and be ready to respond to invitations to tender for freelance work.

As with many museum jobs, museum freelance work is often advertised through the [University of Leicester Jobs Desk](#). It's worth subscribing to the [Arts Council's Arts Jobs](#) mailings or scouring their [jobs listings page](#) periodically and also keeping up to date with the freelance job scene through local arts and heritage forum newsletters and job sites.

There are lots of different places where work is advertised, but it does take time to trawl through them all. When you find a brief for a freelance contract that's right up your street, that's only the beginning. You then have to write your proposal in response to that brief, and some clients will want shortlisted freelancers to attend an interview as well.

Writing a proposal is your chance to sell yourself. Read the brief carefully to see what specific information the client wants. Generally, you need to demonstrate your professional approach to the work, give the client a sense of your skills and experience, and that you can do the job well, within the time frame and budget. You should outline your approach to the work, give a detailed budget breakdown showing how many days you plan to spend on each element, and give a brief CV that demonstrates your skills and experience.

What's difficult is that you're not getting paid to write proposals, at least not directly, and not every proposal will be successful. It can be difficult to accept rejection when you've spent a long time putting together a really detailed proposal, but you need to learn to cope with this, and also find a balance where your proposals contain just enough detail without taking too long to compose. Try writing a standard proposal for work that you regularly do that you can edit to fit specific jobs. This is going to save you time.

12 Contracts

A contract is a legally binding document that records what has been agreed on both sides. Some organisations provide their own and if so, you need to read the small print carefully and make sure you're happy. It's a good idea to have your own, written from your point of view, so that you can compare those offered by clients. You can always ask for clauses to be amended or added. There are lots of free templates available online. Once you've written your own contract, it may be worth asking a friendly solicitor to have a quick look.

13 Networking

Don't underestimate the value of your networks. They are a source of future business and also give you access to Continuing Professional Development (CPD) and also, really importantly, human contact.

Working on your own can be quite lonely, especially if you have previously been used to working in a busy office. Make contact with other freelancers and arrange to meet for coffee on a regular basis if you can. Digital networks are helpful too. For example, the [#MuseumFreelance](#) group on Twitter offers lots of very useful advice and online discussions as well as hosting an annual conference where you can meet with other museum freelancers from all over the country. Some might be your competitors, but they are also your colleagues and can be a great source of support.

Do consider entering into a peer mentoring agreement with another freelancer if you can. This gives you time to reflect on your practice and bounce ideas off someone else – something that's much harder to do on your own. My mentor helped me by reflecting back just how much I'd managed to achieve in a short space of time and how much I'd learnt – something I couldn't see myself because I was too close to it. You might also like to team up with other freelancers to bid for contracts jointly. Working as an associate of another, more experienced freelancer is a great way to get started. It increases your capacity, you have someone to support you and you can learn from their experience. I've found working in this way has greatly increased my confidence in the early stages of my freelance career, and also, having previously worked as part of a team, it is good to have a colleague to work with, rather than being entirely on my own.

Time spent on CPD and networking needs to be carefully balanced. Time out at conferences, for example, is a cost to your business in terms of conference fees and travel expenses, and it's also lost time because you're not working for a paying client during this time. It's very different from being a salaried employee, being paid to attend, with expenses covered! However, it is very important so you need to choose your opportunities wisely and budget for your attendance, both in terms of time and money. Carry out a cost-benefit analysis to help you decide which events are worthy of your investment.

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Those are the steps I've taken to move from full-time employee to full-time freelancer and some of the lessons I've learnt along the way. I hope it's at least helped you to further your thinking about freelance working, whatever stage you're at.

If you'd like to get in touch, you can do so via [my website](#), via [Twitter](#), or connect with me on [LinkedIn](#). I'd appreciate your feedback and I'd love to know how you're getting on. Good luck!

Further Information

Arts Council England Arts Jobs e-newsletter subscription: <http://www.artsjobs.org.uk/subscribe/>

Arts Council England Arts Jobs listings: <http://www.artsjobs.org.uk/arts-jobs-listings/>

HMRC definition of self-employment: www.gov.uk/employment-status/selfemployed-contractor

HMRC information about working for yourself, including the online quiz to test if you are an employee or self-employed: <https://www.gov.uk/working-for-yourself>

HMRC guidance on expenses for the self-employed: <https://www.gov.uk/expenses-if-youre-self-employed>

HMRC Self Assessment ready reckoner – for calculating tax and national insurance: <http://www.hmrc.gov.uk/tools/sa-ready-reckoner/calculator.htm>

HMRC simplified expenses (eg for office overheads): <https://www.gov.uk/simpler-income-tax-simplified-expenses>

Information Commissioner's Office – the authority on data protection and GDPR. Useful advice and resources: <https://ico.org.uk/for-organisations/>

Information Commissioner's Office data protection registration self assessment test, find out if you need to register as a Data Controller: <https://ico.org.uk/for-organisations/data-protection-fee/self-assessment/>

Information Commissioner's Office definition of personal data: <https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr/key-definitions/what-is-personal-data/>

Information Commissioner's Office GDPR guide for micro-businesses: <https://ico.org.uk/media/for-organisations/documents/2258293/eight-practical-steps-for-micro-business-owners.pdf>

Intellectual Property and Copyright: <https://www.gov.uk/intellectual-property-an-overview>

Miranda's website: <https://mirandaellis.online/>

Money Advice Service information about income protection insurance: <https://www.moneyadvice.org.uk/en/articles/do-you-need-income-protection-insurance>

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#MuseumFreelance – much more than just a hashtag! Excellent CPD and networking for museum freelancers, voluntarily run by museum freelancers: <https://twitter.com/museumfreelance?lang=en>

Princes Trust business planning tools: <https://www.princes-trust.org.uk/help-for-young-people/tools-resources/business-tools/business-plans>

SHARE Museums East resource, Working With Freelancers, by Christina Lister: <http://sharemuseumseast.org.uk/wp-content/uploads/2018/07/SHARE-Museums-East-Guide-to-working-with-freelancers-FINAL.pdf>

SquareSpace website building platform: <https://www.squarespace.com/>

UK Government advice on setting up a business: <https://www.gov.uk/browse/business/setting-up>

UK Government guidance on charging interest for late payments: <https://www.gov.uk/late-commercial-payments-interest-debt-recovery/charging-interest-commercial-debt>

UK Government information on statutory accounts for private limited companies: <https://www.gov.uk/annual-accounts>

University of Leicester Jobs Desk – where lots of museum work is advertised: <https://www2.le.ac.uk/departments/museumstudies/JobDesk>

Wix website building platform: <https://www.wix.com/>

WordPress website building platform: <https://en-gb.wordpress.org/>

Work Your Way advice on budgeting for paying taxes: <https://www.workyourway.co.uk/self-employed-how-much-should-you-put-aside-for-your-tax/>