



Freelancing Guide

A handbook for
successful freelancing



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Section 1 – Going freelance 6

Section 2 – What, where, how 9

Section 3 – Selling the product 14

Section 4 - Money 16

Section 5 - Legal 19

Section 6 - Developing your skills 23

Section 7 - Funding application basics 29

Appendices 30



Introduction

Creative Leicestershire supports small arts, design and media businesses in Leicester, Leicestershire and Rutland and many of the people we work with are freelancers. This guide has been produced as a quick overview of what you need to cover when working for yourself. It may not answer all your questions but will give you an idea of what you need to do, in addition to your creative work, to address some of the vital issues.

We provide a number of services for small creative businesses which also might also be useful to you. Most of these services are free:

- We publish a monthly e-bulletin of training, funding and market development opportunities plus jobs and places to work. Sign up to our mailing list at www.creativeleicestershire.org.uk
- We run three online directories of creative businesses to help promote your business:
www.leicestershirecreatives.org.uk (creative services for business)
www.madeinleicestershire.org.uk (visual art, designer/makers & galleries)
www.artslinknetwork.org.uk (participatory arts & media)

- We award around 20 business development bursaries each year, plus 4 graduate start up bursaries to graduates of De Montfort and Loughborough Universities.
- We have a business adviser who can work with you one-to-one on any business issues.
- We run programmes of around 40 informal training and networking events each year across Leicestershire and Rutland

More information about Creative Leicestershire can be found at www.creativeleicestershire.org.uk

The Freelance Life

Freelancing is a career option which many people see as the ideal route to the achievement of a healthy work-life balance. A large proportion of Creative Leicestershire's client base is composed of freelancers and sole traders.

There are many advantages to working in a freelance capacity, the first of which is the degree of flexibility and professional freedom that you will develop. Having nobody to report to except yourself means that you are accountable for your own business decisions such as where and how often you work.

Alongside these potential benefits to freelance work, there are also negative aspects which need to be considered. Many people who have undertaken freelance work have found that they become lonely, in particular if their work involves many hours spent by themselves at their computer or in their workshop. This in turn can lead to a lack of motivation which can result in a reduction in productivity. Keeping yourself motivated is often very hard so it is important to be able to discipline yourself, remain focused on your objectives and manage your time effectively.

The image of freelance professionals has changed in recent years. Whereas in the past people may have thought that freelancers were inexperienced and lacked focus, now they are seen as highly skilled and efficient professionals who are able to provide expert assistance, often at very short notice.

The nature of freelancing means that work is not guaranteed, so your income is therefore also not guaranteed. You have to be absolutely sure that your finances are managed effectively to enable you to cope with the inevitable quiet periods that you will encounter. As a freelancer, you will not be entitled to any additional benefits from an employer such as pensions and healthcare provision and you will also not have the opportunity to enjoy the satisfaction of promotion within a firm.

Finally, be absolutely sure that freelancing is right for you before you start. Take advice, talk to other freelancers. If you can achieve your career objectives through freelancing, and can maintain a healthy work-life balance, then you should be able to enjoy a long and successful career as a freelancer.

Setting up as a freelance means learning new skills, and there are pitfalls and obstacles to be avoided or overcome.

Some of these are:

- Unrealistic expectations of what you can achieve
- Poor market research
- Weak financial planning
- Failing to seek professional advice
- Poor balance between time spent on creative production and marketing/ sales generation
- Over-investing in equipment - unnecessarily tying up capital
- Overheads e.g. expensive workspace/office
- Poor credit control- not getting paid on time

Creative Leicestershire, in concert with other partners in the region, provides a range of advisory and training services which can help new and intending freelancers deal with some of these issues. For information, register on our website at www.creativeleicestershire.org.uk, and keep an eye on our regular monthly e-bulletin, and our information pages.

National Standards

Yes, there are now nationally-set standards of competence for creative freelancers. National Occupational Standards (NOS) provide a clear description of what you need to know and what you need to be able to do to perform a job successfully.

Standards exist across many occupational areas and millions of people have used them to ensure they perform their job to the national standard. The sector skills council organisations Creative & Cultural Skills (arts and design), Skillset (film and media) and Skillfast (fashion and textiles) are all developing national standards relevant to creative freelancers. Several have been completed and more are being prepared. We have written this guide taking into account the

existing national standards. To learn more about the standards and to get the most recent information about what standards have been developed, go to Skills for Business at <http://www.ukstandards.co.uk>

and

Creative and Cultural Skills: <http://www.ccskills.org.uk/Standards/tabid/193/Default.aspx>

Skillset: <http://www.skillset.org/standards/>

Skillfast: www.skillfast-uk.org

Setting up

In order to legally set yourself up as a self-employed sole trader there are several things you **must** do.

Make sure that you:

- register as self-employed with HM Revenue & Customs (HMRC)
<http://www.hmrc.gov.uk/selfemployed/iwtregister-as-self-employed.htm>
- obtain any permits and planning permission that you may need from your local authority
- contact your local authority to find out whether you need to pay business rates
- contact HMRC to register for VAT if you expect to have turnover of more than £68,000 a year (as at 2009/10)

- set up a financial record-keeping system
- put your name on all your business stationery, including letters, invoices, receipts and cheques

Useful guidance and resources can be found at Business Link <http://www.businesslink.gov.uk/>

Planning Your Business

It is important to plan, to be more proactive than reactive, to keep an eye on the future; here are some key areas to think about.

Business Plans

A business plan is a planning tool to help you document your vision and how you will achieve it. Be aware that a business plan is a living document, which means that you will need to keep it up-to-date as your business develops.

A business plan usually covers:

- The business objectives - your vision
- An outline of the products and services you intend to supply
- Demand - customers, competitors and your unique selling points
- Marketing plans - pricing, promotion and related Costs
- Finances - estimated sales, overheads, cash flow
- Organisational issues - premises, staff; equipment, IT support
- Success criteria - both business and personal
- A synopsis of the key points of your entire plan (executive summary) for those who have limited time to read the full document.

If freelancers are to plan (which is recommended) then it is necessary to carry out an internal and external evaluation. One of the more popular methods is by carrying out a SWOT analysis.

SWOT Analysis

SWOT is an acronym for Strengths, Weaknesses, Opportunities and Threats. The SWOT analysis should draw out any opportunities and threats that face the organisation, then together with the strengths and weaknesses, it is possible to see how opportunities can be exploited and threats can be mitigated or avoided.

The completed SWOT analysis should help give you an overview and a starting point as to where you want to go. Objectives are what you want to achieve and should be incorporated into a strategy, which outlines how you plan to do this.

Objectives should be SMART:

Specific – Objectives should specify what you want to achieve.

Measurable – You should be able to measure whether you are meeting the objectives or not.

Achievable – Are the objectives you set achievable and attainable?

Realistic – Can you realistically achieve the objectives with the resources you have?

Time-bound – When do you intend to achieve the set objectives?

SMART is a useful mnemonic, but in practice M-A-R-S-T is often a good way to actually write objectives.

Business Structure

Running a business is not just about working in a different way, the freelancer has to decide the form that the business will take. The choice of business structure will depend on the type of business, any inherent risks, industry stipulations and personal preferences.

The structure you select will affect:

- The records and accounts you have to keep
- Your financial liability
- The tax and national insurance that you pay
- How your business can raise money
- Management structure and how decisions are made.

The main forms are:

Sole Trader

In legal terms, the sole trader operates as an individual. Business finances cannot be separated from personal finances insofar as the sole trader carries unlimited liability and is personally responsible for obligations incurred. A sole trader is the most basic business form of self-employment with no start-up costs. A sole trader is taxed as a self-employed person and can claim business expenses against profits. The sole trader is personally liable for any debts that the business incurs. Most of Creative Leicestershire's small creative enterprise clients are sole traders.

Advantages

The advantages of being a sole trader lie in the self-sufficiency and independence of the person being able to do their own thing, and there is little or no regulation.

Disadvantages

There are several disadvantages of operating as a sole trader. The person cannot spread risk very easily without taking more owners on board. One source estimates that about 75% of small freelancers cease trading in the first four years.

Partnership

This is where two or more people run the business and share the risks, costs, profits and decision-making on an agreed basis. Each partner is self-employed and personally responsible for all debts run up by the partnership as a whole. A written partnership agreement is highly recommended.

A partnership is in many ways an extension of the sole trader in that the individual partner's business affairs are indistinguishable from their personal finances. They reap all the profits, divided according to agreed criteria which should be set down in a written partnership agreement, and carry full personal liability. If the business fails, there is a direct personal impact on the finances of the individual partner.

Advantages

The partnership enables individuals to spread risks in several ways. Decisions can be taken with the benefit of input from at least two people, enabling a broader perspective to be taken of the issues concerned. The business can fall back on the financial resources of more people, and there is also the possibility of tapping more sources of capital. Bigger, established partnerships may be able to attract venture capital, not normally available to a sole trader.

Most partnerships have a greater range of skills and abilities not available to sole traders. There is also less likelihood of business failure due to illness or other inability to work, as other partners may be prepared to take on more work temporarily to avert a crisis.

Disadvantages

Many of the disadvantages of sole traders apply to partnerships. There is unlimited liability, so the financial risk falls upon the individual partners. Unless the partnership is large and well-established, it is unlikely to amass any significant economies of scale, so the partnership may be unable to compete with bigger players in its market. Some disadvantages stem from the problems of shared responsibilities. Many partnerships break down because those involved cannot agree on direction, objectives, and split of profits or workload.

There is a fairly recent form, the Limited Liability Partnership (LLP) which is something of a hybrid between a partnership and a limited company. A LLP is a corporate body which has a continuing legal existence independent of its members, and offers reduced personal responsibility for business debts, unlike a partnership. For more information go to: <http://www.companieshouse.gov.uk/infoAndGuide/llp.shtml>

Limited Company

The limited company is a strongly established, robust and flexible business structure, which has been the most common method of forming a business for more than 150 years (the Joint Stock Companies Act 1856 was the foundation of modern UK company law).

A limited company is a separate legal entity existing in its own right, distinct from the shareholders or people who own or run it. It is somewhat more costly to set up and run than a sole trader or partnership, but the directors' personal assets are not normally at risk should the business fail. Limited companies have a greater regulatory and administrative burden placed upon them. They must register and file accounts with Companies House and are liable for corporation tax.

Companies have a formal constitution set out in the Memorandum and Articles of Association. The Memorandum sets out the framework of the business in a set of clauses. The Articles are the internal constitution, laying down how directors are elected and removed, rights and duties of shareholders and other internal constitutional matters.

The two main forms of limited company are:

- Company limited by shares
- Company limited by guarantee

The company limited by shares has shareholders and tends to be used in profit-making ventures - with the owners being able to take out the profits of the company by way of dividends. A company limited by guarantee tends to be used by not-for-profit organisations; any profits (or assets) are not available to be distributed to the members.

Advantages

The shareholders or founders have limited liability, i.e. they only stand to lose at most the amount of money they have invested in the company. Any obligations incurred accrue to the company itself, separate from the individuals. The owners of the business reap rewards in the form of dividends. Dividends are distributed profits, so the more the company makes, the more the shareholders gain. Shareholders can also gain by the value of their shares appreciating. If a company is successful the value of the shares will increase. The converse is also, of course, true. In a failing company, the shares can become worthless.

Disadvantages

There can be problems in extracting funds from the company for personal use. Limited companies have a

greater administrative and legal burden than sole traders or partnerships. If a company hits a bad patch, its poor performance can result in the value of the company falling. For many freelancers, where the value of the company is solely dependent on the owner, this is only a hypothetical problem.

Social Enterprise

A social enterprise is a business with primarily social objectives whose surpluses are not distributed to members of the company, but reinvested for that purpose in the business or in the community. Few freelancers in Creative Leicestershire's area are set up as social enterprises, though there are some cases where it is appropriate. Some social enterprises are also registered charities. This is an additional tier of regulation which can be applied to any of the variety of forms of organisation which a social enterprise can take on, including:

- Unincorporated association
- Trust
- Limited liability company
- Industrial and provident society such as community benefit society or co-operative
- Community Interest Company
- Charitable Incorporated Organisation (due to be introduced in 2010)

The last two are recent introductions aimed at simplifying the regulation of social enterprises.

Advantages

Easier to access public funds and shows a greater level of transparency and probity. Depending on the format adopted it will minimise the financial risk and exposure.

Disadvantages

Potential problems in extracting funds from the company for personal use, with a greater administrative, management and legal burden. The costs of formation may be higher than other business structures.

Social Enterprise East Midlands is the voice of social enterprise in the region and its website is a source of information, intelligence and resources for social enterprises, www.seem.uk.net.

For more information see:
www.setas.co.uk;
www.charity-commission.gov.uk;
www.cicregulator.gov.uk

Business Location

Choosing the right premises

Choosing premises is a key business decision. You want premises that help you operate effectively without excessive costs. At the same time, you want to avoid being tied to premises that might not suit you in the future. Different options suit different freelancers. Creative Leicestershire maintains a current knowledge of available workspaces and new developments of incubation and work spaces in our area. See the Places to Work pages on www.creativeleicestershire.org.uk

Working from home

Working from home has proved to be a good option for many Creative Leicestershire clients. A spare room at home can provide an office space big enough for a sole worker. Outbuildings can be converted into workshop or studio space. Even a garden shed can be a workspace at home. If at all possible, keep your home office or workspace separate from the rest of your house. Allocate a room as your workshop, studio or office that is solely for that purpose, otherwise you may find that work encroaches too much into your personal life.

You can include a proportion of your household overheads against the tax on your business, usually on a square-foot basis.

A cautionary note: you may have to pay business rates to your local authority on the part of your house that you use for work and pay council tax on the rest of the property. The decision to charge will depend on the degree of commercial use. For example, operating a business from a desk in your bedroom will not incur business rates, as the main use of the room would still be domestic.

Renting or buying a dedicated workspace

You can rent premises or buy a property outright. The rental or lease agreement will contain the rights and obligations of the landlord and tenant. Once signed this is a legally binding document with the tenant normally being personally bound. We recommend that suitable professional advice, such as from a solicitor, is taken in the interpretation of a rental or lease agreement.

Health and safety

Whatever premises you decide to work in, think carefully about the health and safety of yourself and any other people, co-workers or clients who may come there. Nobody but you will be looking after this essential aspect of your work. A good starting place is the Health and Safety Executive's short guide to regulations at <http://www.hse.gov.uk/pubns/hsc13.pdf>.

Marketing

Many creative sole traders and small enterprises in Creative Leicestershire's area are primarily product-led rather than market-led. The emphasis is on creativity, and satisfaction comes from meeting your own critical standards and achieving self-set goals.

Selling the work that is produced can sometimes be a secondary consideration and marketing often does not come naturally. Creative Leicestershire's clients most often put marketing at the top of their skills needs, and our programme of training events includes a number which relate specifically to marketing skills in general and for specific sub-sectors.

To be successful in making a business work, it is essential to focus on the customer. Here are some pointers:

- Understand what makes your work distinctive
- Think about what makes your work unique and why someone might choose it over something else. What is your unique selling point (USP)?
- Try to express that clearly and concisely (for example as a strap line) and use it in your written material (see promotion below).
- If there are a lot of people doing what you do, think about how you can specialise e.g. a web design company specialising in websites for schools, a dance school for children specialising in street dance

Presenting your work

Who is likely to buy your work? This might be other businesses or the general public.

Think about where those sort of customers will go to buy and what sort of papers, magazines, websites they read. How can you get free PR in those media?

Make sure you have a good collection or portfolio of work to present and short testimonies from past customers.

Make sure your work is well presented: well displayed, framed, packaged and labelled

Have some information about you, how you work and what makes you tick. If people are buying creative work they want to know about the person who made it.

Pricing your work

The price you charge for your product or service is one of the most important business decisions you make. Setting a price that is too high or too low will at best limit your business growth. At worst, it could cause serious problems for your sales and cashflow. If you're starting a business, carefully consider your pricing strategy before you start. This will be influenced by the type of service or product offered, competition, expertise, market forces and individual cost base.

When pricing your work take into account:

- What is charged in other places for the same sort of work - do some research
- How much it cost you - ensure you get a decent rate per hour to include covering all your costs plus a profit margin
- How you want to be perceived: affordable, market average, premium, luxury

Promotion

Decide what you want to use as your brand name and/or logo so people can come to recognise it. This could just be as simple as your name in a particular colour or typeface. Use it on all stationery, business cards, and websites. When producing promotional material make sure you include a description of what your product or service can do for your customer or client.

Have business cards made up for easy distribution amongst friends and former colleagues and prepare a portfolio containing references and evidence of relevant work experience. This will be invaluable in the early days when you are trying to secure your first clients and before you are able to rely more on word-of-mouth recommendations.

In the early stages you will need to focus on getting yourself known. Networking

skills are essential when starting out as a freelancer and it useful to attend any relevant trade fairs, exhibitions and events to find new contacts and clients.

Make it easy for potential customers to try your service or product - consider offering tasters or money-back guarantees.

Keep a database of past and potential customers and keep in touch every so often. This could be via a newsletter, Christmas card or occasional email about good news.

Make sure you assess everything you do to promote yourself so you can decide whether it is worth doing again. Keep records on how many sales or contacts you get from each fair, networking event, advert, mailing or from your website.

Use free promotional tools wherever possible e.g. press releases on an interesting story or new product.

Make sure you network with others to meet potential customers; find out about your competition and meet potential collaborators. This might include going to launches, private views, seminars, conferences, performances as well as networking events.

Sales channels

Think about the various ways in which you can sell your work or services. e.g. shops, galleries, websites, trade events. Will you be working directly with customers or through other businesses? If through others you will need to build some commission into your prices for them. Recognise who your customer is and who the consumer is. Your customer may not be the consumer and their needs may be different, e.g. a dance school's customer may be the parents, while the child is the consumer.

Profit

It seems a curious thing to say in a guide like this, but it is OK to make a profit. Experience of speaking to Creative Leicestershire clients has shown us that quite a lot of people worry about this question.

Perhaps it is because the concept of 'profit' has become associated with the idea of 'corporate greed'. Many would agree that making a profit at any cost is both morally questionable and environmentally unsustainable. But it is perfectly reasonable that as a freelancer you should expect to get paid properly for the work you do, just as an employee does. You are taking a higher degree of risk in setting up self-employed, and so it is reasonable that your return is greater too. What you produce is worth only what someone will pay you for it, and it is only possible to make a profit if your customers are willing to pay more for your product than it costs to you to produce it.

In accounting terms, profit is income generated, less costs incurred. It does not normally include money you draw out yourself, and will not include the cost of purchasing items such as equipment and computers; for these depreciation is claimed instead. An established freelancer can improve profitability through regular pricing reviews. When setting your prices you must make sure that the price and sales levels you set will allow your business to be profitable. You must also take note of where your product or service stands when compared with your competition.

Finance

Every new business needs money when starting up. For the majority of freelancers, equipment will need to be bought, the workplace established and marketing costs met - all before the first sale is made. Once you are trading, you will need cash to pay the bills and keep the business going.

There is a range of financing options. Choosing the right ones for your needs is essential. You can use your own money, borrow from family and friends or banks, or attract outside investors. Grants and government support may be available in some cases. Many freelancers use a combination of these, tailored to their specific needs and circumstances.

Using your own money

It may be difficult initially to break into the market, and you may benefit from having some savings behind you before you start so that you can get through the first few months while you build up your client base.

If you have savings which you can use to help set up your freelancing business, that is a very good source because you have complete control over the use to which funds are put. Take care to record everything that you spend from your own money, not only to keep good accounts but also so that these expenditures can be used most effectively when

it comes to taxation, and possibly setting up a limited company or seeking external investment.

Family and friends

Loans or gifts from family or friends can be an invaluable benefit for a start-up or growing business, but there are potential pitfalls too. Make sure that the terms of any loan or gift are clearly understood, preferably written in an agreement which all parties sign, to ensure that there are no misunderstandings about who owns what, and who is due what repayment or return on investment. Families and friends can fall out!

Bank borrowing

Bank borrowing can be very useful in setting up, though at the time this guide is being written, the impact of the credit crunch means that bank lending is hard to get. Be aware that in this time of restricted bank lending, you are competing with others for a limited supply of finance. You will need to have a soundly researched plan, and a clear demonstration that you have a potential market, as well as being able to put up security for a loan.

External investors

For a start-up freelance to be seeking external investment is unusual, but bringing in an investor to finance growth on the basis of a record of success can be suitable for

some creative enterprises. Usually this would be linked to creating a company limited by shares, with the investor taking a shareholding on specified terms, in the 'Dragons' Den' fashion. There are public investment funds as well as private ones. Connect Midlands (www.connectmidlands.org) provides much valuable information and training for high-growth businesses intending to take the investment route.

Benefits and tax credits

It is possible for freelancers to apply for government support via the tax credits scheme. If you're responsible for at least one child or young person who normally lives with you, you may qualify for Child Tax Credit. If you work, but earn low wages, you may qualify for Working Tax Credit. For further details see <http://www.hmrc.gov.uk/taxcredits/index.htm>. If you are unemployed, and meet the relevant criteria, the New Deal may be helpful, see www.jobcentreplus.gov.uk/JCP/Customers/outofworkhelplookingforwork/Getting_job_ready/Programmes_to_get_you_ready/New_Deal/

Cash Budgeting

Cash is the lifeblood of any business and organisation, poor control of it and insufficient access to it will result in business failure. Cash is critical in the short, medium and long term; weak control will lead to a lack of sustainability.

If cash is not pulled in on time to (at least) meet cash liabilities then sustainability is normally maintained by additional borrowings and/or payment delays of liabilities - whether it can continue to be maintained is a separate issue.

It is critical that freelancers prepare a cash flow forecast, this is vital for risk management and identifying potential problems. The construction of a cash budget requires you to look at the future and to address three key questions

WHEN do you receive and pay cash?

WHAT do you receive and pay cash from/to?

HOW MUCH do you receive and pay cash from/to?

These are the essential questions that you need to answer if you want to build a relevant and effective cash flow forecast.

A cash flow template can be found at www.paa.uk.com, or http://www.businesslink.gov.uk/Starting_a_Business_files/SU0020.xls, among many others.

Accounting

Understanding accounting and finance is important for an effective freelancer.

Accounting affects three main areas:

- Record keeping
- Financial accounts
- Management information.

These elements help measure and control performance, tell us how we are doing, and help guide us in the running of any venture.

Bookkeeping

You should keep records of income, purchases, expenses, assets and liabilities. This can be done on scraps of paper, but a good formal system of record keeping is recommended. Good recording systems enable you to satisfy your obligations to the appropriate tax and government agencies, control and monitor the business and provide an effective management information system.

The objective of financial accounting is to provide financial information about a business. This information is given in a set of financial statements, which are:

- The profit and loss account - a summary of the business's transactions for a given period of time (a month, a quarter, a year)
- The balance sheet - a statement of the business's financial position (debt, assets and value) at one point in time

Financial records will need to be kept for

- Proper financial control
- Information
- Transparency
- Third party obligations
- Contractual obligations

Any records that are kept need to show

- What cash has been spent and received
- Monies paid in and out of the bank
- Who you owe money to
- Who owes you money

The level and extent of the record keeping system will be influenced by the size and complexity of the freelancer's business. The information below presents an overview of record keeping which can be adapted in light of individual circumstances - the key is that some form of regular and organised record keeping should be implemented.

Bank and Cash Records

Cash transactions should be kept to the minimum. Petty cash transactions must be recorded on petty cash vouchers and in a petty cash analysis book, and analysed under appropriate headings (for example 'travel expenses', 'postage'). Whenever possible a receipt should be obtained and stapled to the petty cash voucher, which should be numbered. Always record full details of the transaction - the amount, what it is for and the voucher number. The amounts entered in the columns in the cashbook should be included in the business accounts.

Imprest System

This is a popular system that is used to record cash payments and would be used for petty cash payments. A level for a cash float is decided upon and this is put into a cash box (keep it secure and safe), when the float becomes low it is topped up to the original cash float.

Cash analysis book

The cash analysis book, often known as the cashbook, is an organisation's most important financial record. Entries should be made as soon as possible after every transaction (i.e. money paid into the bank, cheques drawn or standing orders or direct debits paid).

Cash analysis books use a number of columns to analyse each transaction. Each column is given an appropriate heading, for example, Stationery, Rent, Travel, etc. If all income is recorded in one column, this should be headed 'income'. Although not compulsory, operating a business account will keep your personal finances separate from the business and present a more credible status. Remember; the Inland Revenue has the right to look at your business records and therefore you will need to keep them for at least six years.

Bank statements and bank reconciliation statements

A bank statement is the bank's record of your finances. This record may not agree exactly with that in the cash book because it can take a few days for deposits

and payments to appear in a bank account. Bank statements should be checked immediately against the cash book and a bank reconciliation statement should be prepared along the following lines and kept at the back of the cash analysis book. If the two figures do not agree, check the entries in the cashbook:

- Have all payments and receipts been entered correctly?
- Has a cheque issued some time ago not cleared?
- Has the cashbook been added up correctly?

Customer records

Every time you do some work for a client you should produce an invoice (or provide a receipt and keep a copy if you are paid in cash). The invoice should contain a minimum level of information, namely:

- (a) date - this should be the date when the work was completed;
- (b) customer's name and address;
- (c) invoice number/ reference;
- (d) a brief description of what work was carried out;
- (e) value of the invoice- exc. and inc. VAT (if you are VAT-registered).

The invoices should be filed in numerical order, ideally divide the file into a paid and unpaid section. As the invoices are paid transfer them to the paid section.

Supplier records

Most freelancers with relatively straightforward affairs can adopt a method similar to cash analysis; purchases are recorded (when the item is purchased or service provided) under the appropriate heading, e.g. stationery postage, travel etc. When the bill is paid this should also be recorded. Suppliers may send remittance advices; these should be attached to the invoices.

Credit Control

Many freelancers fail in the first few years due to cash flow problems. It is essential to take a professional approach to getting paid. Freelancers face a delay between generating income and subsequently receiving the cash, example sources being from fees, sales, grants and donations. There are effectively two stages to the management of credit control, namely the initial granting of credit facilities and its subsequent management. Granting credit always carries an element of risk (of not receiving the cash), credit control is about the management of that risk.

Clients should be assessed for their credit worthiness (credit scoring), the size and status of the client is not a determinant of their credit worthiness, large organisations are as likely to default as small ones.

Credit scoring can be carried out using trade and bank references, Companies House information, county court register, client visits, rumours, first impressions and credit reference agencies. The internet is a useful tool in credit scoring and gives access to a large amount of relevant information and credit ratings. The key idea behind credit scoring is to profile the client in terms of risk.

Ideally a written agreement should be drawn up stating the terms and conditions of payment, e.g. number of

days to pay, interest being levied on late payments, legal title to goods not passing to the client until full payment is received etc. This will be important if legal action has to be instigated.

Once the invoice is issued then call the client within a few days (as part of a 'post sales' review) to check that the client is happy, that there are no problems and that the invoice was received by the correct person or department. If payment is not received by the due date then reminder letters, faxes and phone calls need to be made, the letters or faxes will go up in severity from the 'friendly' to potential court action - at this stage client relationships would have deteriorated - court actions can be instigated online and are procedurally efficient.

Technology can play an important part in credit control, for example the issuing of invoices via e-mail, setting up time alerts (using Microsoft Outlook or similar calendar programme), and the production of credit reports showing outstanding invoices and days outstanding. Electronic delivery methods will quicken the collection processes, provide confirmation that the invoice was sent, and save money on consumables and postage. Remember to:

- Have a simple contract or agreement in writing. If you are not given one by the

client, then send yours to them.

- Invoice for part of the job upfront. Your contract can include staged payments for each section of work including an invoice upfront to start the job.
- Make your terms of payment clear in writing and when speaking to your client. On your basic contract include information on cost, delivery arrangements, payment terms, time limits for raising a dispute, quality.
- Make sure the clients know that you can charge interest on late payments. Since 2002 small companies can charge statutory interest for the late payment of commercial debt after an agreed period or the default period of 30 days. You can also claim reasonable debt recovery costs. Put this information on the bottom of your invoices.
- Have a system for sending out invoices, logging when they are paid and chasing unpaid invoices.
- Retention of title in your contract allows you to retain ownership of goods already supplied until they are paid for.

Also remember that getting paid is only part of the story - regularly monitor your income against projected expenditure and adjust your charging to reflect realistic overheads and time spent.

Savings and Pension Planning

Savings

Freelancers do not normally have a financial safety net, no work normally equates with no income. It is important that freelancers save and put money aside, this will serve a number of purposes, (a) funds available to pay for tax and other liabilities; (b) financial safety net if there is no work; (c) enables the freelancer to take time off or holidays.

Pension planning for the self-employed

A pension gives you a retirement income, paid for by investments built up during your working life. The State Pension is funded by your National Insurance contributions but only provides a small income. You are likely to need an additional pension to retire comfortably. As a self-employed person, you cannot join an employer's pension scheme and do not qualify for the additional State Pension. However, you can take out another type of private pension such as a personal pension or a stakeholder pension. The amount you get at retirement depends upon how much money has been paid in, how well it has been invested and the age at which you retire. Independent financial advice is critical in this area, and any area of financial planning. Start early.

Exit strategy

When you are setting up your business it is essential to think about how you will ultimately end your involvement with it. A well thought-out exit strategy can help you to maximise the value you get from your business, successfully market your business to potential buyers or investors and ensure you end your involvement with as little disruption to the business as possible. Regardless of whether your exit occurs to a planned schedule or you are forced to make a move for unexpected reasons, the decisions you make when setting up can affect how easy it is for you to eventually exit your business.

Tax & Compliance

A freelancer operates within a framework of legislation and regulation, none more so than when dealing with the Inland Revenue (Her Majesty's Revenue & Customs, HMRC). The consequences of non-compliance usually result in penalties and interest being levied by HMRC.

Obligations

As a minimum a freelancer will need to formally notify and register with HMRC within 3 months of starting as a freelancer. There is actually no time limit to register, however if you do not register within three months from the end of the month in which you first started your business, you will receive a penalty of £100 for late notification.

You can call the Self Employed Contact Centre on 08459 154 515 who will give you information, issue you with a starting up in business guide and register your self-employment if you do decide to become self-employed. You can register online at <http://www.hmrc.gov.uk/selfemployed/register-selfemp.htm>

Most freelancers will need to complete and submit a tax return to HMRC, electronically or in paper form, the return covers all income and capital gains earned in a tax year (6th April to 5th April).

There are a number of key dates in the tax filing calendar:

- If a paper return is being filed then the completed return must be sent in by 30 September following the end of the tax year if you wish the tax calculation to be done for you and have any tax owed (under £2,000) collected via your PAYE code

- If filing via the Internet then the requisite date is the following 30 December
- 31 January is the normal final deadline to submit the returns and pay any tax due - if penalties and tax are to be avoided
- Payments are normally made twice a year, 31st January & 31st July, these are made up of payments on account (advance payments for tax) and balancing payments (clearing arrears).

A freelancer will pay income tax on profits generated by the business (sole trader or partnership), or corporation tax and PAYE if operating through a limited company. Sources for the relevant tax rates are quoted in Appendix 1.

National Insurance

Individual freelancers will pay self-employed flat rate (Class 2) National Insurance contributions (NICs) throughout the year. These are collected by HMRC, usually by a quarterly bill or direct debit. Contributions give an individual entitlement to benefits including state pension, maternity and unemployment benefits. Additional (Class 4) NICs will be paid together with your bi-annual tax bill if profits exceed a certain limit.

Tax Deductions and Claims

Money will be spent by the freelancer on a wide range of things, some will reduce their tax bill, and others will not - on average every £100 of allowed costs will save the freelance at least £30 in tax. In general the expenditure reduces tax if it is 'wholly and exclusively for business purposes'. The Revenue, by concession allows certain expenditure to be split on an equitable basis between business and personal, for example vehicle running costs and telephone costs are usually divided between business and personal use.

Where a freelancer makes business journeys outside their normal pattern, or the business is by its nature itinerant, for example a travelling freelancer, then modest expenses may be tax deductible. Where a business trip necessitates one or more nights away from home, the hotel accommodation and reasonable costs of overnight subsistence are deductible. The reasonable costs of meals taken in conjunction with overnight accommodation are allowable, whether or not paid on the same bill.

A freelancer can choose to claim actual costs of business travel using their own transport or claim a mileage allowance instead; this mileage allowance is given for cars, motor bikes and pedal cycles - this can be more advantageous than claiming actual costs.

Where a freelancer pays for training courses with the purpose of up-dating their skills and professional expertise, it is normally allowed as a tax deduction. However, if a completely new specialisation or qualification will be acquired as a result of the expenditure, it is unlikely that the expenditure will be allowed.

Expenditure on business entertainment or that which is incidental to business entertainment is not allowable as a tax deduction. Business entertainment means the provision of free or subsidised hospitality or entertainment. The person being entertained may be a customer, a potential customer or any other person.

If a freelancer can demonstrate that hospitality is given as part of a contractual arrangement in which services of an equivalent value are provided, then the hospitality costs are not treated as business entertainment, and the expenditure allowed. Other deductions can be made in respect of the use of a room as an office and the purchase of equipment.

VAT - Value Added Tax

If your business has an annual income (excluding grants) of more than the current threshold (£68,000 for 2009/10) you must register for VAT with Customs & Excise, and once registered you must charge your customers VAT and submit regular VAT returns.

A VAT-registered business must charge its customers

VAT (output VAT) on the value of its goods and services, it will pay VAT (input VAT) on the goods and services it buys in, the difference between output and input VAT is paid to HMRC, or claimed back. Businesses may choose to voluntarily register for VAT, this may be because they wish to project a certain image about their business (by way of size) or be able to claim back VAT.

There are effectively three categories of supplies for VAT purposes, standard-rated and zero-rated (taxable) and exempt supplies (non taxable). Zero-rated supplies include the supply of food, books (but not stationery), children's clothes, protected buildings; exempt supplies include works of art sold by private treaty to public collections, charity fundraising events, education, health and welfare. See <http://www.hmrc.gov.uk/vat/forms-rates/rates/goods-services.htm#2> for details. VAT registration is governed by the level of taxable supplies.

The standard rate of VAT is 17.5%. It was reduced to 15% from 1 December 2008 until 1 January 2010, when it will go back to 17.5%.

Employment Status

The majority of freelancers consider themselves self employed, however this may not be a view shared by the client. The client is under a legal obligation to assess the status of the freelancer, i.e. whether the freelancer is employed or self-employed, this is called a 'status test'. The status test will have a fundamental bearing on the way payments are made to the freelancer.

Payments to the self-employed can be made gross, whereas payments to employees have to be made subject to taxation under the rules of Pay As You Earn (PAYE). A freelancer's claim that they are self-employed is not sufficient to discharge the client's responsibility; a 'status' check must be carried out.

The essential characteristic of employment is a contract of service, and that of a self-employed worker is a contract for services. A contract of employment must contain an obligation on the part of the employee to provide their services personally, without such an obligation the contract is not one of service. The terms of the contract are not conclusive in determining status, and over the years a number of factors have evolved as indicative of contract for services, and therefore a pointer to self-employment.

Some of these factors include a right of substitution of personnel: the worker using their own money and taking financial risks; flexibility regarding working hours and place of work; the worker's right to decline to perform certain work: a statement that the worker will be responsible for their own tax affairs; the worker being responsible for rectifying work in their own time and at their own expense.

Each case or situation has to be judged on its own individual circumstances and merits, and there is no formulaic approach available to determine whether a worker is employed or self-employed. Freelancers need to be aware that they must also apply these tests to any individual that they work with, or buy services from.

Legal Issues

The Law Of Contract

In a wide variety of agreements with individuals and organisations, if someone does not honour their side of the agreement, it does not necessarily mean that there will be any legal consequence. With any form of business or commercial relationship it is always important to have good written records, however it is not essential for a contract to be in writing for it to be legally effective. The following are the fundamental requirements for a contract to be valid:

- An intention to create legal relations - the parties are intending to accept the authority of the law, and to be bound by their contracts
- Capacity - the parties must have the legal capacity, or ability, to enter into the contract and accept the authority of the law
- Offer and acceptance
- Consideration - both parties must provide money or money's worth
- Consent - the parties must genuinely consent to the terms of the contract

Intellectual Property

Freelancers in the creative sector may often be involved with intellectual property, from a creation and/or use perspective. Intellectual property, often known as IP, allows people to own their creativity and innovation in the same way that they can own physical property. The owner of IP can control and be financially rewarded for its use. The four main types of IP are:

- Designs for product appearance
- Copyright for material including literary and artistic material, music, films, sound recordings and broadcasts, software and multimedia
- Patents for inventions - new and improved products and processes
- Trade marks for brand identity

Generally an idea can not be protected until it is elaborated or developed into a design or work. Copyright arises automatically, without any registration, as soon as there is a record in some form of what has been created. Other forms of IP rights (or IPR) need to be applied for and granted.

There are additional forms of IP extending to trade secrets, plant varieties, geographical indications, performers rights and so on. More than one type of IP may apply to the same creation.

The Patent Office has established a dedicated office and website dealing with all aspects of intellectual property, www.ipo.gov.uk. There is a helpful Creative Leicestershire information sheet on intellectual property rights on our website.

Insurance

There are several main types of insurance that you will probably need to look into when in business.

- Liability insurance
- General & commercial insurance
- People, life & health

Liability insurance

As a business owner or employer, you have a legal responsibility towards your customers, the public and any employees. You could be held legally liable and risk being sued if a member of the public or an employee is injured as a result of your negligence or breach of duty.

Liability insurance is designed to pay any compensation and legal costs that occur if an employer is found to be at fault. If you employ anyone it is most likely that you will need to have employers' liability compulsory insurance (ELCI). If you are providing research or advisory services you will generally need to have Professional Indemnity Insurance (PII) to protect you in the case that a client suffers a loss consequent on your work.

General & Commercial Insurance

Insurance can protect your business against damage to, or the loss of, physical assets. The cost of insurance depends on both the insurer's assessment of the likelihood of damage and the size of any payment they may have to pay in the event of a claim.

If you are working from home, make sure that your domestic insurance covers your activity. Similarly see that your motor insurance covers you for business activities.

People, Life And Health

If you suffer an injury, illness or death, there could be serious financial consequences for you or your business. Insurance can provide protection for the business itself, as well as for the individual concerned. If you are thinking about buying some insurance protection, it is always a good idea to get expert help from an independent financial adviser.

There are many suppliers of insurance for freelancers. An online search for the type of insurance you need will quickly find a range of suppliers, and insurances can often be bought over the internet.

Developing your Skills

Freelancing is a demanding business. You need to be something of an all-rounder. You will need to keep your skills up-to-date and relevant, and to learn new skills when you need them.

Independent research has confirmed the high level of need among new art and design graduates for a range of career management and enterprise skills.

The largest gaps were related to negotiating and networking skills, significant gaps emerged in self-confidence, self-promotion, entrepreneurial skills, time management and the ability to cope with uncertainty. The importance of self-motivation, decision making, problem solving, creativity, communication, team working and craft/technical skills was also shown.

Negotiating, networking and self-promotion skills are vital in a field where knowing the right people, being in the right place at the right time, establishing one's reputation and maintaining a high level of visibility are essential.

There are networks and support initiatives which can help you keep abreast of developing skills. Creative Leicestershire itself is only one. There is a wide range of skills training and development available, and our monthly e-bulletin keeps

up-to-date with what is on offer locally.

A mentor can be an invaluable aid to developing your skills, and you business more generally. You might approach someone you know and respect, on an informal basis, to advise and guide you. In our region there is a programme which provides subsidised support for people seeking to have a mentor, see Mentoring for All at www.mentoringeastmidlands.co.uk, or call 0845 058 6644.

Time Management

Many freelancers have to juggle a range of paid and non-profitable activities at any one time. Below are some general points to bear in mind.

Daily Planning

Once you are familiar with using a system that suits you to organise and prioritise incoming tasks you can begin to build on that system and incorporate other planning techniques.

Use Your Time To Your Advantage - Be In Control

Plan your day bearing in mind when your energy levels are at their highest. Don't break your chain of concentration with interruptions that you can prevent.

If you are becoming increasingly aware that your time seems to be slipping away and that there is a danger that tasks could start to edge towards critical deadlines, check this out. Keep a time log to see where your time goes. Minimise too many interrupting phone calls.

Handling Paperwork

Get into the habit of managing your desktop as if it is one of the most important elements to winning back your time. If you have one project, one piece of paper or whatever you are working on in front of you and the rest of your desk is clear, you're bound to have more energy, focus and direction for that project.

Handling Interruptions & Distractions

Keeping a handle on distractions will be the main issue to deal with, this might be in the form of casual callers and people who ask if you "have a minute", which rarely means a minute. Ways in which to deal with this is to keep an appointment diary visible for enquirers to see and use. For other interruptions and distractions keep a note book with you at all times, not only will this banish all the scraps of paper but when at your desk you can instruct people to note down their query in a central place.

Funding Application Basics

A possible source of funds for some freelancers in the creative sector is through public funding such as local authorities, the Arts Council, European and national economic development funds and the like. There are also private trusts and foundations, including Princes Trust. Approaching any of these sources is done through a formal application process. It is important that applicants adhere to the specific application guidelines that are stipulated by the funder. There are some general considerations, we have outlined these below:

Understand the purpose of the funder

There are very few sources of generalised 'good cause' funds. The great majority of funders have clear published statements of their strategies and the objectives they aim to achieve, and the priorities for their funds. Read them! Understanding what a funder wants to achieve, and figuring out how, or whether, you can help fulfil them, is the most useful thing you can do before setting out to make applications. You can also save a lot of effort wasted in applying to sources for which what you are doing is not a priority.

Your Selling Points

Give a few key reasons why the work you are doing is aligned with the funder's objectives and meets their criteria. There is a big

difference between saying what you are doing and explaining how it is going to help achieve their objectives and so is worth supporting.

Facts and figures about your work

Research, statistics and figures, which will help demonstrate that you understand your market, the value of your work and how to put it before the potential customers. Existing orders for what you produce or provide are a great incentive to potential lenders or grant-makers.

A plan & budget for your business.

You need to be clear what you intend to do, how and when you intend to do it. These can be written up into a simple project plan. You can put them together as a financial plan for what you propose, properly and fully costed and covering all the items of expenditure you plan to incur, and the income you plan to generate from the enterprise.

Back-up literature

Have brochures, annual accounts, testimonials and other good information available to attach to your written proposal. These will enhance your case and improve your chances of success.

Say 'Thank You'

If you succeed in getting a grant note any restrictions

or obligations on your part and make sure you comply with these. Say 'thank you' immediately.

Keep in touch

Maintain contact with those who are supporting you, and do not omit to liaise with those you feel are or should be interested in your work. Report on your successes and continue to build your credibility with them.

Go back

Ask those who have supported you for further support next year or the year after. Remember they have already demonstrated that they like you and what you are doing. Go back to those who have turned you down if you think that they should be interested. Persistence can pay. Note any reasons given for rejection. It may be worth finding out if there is a chance for reapplying and trying to fix up a meeting to discuss your proposals further.

Creative Leicestershire itself has a modest fund which annually provides small business development bursaries to creative enterprises in Leicester, Leicestershire and Rutland. Keep an eye on the website at www.creativeleicestershire.org.uk. There is a good deal of useful information there about other potential sources of funding which we update frequently.

Appendix 1 - Tax and National Insurance Rates

The tables below are correct at the time of going to press, but rates change regularly. For the latest information on tax and national insurance rates go to:

www.hmrc.gov.uk/rates/it.htm or www.hmrc.gov.uk/rates/nic.htm

Income Tax Rates and Allowances

Income Tax allowances	2007-08	2008-09	2009-10
Personal Allowance	£5,225	£6,035	£6,475
Personal Allowance for people aged 65-74 (1)	£7,550	£9,030	£9,490
Personal Allowance for people aged 75 and over (1)	£7,690	£9,180	£9,640
Married Couple's Allowance (born before 6th April 1935 but aged under 75) (1)(2)(3)	£6,285	£6,535	Not applicable
Married Couple's Allowance - aged 75 and over (1) (2)	£6,365	£6,625	£6,965
Income limit for age-related allowances	£20,900	£21,800	£22,900
Minimum amount of Married Couple's Allowance	£2,440	£2,540	£2,670
Blind Person's Allowance	£1,730	£1,800	£1,890

- (1) These allowances reduce where the income is above the income limit – by £1 for every £2 of income above the limit. However they will never be less than the basic Personal Allowance or minimum amount of Married Couple's Allowance.
- (2) Tax relief for the Married Couple's allowance is given at the rate of 10 per cent.
- (3) In the 2009-10 tax year all Married Couple's Allowance claimants in this category will become 75 at some point during the year and will therefore be entitled to the higher amount of the allowance - for those aged 75 and over.

Income Tax rates and taxable bands	2007-08
Starting rate: 10%	£0-£2,230
Basic rate: 22%	£2,231-£34,600
Higher rate: 40%	Over £34, 600

Income Tax rates and taxable bands	2008-09	2009-10
Starting rate for savings: 10%*	£0-£2,320	£0-£2,440
Basic rate: 20%	£0-£34,800	£0-£37,400
Higher rate: 40%	Over £34,800	Over £37,400

* From 2008-09 there is a 10 per cent starting rate for savings income only. If your non-savings income is above this limit then the 10 per cent starting rate for savings will not apply.

The rates available for dividends are the 10 per cent ordinary rate and the 32.5 per cent dividend upper rate.

National Insurance - rates and allowances

£ per week	2007-08	2008-09	2009-10
Lower earnings limit, primary Class 1	£87	£90	£95
Upper earnings limit, primary Class 1	£670	£770	£844
Married women's reduced rate between primary threshold and upper earnings limit	4.85%	4.85%	4.85%
Married women's rate above upper earnings limit	1%	1%	1%
Class 2 rate	£2.20	£2.30	£2.40
Class 2 small earnings exception	£4,635 per year	£4,825 per year	£5,075 per year
Class 3 rate	£7.80	£8.10	£12.05
Class 4 lower profits limit	£5,225 per year	£5,435 per year	£5,715 per year
Class 4 upper profits limit	£34,840 per year	£40,040 per year	£43,875 per year
Class 4 rate between lower profits limit and upper profits limit	8%	8%	8%
Class 4 rate above upper profits limit	1%	1%	1%

Appendix 2 - Glossary of Terms

Asset	Items of value controlled and used by the business.
Capital expenditure	Expenditure incurred in the acquisition of fixed assets for business use and not intended to be resold
Corporation tax	Tax payable on company profits
Creditors	This is part of current liabilities and is the sum of money owed by a business to its suppliers.
Current assets	These are short-term assets such as stock, debtors and cash.
Current liability	Short term debt payable within one year, e.g. suppliers
Debtors	This is part of current assets and is the sum of money owed to a business by its customers.
Depreciation	A non-cash expense which is the cost of using an asset.
Income tax	Tax payable on income such as profits (sole trader or partnership), wages and interest.
Liability	An obligation to pay money at a future point in time
Long-term liability	Funds provided for the business on a medium to long-term basis by an individual or organisation, e.g. a bank.
Net assets	Total assets less total liabilities
Net current assets	Also called working capital; it is the difference between the current assets & current liabilities. These are the funds of the business for day-to-day transactions, e.g. paying bills.
Net profit	Income for a period less all expenses for the same period
PAYE Tax	PAYE Tax paid by employees and employer, the system is operated by the employer
Revenue	Expenditure incurred in obtaining assets for turning into cash, expenditure on manufacturing, selling and distribution of goods, day to day administration of the business and maintaining fixed assets.

For a more extensive glossary of business and economic terms, try the Biz/ed website, which also carries a lot of useful business information. <http://www.bized.co.uk/glossary/glossary.htm>

Appendix 2 - Useful Contacts

General Business Contacts

Business Link

www.businesslink.org

0845 600 9006

Companies House

www.companieshouse.gov.uk

Department for Business, Innovation and Skills

www.berr.gov.uk

Federation of Small Businesses

www.fsb.org.uk

HM Revenue & Customs

www.hmrc.gov.uk

VAT Advice Centre 0845 010 9000.

Helpline for newly self-employed 0845 915 4515

National Federation of Enterprise Agencies

www.nfea.com

Prince's Trust (supporting 18-30 yr olds in starting up)

www.princes-trust.org.uk

Business Plans

www.bplans.co.uk

British Chambers of Commerce

www.chamberonline.co.uk

Creative Contacts

Dance

Regional dance agency

www.dance4.co.uk

Dance UK

www.danceuk.org

Foundation For Community Dance

www.communitydance.org.uk

Design

Design Council

www.designcouncil.org.uk

Design Trust

www.thedesigntrust.co.uk

Anti Copying in Design

www.acid.uk.com

Film, Screen & Broadcast Media

East Midlands Media

www.em-media.org.uk

Audiovisual industry training & skills

www.skillset.org

Film Council

www.ukfilmcouncil.org.uk

Trade association for games developers

www.tiga.org

Radio Academy

www.radioacademy.org

Fashion & Textiles

East Midlands Textile

www.emtex.org.uk

Fashion & textiles sector skills council

www.skillfast-uk.org

Literature & writing

Writing East Midlands
www.writingeastmidlands.co.uk

Writing School Leicester
www.writingschoolleicester.co.uk

Writers Guild of Great Britain
www.writersguild.org.uk

National Association for Literature Development
www.literaturedevelopment.org.uk

Music

Music East Midlands
www.musiceastmidlands.co.uk

MusicLeader East Midlands
<http://www.musicleader.net/content.asp?CategoryID=919>

Musicians Union
www.musiciansunion.org.uk

Community Musicians
www.soundsense.org

Incorporated Society of Musicians
www.ism.org

Independent record companies & distributors
www.musicindie.com

Theatre & performance

Independent Theatre Council
www.itc-arts.org

Street Arts Network
www.streetartsnetwork.org.uk

The Stage
www.thestage.co.uk

Actors trade union - Equity
www.equity.org.uk

Media & entertainment trade union – Bectu
www.bectu.org.uk

Visual art & Craft

Artists Newsletter -
The Artists Information Company
www.a-n.co.uk

Association of Illustrators
www.theaoi.com

Artquest
www.artquest.org.uk

Crafts Council
www.craftscouncil.org.uk

Design Factory
www.designfactory.org.uk

General Creative Contacts

Creative Leicestershire
(supporting small arts, design &
media businesses)
www.creativeleicestershire.org.uk

Cultivate
(supporting arts organisations in the
East Midlands)
www.cultivate-em.org.uk

Mainstream Partnership
(supporting BME artists in the East Midlands)
www.mainstreampartnership.co.uk

Creative Choices
(national Creative Careers website)
www.creative-choices.co.uk

Creative & Cultural Sector Skills Council
www.ccskills.org.uk

Arts Council England
www.artscouncil.org.uk

