

# FREELANCING SURVIVAL

Christina Fox

[www.urbanfox.tv](http://www.urbanfox.tv)

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UrbanFox Ltd

All of this is on the  
website

[www.urbanfox.tv/seminar](http://www.urbanfox.tv/seminar)

# So, a few questions first...

- How many are currently employed but expect to go freelance this year?
- How many of you are freelance already?
- How long have you been freelance?

# Best advice given to me...

- Work out your expenses for 3 months (ie rent/mortgage, food, utilities, tax)
- Then start saving...
- [www.moneysavingexpert.com](http://www.moneysavingexpert.com)
- [www.fool.co.uk](http://www.fool.co.uk)
- [www.lovemoney.com](http://www.lovemoney.com)

Then...

and this is the  
important bit...

Forget all about it

Use it in the bad times

# Think Like A Business

- Get your paperwork in order
- You need to get your finances sorted
  - <http://bit.ly/135Ef5g> (how to set a budget)
- You need to market your services (...and yes, that means learning to sell yourself)
- See yourself as a brand (I am the UrbanFox)



# Get Professional Advice

- Tax – <http://bit.ly/W30Ygq>
- Financial planning – <http://bit.ly/XUxfQS>
- Accounting
- Legal (especially copyright)

# Talk to experts

If you can't afford an independent expert

- ...maybe join a union?
- Eg BECTU offer
  - legal help and advice
  - Cheap insurance
  - Lists of dodgy employers – named and shamed
- [www.bectu.org.uk/benefits-services](http://www.bectu.org.uk/benefits-services)

# Finances

- Personal bank accounts...
- ...are for personal finances
- Get a business bank account...
- ...to separate you from the business
- Watch out for banks that charge
- <http://tinyurl.com/8y2j4rf>

# Talking Of Money

- Get a receipt for everything – Broadcast magazine, printer ink, meal receipts, the tube ticket to come here today...
- If you drive keep a note of your mileage (even if you cycled here!)
- My accountant decides what is relevant – that's what I'm paying him for.

# Proper Advice

- Get a good accountant – ask around
- They should pay for themselves
- Take their advice on how to trade
  - I started as a Sole trader
  - Then became a Limited company

# Accountants

- Ask about their qualifications – specialisation
- Are they experienced in dealing with businesses of a similar size to yours
- Do they understand your business sector and its needs

# Accountants

- Check who will look after your business on a day-to-day basis
- will they remind you when to submit accounts
- find out if they offer any additional services  
– eg insurance
- Ask about charges and what exactly they cover

# VAT registered

- You must register for VAT if your turnover reached a certain amount (threshold = £81,000)

[www.gov.uk/vat-registration-thresholds](http://www.gov.uk/vat-registration-thresholds)

- BUT ALSO...
- If you want to make your business look successful from day one
- You like getting a discount on everything - even stuff you've bought already



# However...

- If your clients are members of the public you will be 20% more expensive than your competitors
- You must file a return on a regular basis (usually every 3 months)
- ...Although you can simplify things by using the flat rate scheme.

# Paperwork

- A verbal agreement is legally binding
- But, as some wag once said.....a verbal agreement is only as good as the paper it is written on.
- Therefore, I cannot stress enough...

GET IT IN WRITING

Because...

He who has the best  
paperwork wins.

# MANDATE

This is to confirm you have booked Christina Fox (of UrbanFox.com Ltd) to provide two days camera training at £500 per day, plus VAT.

This will take place at your premises in Manchester on Monday 8th and Tuesday 9th April 2014. Please note those dates are now in my diary and will not be offered to anyone else. (Please see my full terms and conditions - attached.)

# Talking Of Paperwork

- Read the small print
- Question the wording
- Ask if it can be changed
- Don't sign if you are unhappy
- Never - do nothing...because...
- Silence gives consent

MARKETING

# (anti)social media

- Use Facebook for keeping in touch with family and friends only
- Delete anything you wouldn't want an employer to see
- Turn on ALL the privacy settings
- And regularly check they are up to date
- Use LinkedIn for work



Question....

If you needed to find an editor/cameraman/sound recordist/ (or whoever) for a shoot tomorrow...

where would you start?

Ask GOOGLE

or

ask a friend for a  
recommendation

At least half of my clients  
are from recommendations

The other half find me via  
our websites/google

Question...

How many of you own your  
own domain name?

DO IT

GET ONE NOW!

AS SOON AS POSSIBLE

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IT IS ONE OF THE CHEAPEST  
FORMS OF MARKETING

# Cost less than lunch

- [www.1and1.co.uk](http://www.1and1.co.uk)
- .co.uk will cost £2.50 per year
- .com - around £10.00 per year
- www.tv start around \$25
- Plus £60 per year to host it
- ...or get a blog for free!
- <http://www.blogger.com>      <http://wordpress.org>

# Look at me!

- A website is cheap advertising for your business
- ...people can Google you
- Put your showreel on your website
- You can add testimonials about how wonderful you are

Thanks once again for a fabulous day yesterday. The fog really cleared for me and I now fully understand what each function on my camera is for, when and how to use them and how they interact with each other. Given that I was pretty much a novice at the start, your style and patience made the learning fun and having the manual to take away with me along with your notes was invaluable. John

-----

I want to thank you so much for sharing the wealth of your experience with me last week. I'm sure I will return for more. The day was inspirational. Alison

-----

Thanks again for an excellent weekend, Andy and Graham have been raving about it to the other staff and we can't wait to get going. Peter

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# Referrals, recommendations and testimonials

- At least half of my clients are from recommendations
- Team up with other professionals and pass on work to them – and they can pass on stuff to you.
- If an employer/client likes your work– ask them to put it in writing
- Don't just show it to your mum – show it to everyone!

# Remember me!

- Write articles (and use them on your website)
- Submit your work for competitions
- Tweet about what work you are doing
- Hand out business cards to everyone

(1000 double sided cards cost less than £50)

I use these guys - [www.solopress.com](http://www.solopress.com)

# How much should you charge?

- Charge the going rate
- [www.bectu.org.uk/advice-resources/rates](http://www.bectu.org.uk/advice-resources/rates)
- <http://bit.ly/XUMOTO>
- Interesting article on rates  
<http://philipbloom.net/2011/08/07/rates/>

# How much do you charge?

- There will be times when you will happily work for less
- Perhaps the client is a charity, good cause (or your mum)
- Perhaps it gives you an opportunity to do something new (that will look good on your CV)
- But, don't let people take advantage of you  
(you have to eat and pay the rent!)

# Do You Give Discounts?

- Maybe a yes - If they are offering a lot of work. But, get the details in writing first
  - How many days work are they guaranteeing?
  - What are the start and end dates
  - Discount on fees? Mileage? Travel time?
- Show the discount on your invoice. They must not think that this is your normal rate
- Some clients like to haggle - don't be frightened to just say no

# Do You Give Discounts?

- OK, but can I have something in return?
- i.e. things that don't seem to cost them money – but, is worth something to you (in time or money).
  - Photos/testimonials for your website
  - Permission to use x minutes of their video in your showreel
  - Extra days leave
  - Perhaps they can organise the kit hire, transport, hotels?

# Getting Paid – step 1

- Send in the invoice asap
- Make sure you clearly state when payment is due (28-30 days is reasonable)
- Clearly state who they pay
- Get staged payments for long term projects –  
Four smaller invoices are better than one unpaid big one!

# Getting Paid

- Clearly state how they should pay
- Cash – OK
- Cheque – Good – but can be slow
- BACS – My favourite – quick, simple, good paper trail.



# Correct paperwork

- Do you need a purchase order number? (the BBC is very picky about this)
- "Please note - if your accounts dept insists that they won't pay without a PO number. Then I have to insist that they provide it BEFORE the training begins."
- Are you sending it to the correct person? (client or accounts dept)

Client Won't Pay Up?

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Don't pussy-foot around

This is your money!

# Please Pay Up – step 2

- Friendly phone call
- Follow up with a polite email and letter
- [www.payontime.co.uk](http://www.payontime.co.uk)
- <http://tinyurl.com/2hguop>  
(very useful sample reminder letters)

# Pay Up Or Else! – step 3

- Include another copy of the invoice
- Print it on pink/red paper
- State the exact date you want it paid
- ...and what will happen if they don't
- Send it recorded delivery and email
- Send it to the client, their accounts dept and any other relevant person

# Whatever You Do

- Keep a record of calls
- With who and when
- Keep copies of all paperwork
- Because....

He who has the best  
paperwork wins

# Late Payment of Commercial Debts (Interest) Act 1998

- Interest can be charged at a rate of 8% above the official dealing rate of the Bank of England (base rate). (That's currently 8.5%)
- Plus a charge for debt recovery costs
- <http://tinyurl.com/yu9mn3> (legislation)
- Log in to use the calculator

# Now What?...step 4

- Another polite phone call/letter
- Remind them you within your rights to charge interest and recovery costs
- Remind them you still own the copyright until you are paid
- ...Time to go to court



# Small Claim – on line

- <https://www.moneyclaim.gov.uk>
- **Full name and address** of the person(s)/company you wish to make a claim against
- **Amount** you wish to claim (with interest and charges)
- **Facts** relating to the claim e.g. dates, times, events, invoice numbers
- ...and you have all of this because...

He who has the best  
paperwork wins

A few random  
thoughts...

# Copyright

A BBC contract used to insist you to sign away your copyright and moral rights

- To all media,
- for all time
- ...in the known universe.

Copyright is a real  
money making asset

[www.pond5.com](http://www.pond5.com)

[www.stockfootageonline.com](http://www.stockfootageonline.com)

Copyright is the gift  
that keeps on giving

Get proper legal advice

A camera, your skills,  
copyright...are all  
company assets

So, sweat your assets.

# Skillset

- Skillset's public list of Job Tweeters  
<https://twitter.com/SkillsetSSC/job-tweeters>
- Advice from employers on Skillset site  
<http://bit.ly/VHWeKt>
- Skillset have money to give away  
<http://bit.ly/1tVOKnV>  
(usually between £800 - £1,500 for training)



# Other sources of money

## **Regional Screen Agencies**

<http://filmlondon.org.uk/funding>

## **other regional screen agencies**

<http://bit.ly/1mCt67l>

# Other sources of money

- Crowd source funding
- <http://www.kickstarter.com>
- <http://www.indiegogo.com>
- Interesting case study  
<http://bit.ly/opdsk> (Age of Stupid)

The longer you hang  
on in there – the  
easier it gets.

Good Luck!

UrbanFox Ltd

All of this is on the  
website

[www.urbanfox.tv/seminar](http://www.urbanfox.tv/seminar)

I run camera, audio and editing  
training courses – find out more at...

[www.urbanfox.tv/training/index.htm](http://www.urbanfox.tv/training/index.htm)

we have loads of camera info too

<http://canonxf.blogspot.com>

<http://urbanfoxtv.blogspot.com>

Follow my tweets @urbanfoxtv

# Some extra links...

- These are a bit old – but they make interesting reading...
- Interesting piece by Will Strauss  
<http://bit.ly/We6LiP>
- Raindance advice  
<http://bit.ly/VOZJfN>

Many thanks for coming along to the talk.

Please follow all the links in the slides – as there is loads more info which I'm sure you'll find useful.

The very best of luck finding work in these difficult times.

Christina Fox

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