

## FREELANCING SURVIVAL

Christina Fox

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

<http://canonxf.blogspot.com>

<http://urbanfoxtv.blogspot.com>

Follow my tweets @urbanfoxtv

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 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...
- ...into a high interest account
- [www.fool.co.uk](http://www.fool.co.uk)
- [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

Then...

and this is the  
important bit...

Forget all about it

Use it in the bad times

And to help you enjoy  
the good times

### Think Like A Business

- You need to get your finances sorted
- Get your paperwork in order You are a business
- You are a brand too (I am the UrbanFox)
- You need to market your services (...and yes, that means learning to sell yourself)
- Get professional advice

### Forum advice

- There are some excellent fora out there
  - GTC forum (members only)
  - [www.shootingpeople.org](http://www.shootingpeople.org)
  - [www.creativecow.net](http://www.creativecow.net)
  - [www.2-pop.com](http://www.2-pop.com)
  - [www.dvxuser.com](http://www.dvxuser.com)
  - [www.kenstone.net](http://www.kenstone.net)
  - [www.larryjordan.biz](http://www.larryjordan.biz)

### Forum Advice - bad

- Accounting
- Tax
- Financial planning
- Legal (especially copyright)

### Talk to experts

- If you can't afford a real expert
- ...maybe join a union?
- Eg BECTU offer
  - legal help and advice
  - Cheap insurance
  - Lists of dodgy employers

## Bank Accounts

- Personal bank accounts...
- ...are for personal finances
- Get a business bank account...
- ...to separate you from the business
- Watch out for banks that charge

## Talking Of Money

- Get a receipt for everything - even magazines, cinema tickets, bus tickets, this seminar...
- If you drive keep a note of your mileage (even if you cycled here)

## Proper Advice

- Get a good accountant - ask around
- 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 financial planning, insurance
- Ask about charges and what exactly they cover

## VAT registered

- You must register for VAT if your turnover is over £70,000
- BUT ALSO...
- If you want to make your business look successful from day 1
- You like getting 20% 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 Leeds on Thursday 24th and Friday 25th February 2011. 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
- Don't sign if you are unhappy
- Never - do nothing
- Question the wording
- Ask if it can be changed

Think like a business  
You are a brand

How many of you  
own your own  
domain name?

DO IT  
GET ONE NOW  
AS SOON AS POSSIBLE

### Cost less than lunch

- [www.1and1.co.uk](http://www.1and1.co.uk)
- .co.uk will cost £2.99 per year
- .com - around £9.00 per year
- [www.tv](http://www.tv)
- .tv - start around \$25
- ...or blog for free!
- <http://www.blogger.com> <http://wordpress.org>

### Marketing

- A website is cheap advertising
- ...people can Google you
- You can show examples of what you've done ([www.vimeo.com](http://www.vimeo.com))
- You can add testimonials about how wonderful you are
- Make sure your Facebook page doesn't give a bad impression of you

### Raise Your Profile

- Take part in industry fora - answer questions, be helpful - get noticed (leave your web address - helps your google rankings)
- Join LinkedIn
- Volunteer for panels at conferences
- Write articles (and use them on your website)

## Raise Your Profile

- Enter competitions
- Put your stuff on Vimeo.com, YouTube, Facebook ...and any other site that will get you noticed
- tweet about what you do
- Link up with other people in complimentary areas eg new bands, new directors

## Charge the going rate

- 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
- But, don't let people take advantage of you

## Do You Give Discounts?

- Some clients like to haggle - don't be frightened to just say no
- 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.

## Do You Give Discounts?

- Yes, but get something in return
- i.e. things that don't seem to cost them money - but, is worth something to you (in time or money).
  - Guaranteed work - not a vague promise
  - 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

- Send in the invoice asap
- Make sure you clearly state when payment is due (28-30 days)
- Clearly state how they can pay BACS (is best), Cheque, cash
- Clearly state who they pay
- Get staged payments for long term projects

## Watch Out

- 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?

Don't pussy-foot around

This is your money!

## Please Pay Up

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

## Pay Up Or Else!

- 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

## 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).
- Plus a charge for debt recovery costs
- <http://tinyurl.com/65aow38> (calculator)
- <http://tinyurl.com/yu9mn3> (legislation)

## Now What?...

- Another friendly phone call/letter
- Threaten 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) you wish to make a claim against
- **Amount** you wish to claim (with interest)
- **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...

Diversify  
or  
specialise?

## Copyright

- A BBC contract clause used to ask you to sign away your copyright and moral rights ...
  - To all media, for all time
  - ...in the known universe.



If owning your  
copyright is so  
important to them...

Make sure they  
understand it is of  
great value to you too.

One reason why  
companies fail is  
because they have no  
assets to sell when the  
bad times come.

A camera and copyright  
are both company assets  
  
So, sweat your assets.

Copyright is the gift  
that keeps on giving  
  
Get proper legal advice

Copyright is a real  
money making asset

[www.pond5.com](http://www.pond5.com)  
[www.beamups.com](http://www.beamups.com)  
[www.mrpaparazzi.com](http://www.mrpaparazzi.com)  
[www.stockfootageonline.com](http://www.stockfootageonline.com)  
[www.ingenioustv.co.uk](http://www.ingenioustv.co.uk)

## Other sources of money

**Skillset money**  
(up to £800 for training in 3D)

**Regional Screen Agencies**  
<http://filmlondon.org.uk>

**other regional screen agencies**  
<http://bit.ly/fv1pSk>

**other funds**  
<http://bit.ly/fjy94D>

## Other sources of money

- AdSense with google on your blog
- [www.youtube.com/partners](http://www.youtube.com/partners)
- Amazon affiliates

How many of you have  
a pension?

DO IT  
GET ONE NOW!  
AS SOON AS POSSIBLE

Give your clients a  
good experience

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