

# How to become a freelancer & considerations for business







**Kath James (she/her)**



# Motivation

What do you want to do ?

And why?



  
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# Getting started

Freelance - working for others

Setting up your own business

Something else ...





# The money stuff!

You can find out more about setting up as self employed by checking out the HMRC website - <https://www.gov.uk/working-for-yourself>

There are a few different options;

**Sole trader** - It's simpler to set up

- You are classed as self-employed for tax purposes
- You are personally responsible for your business's debts
- You have some accounting responsibilities

**Partnership** -A partnership is the simplest way for 2 or more people to run a business together.

- You are classed as self-employed for tax purposes
- You share responsibility for your business's debts
- You have accounting responsibilities



# The money stuff!

## Limited company

- you are an employee of the limited company and are classed as employed for tax purposes
- its finances are separate from your personal finances
- there are more reporting and management responsibilities

## Not for profit

- A not-for-profit organisation is a business that aims to do something other than to make profit for the owners, such as providing a public service or helping people. It needs to make enough money to cover its costs, but any surplus is reinvested into the business or used in other ways.

## Community Interest Company

- a 'community interest statement', explaining what your business plans to do
- an 'asset lock'- a legal promise stating that the company's assets will only be used for its social objectives, and setting limits to the money it can pay to shareholders



# The money stuff!

## What does all this mean?

### **Tax & National Insurance**

You need to pay your tax and National Insurance - this is done through self assessment for a sole trader you can do it yourself or get an accountant

### **What about sick pay?**

You need to set up your own insurance if you would like any form of sick pay - Summit financial services offer some insurance policies to cover loss of earnings - <https://www.summit-fs.co.uk>

### **What about Pension contributions?**

Again you will need to sort this yourself and different options will work for different circumstances The citizen's advice bureau has some good information <https://www.citizensadvice.org.uk/wales/about-us/information/pension-wise/>

### **Student loan?**

Repayments are worked out through the self assessment process



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# Professional associations

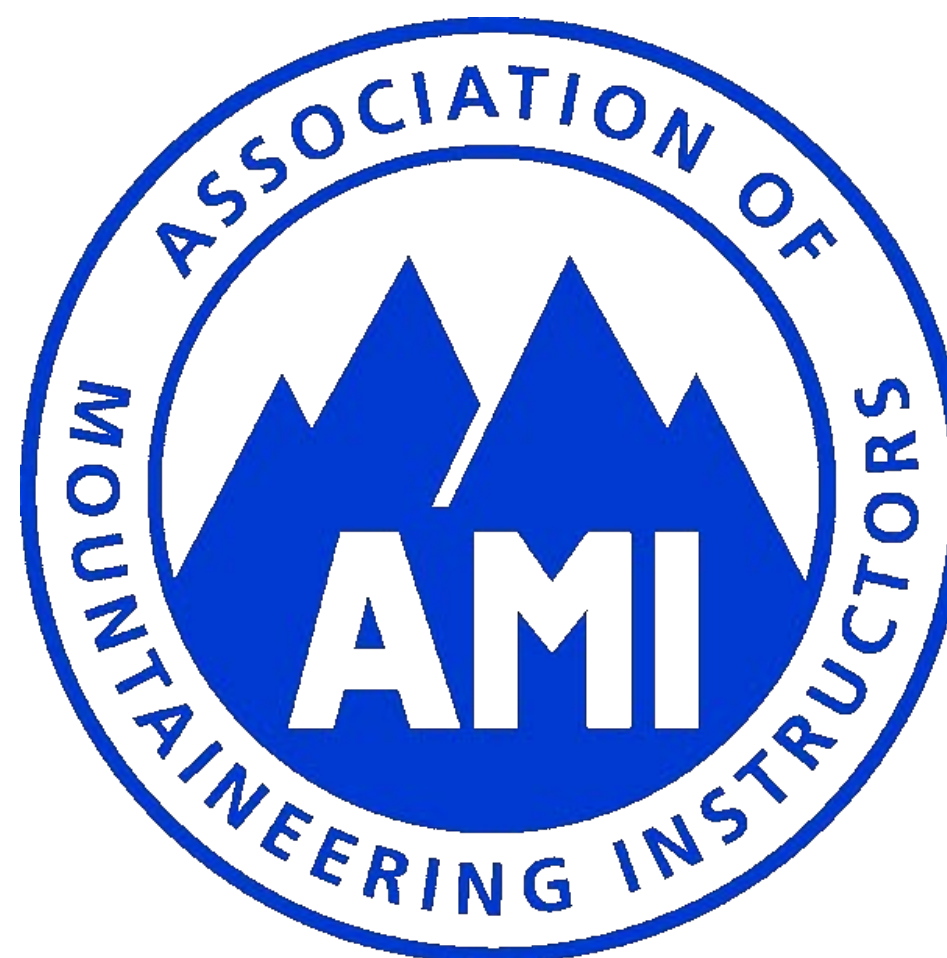
## Why bother?

For those working in the UK there is no requirement to be a member of an association so why bother?

- Group insurance deal
- Support in the event of an accident
- CPD
- Gear deals
- Being part of a network of people who do similar work



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# Insurance

Professional and public liability Insurance  
Employers liability -

<https://www.marshsport.co.uk/find-your-sport/mountaineering-insurance.html>



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# Freelancer

Work solely for different organisations

- Activity centres
- Commercial providers
- Trekking companies





# Finding work

Send your CV to potential employers; adapt it so the main focus is attractive to that particular employer

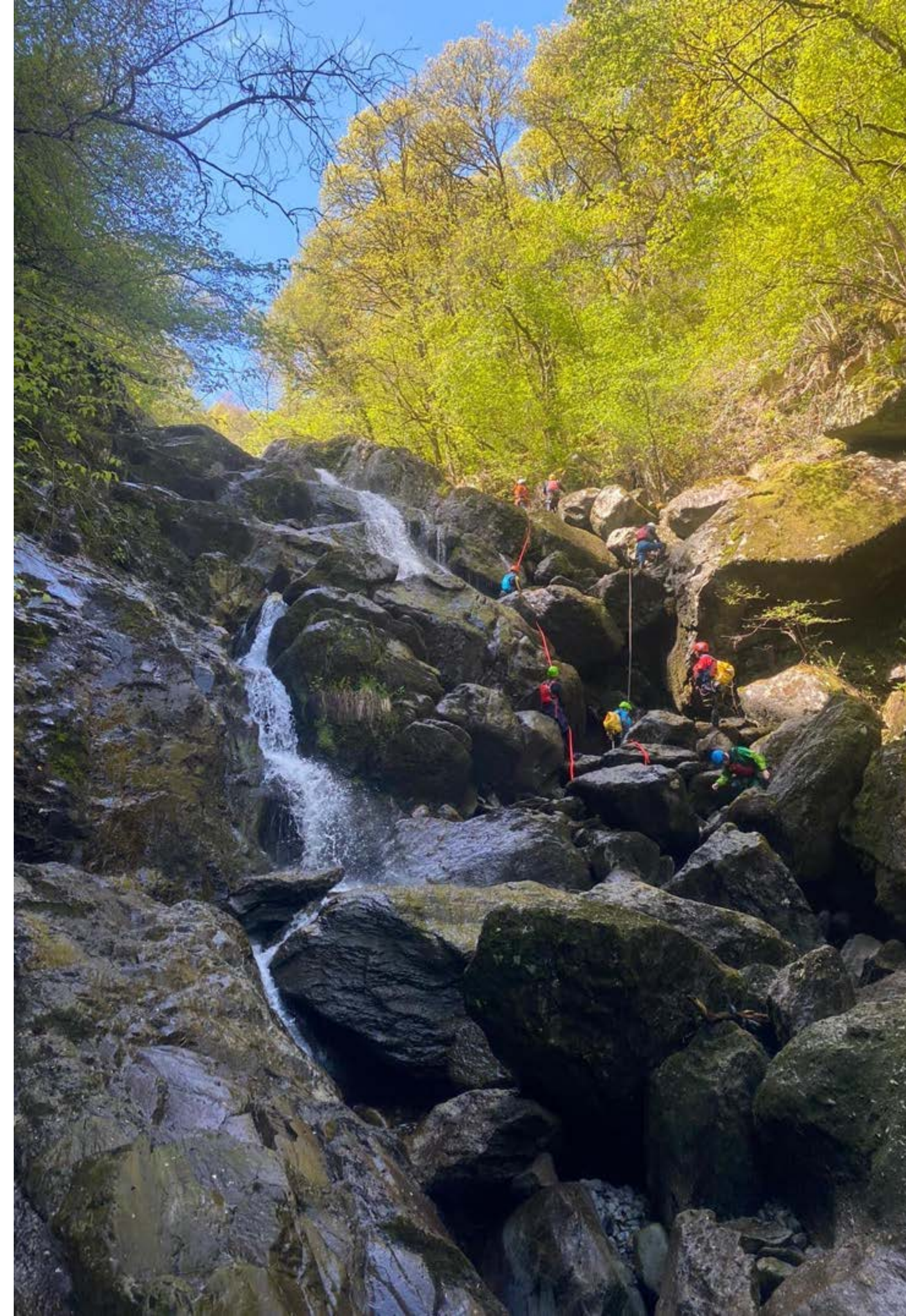
Ask about observation opportunities to get to know people

Many Facebook groups offering work

IOE jobs site



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# Working abroad ?

Make sure you can legally work there

Have appropriate insurance

Know the laws of the country you are working in





# Setting up a business

What do you need in place?

Who are your clients?

How will you sell your services?

Business set up grants in your areas

Business hubs to provide access to training





# Record keeping

- Operating procedures
- Risk assessments
- Incident reporting
- Financial records
- Contracts
- ATOL
- Booking forms T&Cs

Do you need a technical advisor?



## Business help

More and more members are working for their own company or social enterprise or working for a charity

These pages help members in navigating their business



# Adventurous Activity Licensing Service

Working with young people or vulnerable adults?

Any other accreditation's you might get?



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# Website

Build your own ?

Get someone to do it for you?



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WELCOME

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# Social Media

Chose a couple and  
be consistent with  
using them





# Questions

