



# Running Your Own Creative Business

## Course Outline 2010

6 sessions x 3.5 hrs each

Facilitator: Monica Davidson, Bachelor of Arts/Mass Communications (Film)

### Outline

Working in the arts can be tough, especially if your dream is to be financially and creatively self-sufficient. This workshop takes a friendly and practical look at some of the important issues facing freelancers and people working for themselves in the creative sector. The course includes setting up and running a business, money management for both business and personal finances, taxation, the law and marketing. This course is unique in Australia and a must if you're a creative person who seriously wants to work for yourself! Don't be afraid, with some help and guidance you can make a living in the arts.

The workshop is divided into the following sections:

<b>Section A:</b>	<b>Section B:</b>	<b>Section C:</b>	<b>Section D:</b>	<b>Section E:</b>	<b>Section F:</b>
<b>Business</b>	<b>Money</b>	<b>Quarterly Tax</b>	<b>Annual Tax</b>	<b>The Law</b>	<b>Marketing</b>



### Disclaimer from Monica

It is very important that students understand that I do not hold any qualifications as an accountant, lawyer or business consultant. However, I am a qualified and award-winning trainer, and I've been a freelance writer and filmmaker for over 20 years (phew!). The information in this course consists of intensive research from impeccable resources, my own experience, and the accumulated experiences of people who have participated in Freelance Success workshops since they were first offered in 1994. While this workshop is comprehensive and accurate, I advise all students to seek legal, taxation and financial advice relating to their own freelance success from qualified and accredited advisers.

**All decisions made as a result of this course are made at participants' own discretion. Freelance Success accepts no liability for students' life choices.**

For more information about Monica Davidson and further contact details, see page 10.

## Helpful Books

- **Career Management for the Creative Person**, by Lee Silber. Three Rivers Press, 1999.
- **Career Solutions for Creative People: How to Balance Artistic Goals with Career Security**, by Dr. Ronda Ormont. Allworth Press, 2001.
- **Careers for Nonconformists: A Practical Guide to Finding and Developing a Career Outside the Mainstream**, by Sandra Gurvis. Marlowe & Company, 1999.
- **Earning a Living in the Visual Arts and Crafts (3<sup>rd</sup> ed.)** by James Stokes. Hale & Ironmonger, 1997.
- **Freedom to Freelance: The Editor of the *Buzz On* Series Reveals How to Find, Get and Keep Your Next Freelance Job**, by Rusty Fischer. Booklocker.com, 2001.
- **Freelancer's Handbook, The: A Guide to Selling Your Freelance Services**, by Judy E. Pickens. Prentice Hall, 1981.
- **Freelancing - First 30 Days: How to Find Clients**, by Bill Coan. Coan & Company, 1987.
- **Freelancing for Dummies**, by Susan M. Drake. For Dummies Series, Hungry Minds inc. 2001.
- **Freelancing Made Simple**, by Larry E. Hand. Doubleday, 1995.
- **Going Freelance: Guide for Professionals**, by Robert Laurance. John Wiley & Sons, 1988.
- **Going Indie: Self-Employment, Freelance, and Temping Opportunities**, by Kathi Elster. Simon and Schuster, 1997.
- **How To Succeed in Business Without A Penis: Secrets and Strategies for the Working Woman**, by Karen Salmansohn. Bantam Books, 1996.
- **Independent CONtracting: Succeeding as a Contract Professional in Australia**, by Kate Robinson, Ruth Green, John Petty & Janet Wood. Pearson Education Australia, 2000.
- **Power Freelancing: Home-Based Careers for Writers, Designers, and Consultants**, by George Sorenson. Mid List Press, 1995.
- **Profitable Part Time/Full Time Freelancing**, by Clair F. Rees. Writers Digest Books, 1980.
- **Self-Publishing for the Freelance: A Guide to Printing you own Postcards, Posters, Prints etc.**, by Nik Chmiel, BFP Books 1995.
- **Successful Freelancing: The Complete Guide to Establishing and Running Any Kind of Freelance Business**, by Marian Faux. St Martin's Press, 1997.
- **The Art and Business of Creative Self-Employment: For Graphic Designers, Writers, Illustrator and Photographers**, by Jerry Harding. Columbus Books, 1984.
- **The Artist's Way at Work: Twelve Weeks to Creative Freedom**, by Mark Bryan, with Julia Cameron and Catherine Allen. Pan Books, 1998.
- **The Artists' Way: A Course in Discovering and Recovering your Creative Self**, by Julia Cameron. Pan Books, 1995.
- **The Career Guide for Creative and Unconventional People** by Carol Eikleberry. Ten Speed Press, Revised edition 1999.
- **The E-Myth Contractor: Why Most Contractors' Businesses Don't Work and What to Do About It**, by Michael E. Gerber. Harper Business, 2003.
- **The Freelance Alternative**, by Marianne Gray. Piatkus, 1989.
- **The Penguin Small Business Guide: A Complete Reference Handbook for small to Medium Enterprises**, by Nicholas Humphrey. Penguin Books, 2004.
- **What Color Is Your Parachute? 2004: A Practical Manual for Job-Hunters & Career**, by Richard Nelson Bolles. Ten Speed Press, 2003.
- **What Matters: Success and Work-Life Balance**, by Daniel Petrie. Jane Curry Publishing, 2004.

## Freelance Organisations

- **absolutely ARTS:** Worldwide arts resources, links and organisations.  
[wwar.com/](http://wwar.com/)
- **Artist Search Agency:** Represents creative talent for freelance positions. US Based. Includes Web Design, Art Direction, Graphic Design, Animation, Writing, Illustration.  
[www.artistsearchagency.com/](http://www.artistsearchagency.com/)
- **Arts Hub:** Australian online site for arts workers. Includes resources and job links.  
[www.artshub.com.au](http://www.artshub.com.au)
- **Arts Info** - old site still contains excellent links to arts grants and services pages.  
[www.artsinfo.net.au](http://www.artsinfo.net.au)
- **Australia Council:** Federal Government's principal arts funding and advisory body.  
[www.ozco.gov.au](http://www.ozco.gov.au)
- **Australia's Culture and Recreation Portal:** link to 1900 websites about culture.  
[www.cultureandrecreation.gov.au/](http://www.cultureandrecreation.gov.au/)
- **Dux Creative Consultants:** Freelance illustrators, designers, multimedia and more.  
[www.duxcc.com](http://www.duxcc.com)
- **Freelance Journalism Page:** Publications, Links and organisations. Very good. South African.  
[pubweb.web.co.za/arthur/journ.htm](http://pubweb.web.co.za/arthur/journ.htm)
- **Freelance Online:** Directory of freelance writers, artists, editors, illustrators, and designers in advertising and publishing; includes job listings. International.  
[www.freelancers.com](http://www.freelancers.com)
- **Freelance Success:** US resource for established, professional nonfiction writers.  
[www.freelancesuccess.com/](http://www.freelancesuccess.com/)
- **Freelance Work Exchange:** Find freelance work. Makes money, but costs money. US based.  
[www.freelanceworkexchange.com/](http://www.freelanceworkexchange.com/)
- **International Freelance Photographers' Organisation:** Have assignment databank for freelancers, or you can sell photos you already have. Also available to editors and photo buyers to view your work. Over 80,000 members.  
[www.aipress.com](http://www.aipress.com)
- **NSW Ministry for the Arts:** Includes arts info, links and grant applications.  
[www.arts.nsw.gov.au/](http://www.arts.nsw.gov.au/)
- **The Source:** Information for youth about pretty much everything, including arts careers.  
[www.thesource.gov.au/index.htm](http://www.thesource.gov.au/index.htm)
- **Screen Hub:** Australia's online home for screen professionals. Membership is \$66 a year, or \$46.20 for full time students.  
[www.screenhub.com.au](http://www.screenhub.com.au)
- **Worldwide Freelance Writers:** Site is dedicated to informing writers of international freelance writing markets, particularly those outside North America.  
[www.worldwidefreelance.com/](http://www.worldwidefreelance.com/)

**And let's not forget...**

**freelance success, the website**  
**[www.freelancesuccess.com.au](http://www.freelancesuccess.com.au)**

## Course Outline

Each Section is three hours long, with a short break in the middle.

### Section A: BUSINESS

This section concentrates on setting up a creative freelance business, doing things “properly”, pretending to be normal so you can take advantage of the system, and thinking about how your business will run from now on.

#### Beginning: Planning Your Business

- Introductions: Course, Tutor, Classmates
- Goal Setting: Drawing the map to help you get where you’re going.
- Public V. Private: Managing the conflict between your private dreams and public life.
- Business Planning: The best way to prepare for business before you start.
- S.W.O.T Analysis: Figuring out your skills, and where you might need help.

#### Middle: The Practicalities

- Getting an ABN: Your entrance to the legitimate Tax System nationally.
- Business Name Registration: How to make your business lawful in your State.
- Business Structure: Sole Traders.
- Business Structure: Partnerships, and making a Partnership Agreement.
- Business Structure: More About Companies

#### End: How Your Business Will Run

- Working From Home: Guidelines and tricks to make life easier in your home office.
- The Virtual Office: Working from home and an office at the same time!
- Renting an Office: Things to watch out for if you want to leave home permanently.
- Managing your Time and Space: Setting up, time tracking and prioritising.



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### Section B: MONEY

This section focuses on learning how to handle your money, some of the emotions behind it, and how to not let it get the better of you. We'll then look at organising your funds, tricking yourself into self-discipline, and real-life stories about making your money last.

#### Beginning: Preparing for Your Irregular Income

- The Reality of Irregularity: What life outside of a regular wage is like.
- Feasibility: A test to use when decision making gets hard.
- Work Budgets: Building on your basic costs.
- Cashflow: What it means to your creative business.
- Personal Budgets: How to figure out what you need to survive and prosper.

#### Middle : Business Money Basics

- Understanding your Rates: How much can you charge?
- Time Sheets: Keeping track of your time, and avoiding the hourly rate.
- Invoicing: The paperwork that allows you to charge for your work.
- Getting Paid: Making sure you get your money.
- Insurances: Personal and Business insurances that you need.

#### End: Your Personal Finances

- Separating Yourself: A wage-based concept for the self-employed.
- Be a Good Boss: Thinking about Sick Pay and Annual Leave.
- Understanding Debt: How borrowing and credit works for us.
- Superannuation: Planning for your future when nobody else will.



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### Section C: QUARTERLY TAXES

The first of two sections dealing with the yukky and boring necessities of tax. Most businesses in Australia are obliged to complete a Business Activity Statement (BAS) every quarter – and this includes you. Here you'll learn how to account for GST (Goods and Services Tax) and PAYG taxes (Pay As You Go), both Instalments and Withholding. We'll also look at how to complete a Business Activity Statement, with real life examples!

#### Beginning: Goods and Services Tax

- The GST Explained: An explanation and description of how it works.
- GST Quarters: Examples of what happens in times of profit and in times of loss.
- Charging GST: How to Charge, and the exclusion of Exports.
- Working Out GST Credits: Working out what is GST and what is Cost.
- Over Charging and Double Dipping: When GST gets charged twice.
- Registration: How to do it, and a few reasons for voluntary registration.

#### Middle: Pay As You Go

- Pay As You Go: An Introduction to Income Tax, and the different types.
- Employee or Contractor: Working out the difference, and understanding why.
- PAYG Instalments: Working to pay off your own tax debt, and how much to pay.
- PAYG Withholding: Paying someone else's taxes, and other tricky times.

#### End: The Business Activity Statement

- Accounting for GST: The difference between Cash and Non-Cash Accounting.
- Attributing GST Amount to Tax Periods: how to account when clients pay late.
- Filling out your Business Activity Statement: A step-by-step example in class.



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### Section D: ANNUAL TAX

Part 2 of your awful and boring tax obligations. Every year Australians are responsible for completing their own income tax returns and communicating to the ATO how much tax they need to pay. This is the worst and best – the worst being all the different tests and requirements needed to prove that you are a legitimate freelancer and business person. The best being all the different kinds of deductions you can claim – make your creative life a tax write-off! Ask me how!!

#### Beginning: Proving the Business that You Are

- Definitions of a Business: Working out if you are a worker or a hobbyist.
- Personal Services Income: Special tests for service providers.
- Records You Need to Keep: The essential checklist.

#### Middle: Tax Deductions

- Deductions: An introduction on the basics.
- Working From Home: Deductions for the home office.
- Travel Deductions: Car use, public transport and extended stays.
- Depreciation: New simple rules under the Simplified Tax System.
- A-Z Deductions: The rest available to you, in alphabetical order.

#### End: Provisions for Creative Business and Contractors

- Entrepreneurs Tax Offset: 20% tax rebate through the Simplified Tax System.
- Special Professionals: Making the most of a variable income through averaging.
- Non-Commercial Loss from the Arts: If you still have a waged job and a creative business, this is for you.
- Finding an Accountant: Locating an accountant with experience in the arts.



## Course Outline

Each Section is three hours long, with a short break in the middle.

### Section E: THE LAW

The Law is basically all about your common sense and gut instincts, and it's also the place where creative freelancers get stuffed around the most. Arm yourself with knowledge and they'll think twice before messing with you again. These sessions cover the 3 C's—Copyright (also known as the Creative Person's Superannuation), Contracts (it's astonishing how many of you don't do it!), and Confidentiality (secrets, shhhh...).

#### Beginning: Copyright

- Copyright Basics: An explanation of the essential elements that copyright protects.
- Copyright Ownership: How it works for employees, government workers and you.
- Automatic Protection: How copyright protects, the copyright notice.
- Length and Exceptions: How long copyright lasts.
- Infringement: What to do if your work is stolen.

#### Middle: Making Money and Showcasing Yourself

- Assigning and Licensing Rights: Making money from your copyright over your lifetime.
- The Basics of licensing: Things to work through when making a licensing agreement.
- Moral Rights: Asserting your moral rights to a work.
- Pitching: Protecting yourself with confidentiality law.

#### End: Contracts

- The Basics of Contract Law: including what a contract actually is.
- Signing A Contract: What to do when your contract was written by someone else.
- Creating a Written Contract: Including a step-by-step example of a working contract.
- Contractual Breaches: What to do if you are done over.
- Finding a Lawyer: A few tips.



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### Section F: MARKETING

Most freelancers don't market themselves, and yet somehow manage to keep working. Imagine how much work will come your way if you try a small bit of marketing?! We look here are the essential nature of branding, some of the tricks available to you once you have your brand, and the most important marketing trick we have – Word of Mouth.

#### Beginning: Preparing for Market

- Introduction to Creative Marketing: What it is, and why we do it.
- Who Are You? Figuring out the answer from a marketing perspective.
- Understanding Your Clients: including Client Profiling and keeping clients happy.
- Market Research: How to do your research, and make it work for you.
- Marketing Plan: How to write an effective marketing plan.

#### Middle: Branding and Selling

- Image and Branding: Selling the sizzle and the steak. Branding is SO HOT right now!
- Tailoring: Making your business and your brand fit together.
- The Marketing Box of Tricks: Basics on websites, business cards, direct mail, advertising, merchandise, the media and events.

#### End: The Power of Word of Mouth

- Word-of-Mouth Basics: The basics behind this powerful marketing tool.
- Existing and Previous Clients: Using them as referees, and acquiring testimonials.
- Networking: Starting word-of-mouth with new people.



## More about Monica



Monica Davidson is in an unusual position – she has never had a ‘proper’ job. Apart from a brief stint waitressing as a teenager, all her work has been as a creative freelance. Monica has never received a pay slip, a Group Certificate, or had her holidays paid for. Even her first jobs were freelance – she began as a student writer for the “Classroom” supplement of the *Newcastle Herald* in 1987, and volunteered in a local theatre. She is now Australia’s recognised expert on both the business and personal aspects of creative freelancing, self-employment and entrepreneurship.

After moving to Sydney at the age of 18 to start her degree, Monica had a succession of film and journalism jobs (paid and unpaid) while at university before graduating with a Bachelor of Arts/Communications (Film). She continued writing and worked through a multitude of crew roles before setting up her own production company in 1994.

Twoshotmedia specialises in creating film and video productions exclusively for community, government and non-profit organisations. The business produces documentaries, sponsored programming, training and marketing materials and promotional DVDs. For more information visit <http://www.twoshotmedia.com>.



Twoshotmedia.



In 2005 Monica became dissatisfied with working exclusively in the business world, and started the creative division of Twoshotmedia. Girlhouse Films (named for Monica’s three daughters) has recently released a short film entitled *Lesbians on the Loose*, and has a feature-length documentary in production called *Handbag*.

Monica has also been a trainer and speaker for 15 years. As well as *Freelance Success* she has written and led a number of workshops, primarily in film and writing. This includes the celebrated film production course *Shooting A Short*. In 2002 Monica was awarded the Stephen Lardner Award for Excellence in Adult Education by Sydney Community College.

In the early 1990s Monica developed the first *Freelance Success* workshop because she desperately needed to do a course like it. She was finding the business of being creative increasingly complicated, and attended a number of so-called “essential” business courses that were no good for someone in a creative profession. Monica decided then to do her own research on creative and artistic service-based industries, and found a complete dearth of information. *Freelance Success*, and its various courses, was born. In 2008 Monica released her first book, *Freelancing for Australians for Dummies*.

Twenty years after her first freelance job, Monica has over 100 credits to her name as a producer, director and cinematographer, and her writing is published in a dozen magazines and websites in Australia and overseas. She also has three young daughters. Monica is living proof that it is possible to make a successful living in the arts.

*freelance* success – business skills for creative people

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