



IS FREELANCING RIGHT FOR YOU?



Freelancing
Mums

IS FREELANCING RIGHT FOR YOU?

Are you ready to ditch your boss and go it alone?

Or desperately hunting for a way to return to work without sacrificing your family life?

Whatever your story, if you're reading this guide, chances are you're thinking about becoming a freelancer.

Brilliant!

Or is it?

Starting a freelance business may well be the best decision you'll ever make. But it's not an easy option, particularly when you throw parenting into the mix.

This guide sets out 10 key questions to help you think through what freelancing really involves plus practical tips to address challenges you might face.

Read on to decide if freelancing really is the right option for you.

Freelancers:

- ✓ Run their own businesses - often as self-employed sole traders
- ✓ Deliver services to individuals and companies
- ✓ Work with multiple clients
- ✓ Choose when and where to work (as long as it's appropriate to what they do)
- ✓ Can combine freelance projects with other jobs and responsibilities
- ✓ Set their own rates
- ✓ Invoice clients direct for the work they deliver
- ✓ Are responsible for everything in their business, from marketing to finances

UK Freelancer Facts¹

- There are over 2 million freelancers in the UK
- 16% of freelancers are working mums
- The most popular areas for freelancers to work are:
 - Arts, media & literary occupations
 - Management
 - Teaching & education
 - IT & telecommunications

¹ Source: Extracted from IPSE analysis of the Office of National Statistics (ONS) Labour Force Survey: <https://www.ipse.co.uk/policy/research/the-self-employed-landscape/the-self-employed-landscape-report-2020.html>

QUESTION I: WHAT WILL YOU OFFER?

To be a successful freelancer, you need to offer services that clients are willing to pay for. You may already have a clear idea of what you will deliver - whether that is crafting enticing articles for print publications, designing SEO-optimised websites to attract new customers or coaching students for a specialist qualification.

If you don't have a clear offer however, it's important to work this out before you take the leap into freelancing. After all, you can't expect clients to buy your freelancing services if you don't know what they are!

20 Popular Jobs for Freelancing Mums

- Digital marketer
- Copywriter
- Content creator
- Web developer / designer
- Copy editor
- Proofreader
- Online TEFL teacher
- Coach / tutor
- Social media manager
- Photographer / videographer
- Transcriptionist
- Virtual assistant
- Illustrator
- Business advisor
- Personal trainer
- Translator
- Accountant / financial advisor
- Data analyst
- Graphic designer
- Journalist

NOT SURE WHERE TO START? TRY THIS...

1. CREATE A LIST OF YOUR SKILLS AND EXPERIENCE

- Identify specific tasks from current / past roles rather than generic job titles
- Add in experience and skills from voluntary activities
- Top up your list with relevant points from your personal life: sparking conversation on social media, organising meet-ups with parenting pals and taking fabulous family snaps can all translate into sellable services (social media manager, events administrator, baby photographer...)
- Highlight aspects you particularly love and/or are great at

2. IDENTIFY GOALS & CHALLENGES YOU CAN HELP SOLVE

- Use freelance jobs boards and Google to research freelance roles for the skills you have highlighted
- Ask family and friends for ideas of who might need these skills and experience
- Think widely about the types of companies your skills and experience could benefit
- Focus on what your skills can help companies achieve rather than restricting yourself to a specific role

3. SUMMARISE YOUR OFFER

Provide a clear statement of what you offer, so that you can start promoting your services to clients. For example:

I OFFER [YOUR SKILLS & SERVICES] TO ENABLE [TARGET AUDIENCE] TO OVERCOME [IDENTIFIED BUSINESS CHALLENGES] / ACHIEVE [CLIENT GOALS]

Top tip

Consider retraining if you want to move into a new area. The **Freelancing Mums directory** lists a range of flexible courses that can set you on the freelancing path.

Top tip

Don't panic if you can't come up with your perfect role immediately. All you really need right now is a sellable service you can offer on day one. There is plenty of time to find your niche once you're up and running.

QUESTION 2: DO YOU WANT TO FREELANCE OR WORK FLEXIBLY?

Ask any parent why they want to freelance and flexible working is sure to come up – and with good reason. For many freelance roles, as long as you deliver good quality outcomes by the deadline agreed, clients don't care (or even know) when you actually do the work.

However, there is a big difference between working flexibly as a freelancer and working reduced or flexible hours as an employee. For a start, freelancers often have longer working days than employees as they are responsible for everything from marketing their services to sending out invoices, rather than simply delivering work for a client.

Plus, the flip side of all that freelancing freedom is that you lose out on in-work benefits such as paid holidays, job security and cover when you're sick, as well as a regular wage.

This may not bother you at all. But if your sole reason to freelance is the working hours, do think hard about other options. Finding a part-time job or negotiating flexible working with your employer may be a better fit.

You've got a legal right to **request flexible working** if you've worked for your employer for 26 weeks or more.

Flexible working can be anything from a job share to working from home on certain days to compressed work hours.

You can take on pieces of freelance work as a self-employed sole trader while also working in a full or part-time paid job.

Top tip

Ringfence set times of each day and week that you dedicate to work and set times that are for you and your family – and stick to them!

FLEXIBLE WORKING OR FREELANCING?

How important to you is...	A: Big priority	B: Quite important	C: Not an issue
Job security			
Earning a regular wage each week or month			
Having a clear work pattern or workload			
Paid time off work for holidays			
Time off or cover when you or your child is ill			
Benefits such as employer pension contributions			
How did you respond?			
Mostly As:	You might struggle as a freelancer. A flexible or part-time role as a paid employee may suit you better.		
Mostly Bs:	To help make the leap into freelancing, consider options such as creating an emergency fund to draw on if you need time off, using an agency to find work and/or combining freelancing with paid employment while you build up your client list.		
Mostly Cs:	It looks like you're ready to fully embrace the flexibility of freelancing life. However it's still worth setting boundaries between your work and personal life and exploring how best to put money aside for holidays and retirement to ensure you thrive as a freelancer.		

Top tip

If possible, put aside a percentage of what you earn each month into a separate 'benefits' saving pot. Use this for holiday or sick pay when you need it.

QUESTION 3: CAN YOU COPE WITH UNCERTAINTY?

It's impossible to plan for every situation, regardless of whether you're a freelancer or have a waged job. Indeed, every working parent has to juggle work and family priorities at some point.

However, it's important to recognise that uncertainty comes as part of the package for freelancers, with both work levels and income fluctuating from month to month.

Take a look at these scenarios, which are all fairly typical for freelancing mums. None is easy to deal with – but could you cope with these challenges or would they send you dizzy with fear?

Scenario	What would you do?
Your diary is packed for the next few weeks. Out of the blue, three of your best clients all contact you on the same morning with new work they want you to take on, starting immediately.	
You've had a good month with a nice balance of work. Suddenly you hit a dry patch. Apart from a small project you're due to complete this week, you've got no work in the pipeline.	
You've got a big presentation to make to a client tomorrow and have allocated today to prepare. Nursery calls. Your daughter has chickenpox. You need to pick her up immediately and keep her at home for at least a week.	

WONDERING HOW TO MANAGE?

Only you know what level of unpredictability you can deal with in your life. However, there are practical steps you can take to help manage the peaks and troughs of freelance life.

To help build a healthy pipeline of work, ringfence a regular time each week / month to identify new projects and pitch work to clients.

Build a support network eg:

- Friends / relations who can help with emergency school pick-ups and play dates
- Reliable childcare that lets you book ad hoc extra hours when you need them
- Other freelancers who can take on work if you're super busy.

Keep one slot each day / week unbooked, so that you have flexibility for urgent projects or unexpected events – or simply to catch up on your finance and admin.

Set business goals, such as contacting 10 new clients or launching your business website, to use quiet periods productively.

Top tip

Be realistic about what you can achieve at different stages of your life. Regularly working late into the night might not be possible when you have a baby and toddler who get up at 5am – but it may be feasible if you have a 10 year old who will let you grab a mini lie-in at the weekend.

Top tip

Contract work with one client at a time can be a good stepping stone between employment and freelancing.

QUESTION 4: DO YOU LIKE WORKING BY YOURSELF?

If you love the social side of work, freelancing can come as something of a shock.

For most freelancers, there's no-one at the desk opposite to bounce ideas off, no-one to grab a quick bite of lunch with, no-one else to rely on in a project and your Christmas party seems a little less dazzling when it's only you and your laptop who go along. In fact, whisper it carefully, after months of dribble and drive! (not always from your child!) many parents actually like going back to work simply to spend time with other adults.

On the other hand, if you feel that office life is far too full of enforced socialising and political minefields or you're at your most productive in a quiet space, working alone could be a huge plus of becoming a freelancer. Indeed, for many freelancers, it's one of the biggest attractions.

Only you will know how much human interaction you need. However, if you thrive on the buzz of an office or love brainstorming in a group, do consider how freelancing will work for you.

DO YOU THRIVE ON HUMAN INTERACTION?

How important is it for you to:

- Work in a buzzy environment?
- Chat to people during your working day?
- Share and develop business ideas with other people?
- Have work colleagues you can socialise with?
- Deliver work as part of a team?

It's not impossible to incorporate any or all of these into freelancing – but they don't arrive automatically. Take a look at the tips on the next page if you want to freelance but aren't sure if you'll survive working alone.

BRIDGE THE GAP BETWEEN FREELANCING AND OFFICE WORKING

If working alone is the only reason you're hesitating about becoming a freelancer, there are ways to bridge the gap. For example:

Co-working spaces

Co-working spaces are springing up all across the country. You can hire desks in a shared space on a full or part time basis, with some also offering daily and even hourly options.

Many co-working spaces have added benefits, such as workshops and social events, making them a great way to build up your freelancing network and social contacts while still being a freelancer.

Virtual work communities

Virtual work communities are a way of working alongside other people – but virtually. You usually log in at a particular time, have a group introduction and then spend an hour or two working individually in the company of other online participants.

It can be a really good way to focus on getting a specific piece of work done and to feel part of a wider community of freelancers.

Online networks & groups

If you're fitting your work in around your kids, attending network meetings can be a challenge.

One of the positive outcomes of Covid is that more events are now held online. They can be a great way to spark ideas and share your challenges without investing too many precious hours on travel.

Collaborations

Freelance work does not necessarily mean working alone. If you thrive in a team environment, focus on pitching for projects that involve working with internal staff or other freelancers.

Alternatively, build your own collaborations with other freelancers either on an ad hoc or more permanent basis. This can be a brilliant way of working with more people on particular pieces of work while still retaining overall autonomy.

Top tip

Log on to Twitter hours that focus on freelancers. They can be a great way to find useful tips and build up links with other freelancers both in your country and around the world.

Top tip

Use the 'mum' side of your life to get your social fill. Arrange meet ups with parents after school or when you drop off your kids and then relish the peace and quiet of your time working alone.

QUESTION 5: WHERE AND WHEN WILL YOU WORK?

Do you have an idyllic image of your baby napping sweetly in their Moses basket as you take a crucial client call in your serene work space / living room? If so, I've got some bad news. It's far more likely that your baby will wake up screaming just as the client you've been trying to get hold of all week finally answers the phone. Oh, and while you're juggling both of those challenges, your toddler will play on your laptop and delete three hours of hard work. Sorry!

This doesn't mean you can only be a freelancer if you've got a top-notch office with an onsite nanny. It's definitely possible to start a successful freelance business working on a table in the corner of a room after your kids have gone to bed. And you can send the odd email while your baby is sleeping or even make a call while your kid is scooting round the park.

However, if you want to be a successful freelancer, you will need to carve out some dedicated time and space. It really can make all the difference. Is it possible for you?

DID YOU KNOW...

- Every child in England aged three or four is entitled to **570 hours of free childcare** per year.
- If you work for an average of 16 hours per week or more, you could get **30 hours free childcare** for 38 weeks of the year.
- Similar schemes are in place for **Scotland, Wales** and **Northern Ireland**.
- Other schemes such as **tax-free childcare** are also open to freelancers and can help pay for childcare costs.

CREATING SPACE TO WORK

	Yes	No	Actions
Can you dedicate a part of your house to your work?			
Is there anywhere outside your house you could work productively eg a coworking space, library or café?			
Do you need appropriate lighting, desk space, Internet connection and/ or equipment to work effectively?			
Is your child school age or eligible for free childcare?			
Can your partner / friends / relations look after your child on a regular basis?			
Are there any tasks you can do while you're with your child / children?			
Can you slot in work while your child naps?			
Do you have any time to work in early mornings or evenings?			
Have you built in time for the rest of your life - including your friends, partner and you?			

Top tip

Have a regular place that you only spend time in when you're working. It can help you to be more efficient and enable you to separate out your work and personal life.

Top tip

Keep a record of how much you spend on your phone, WiFi, electricity and printer cartridges for your work. You can claim these costs as allowable business expenses on your tax return.

QUESTION 6: DO YOU WANT TO RUN A BUSINESS?

When you're an employee, it's easy to moan about the boss: why can't they see that turning your website sunshine yellow and making every Monday a duvet day would be a far better way to run the company?

As a freelancer, you ARE the boss and if you want to order in sunglasses so your customers can read your super-bright website, that's up to you. But remember, it's also up to you to market your business, find clients, pitch for work, keep the accounts, send out invoices... Oh, and actually deliver projects for your clients.

One mistake many newbie freelancers make is to assume that they will do the same job as a freelancer as they did as an employee. In fact freelancing means delivering fabulous work for clients and becoming an MD / sales executive / finance manager / project manager all rolled into one.

This might sound like the most exciting prospect ever or it might fill you with dread but it's an essential part of being a freelancer. Do you want to run a business?

SOLE TRADER OR LIMITED COMPANY

Most freelancers either set up a limited company or operate as a sole trader. These are different legal structures, so it's important to choose which one is right for you.

Sole trader

- Self-employed
- Run business as an individual
- Keep all profits after paying tax and NI
- Personally responsible for any losses your business makes

Limited company:

- You and your business are separate entities
- Separate tax returns for you and your business
- Not personally liable for business losses
- Additional regulation and reporting requirements

Top tip

Check out Freelancing Mums' guide [How to Set up as a Sole Trader](#) for practical information on how to set up your freelance business.

ROLES OF A FREELANCER

Project Manager

Communicating with clients, delivering high quality work to specification, time and budget

Sales Manager

Finding clients, pitching for work, negotiating projects, agreeing budgets

Networking

Building links in person and online, meeting potential clients, finding your support network

Marketing Manager

Promoting your business, generating leads

Chief Motivator

Staying positive in the face of rejections, fussy clients, scary empty diary space...

Customer Services Manager

Ensuring clients are happy with your work and want to use you again

Finance Manager

Invoicing, paying bills, keeping accurate records, submitting tax returns, budgeting, pricing projects



Top tip

Outsource laborious tasks and use the extra time to find a new client or work on a paying project.

QUESTION 7: ARE YOU READY TO SELL TO CLIENTS?

Do you love selling or does the idea of pitching your services to potential clients send shivers of panic down your spine? And if you do hate sales, is it the selling process itself that makes you cringe or the thought of your ideas being rejected?

The simple truth is, if you want to run a successful freelance business, you have to sell the services you offer – and you have to be prepared that some of your proposals will get rejected. It's a normal part of life for even the most successful freelancers.

The good news is that rejections are very rarely personal. It may be that the client doesn't have the budget right now or that they've got in-house staff who can do the job or that they've already commissioned another freelancer.

As long as you keep pitching, new work will come your way – and the more knock backs you get, the better you'll be at dealing with them!

IMPOSTER SYNDROME

Imposter syndrome is the fear that you're not good enough or experienced enough to do a job. It's very common amongst freelancing mums.

To help overcome imposter syndrome:

- Create a list of your skills and experience
- Pin up examples of your achievements
- Accept everyone makes mistakes
- Don't compare yourself to others
- Recognise that your pitch may never be completely perfect – but it stands a far better chance if you actually send it in.

WHAT'S IN A PITCH?

Creating a pitch or business proposal can feel scary if you've not done one before. But most clients simply want you to set out:

1. The problem they need to solve or the goal they want to achieve
2. What you will do to help them solve that problem / achieve that goal
3. When you will deliver the work
4. How much it will cost
5. Why you are the best person for the job

This doesn't need to be lengthy. In fact, most clients prefer a pitch which is clear and to the point, rather than having to wade through a lot of unnecessary detail. What is important is that you make each pitch directly relevant to the individual client and provide evidence to back up your claims.

One customised pitch that shows the client you've set out a solution for their specific needs backed up by a link to a relevant piece of work you've done before (even if it's a personal project) is far more likely to lead to you being hired than firing off 10 near-identical pitches with only the client name changed.

Top tip

Think of yourself as a business of one instead of a freelancer – and then market your business, not you.

Top tip

Demonstrate how you can solve a problem that a potential client has, rather than simply describing the services that you offer.

QUESTION 8: DOES THE MONEY ADD UP?

If your household finances rely on you bringing in a regular salary, make sure you do your sums before going freelance. Freelancers can earn a decent amount but it does take time to build up a regular client base and, even when you're established, projects can be delayed or cancelled unexpectedly.

Before you take the plunge, calculate how much income you realistically can expect to bring in. Work out if this will cover your business and personal costs – including any upfront expenses to get your freelance business up and running.

If your costs are higher than your potential income, consider whether you can reduce your costs, raise your rates or work more days to make the numbers add up. If the figures still don't balance, freelancing may not be a viable business option for you.

You will normally be paid gross of tax. This means you are responsible for paying your income tax bill out of the money you receive from clients.

Research competitive rates for your industry through sector reports, freelance jobs boards and by asking other freelancers what they charge.

When you calculate how many days you have available for paid work, remember to build in time for non-paying tasks, such as pitches, finances and marketing – which can take up as much as a third of your available time.

Top tip

Put a third of what you're paid into a separate pot that you don't touch. This is for your tax bill.

DO THE FIGURES ADD UP?

Income	Income (£)
Freelance income	
Other income (waged jobs, rental income, benefits, etc)	
Total income	
Costs	
Survival budget (personal / family life)	
Rent / mortgage & insurance	
Utility bills (electricity, gas, water, council tax)	
TV / internet / phone / streaming services	
Food, groceries & toiletries	
Clothes (family / personal)	
Travel (car, insurance, MOT, public transport)	
Holidays & leisure (sports, meals out, etc)	
Childcare & kids activities / clubs	
Personal items	
Work costs	
Office costs & insurance (rent, utilities, internet, phone, etc)	
Equipment (laptop, printer, work tools)	
Marketing (including domain & website)	
Travel	
Legal & professional	
Other	
Total costs	
TOTAL (Total Income - Total Costs)	

Top tip

Base your rates on the value you offer to a client, not the minimum amount you need to bring in to survive.

QUESTION 9: ARE YOU GOOD AT MOTIVATING YOURSELF?

Now you're the boss, you're in charge of your work schedule so you can be at your son's school assembly, pick up your daughter from nursery and put on the washing when you need a break from your screen.

And all too easily you can look after your neighbour's kids, organise the teacher's collection and be the prime cleaner in your house. After all, you're at home, aren't you?

One of the toughest parts of being a freelancer is avoiding the distractions and allowing yourself the time to focus on your work. What's more, during those precious work hours, you also need to carve out chunks of time to hunt for new clients, manage your finances, send out proposals and deliver high quality work – all without a manager breathing down your neck. In other words, it's up to you and you alone to keep yourself super-focused and motivated.

Of course, it's fine to take time away from work to help with homework or go for a coffee with a friend. After all, flexibility is one of the most attractive parts of freelancing. But if you struggle to be self-disciplined, you might find a workplace that comes complete with a manager and work targets is a better fit for you.

Set out clear start and end times to your working day. Knowing you have a deadline for work or personal tasks can make it easier to focus during your allocated hours.

Use tools to help manage your time – anything from setting an alarm to go off after a 30-minute block of focused work to using an app that prevents you checking into social media can help you to concentrate on work and work alone.

Top tip

Form an accountability group with other freelancers to share your goals and hold each other to account. Vocalising the actions you will take over the next week and then reporting back on your progress is a very powerful way of staying motivated.

PRODUCTIVITY TIPS

If you're more productive when someone's watching, join a co-working session. Being visible to others while you work can be a brilliant way to keep you focused on a task.

Have a dedicated place to work, whether that's a corner of your house or an external venue. You're likely to be more productive if there are clear boundaries between your work place and your personal life.

Create a work plan with clear targets and deliverables for each week and month. Stick it up above your workspace, as a visual reminder of what you need to achieve.

Top tip

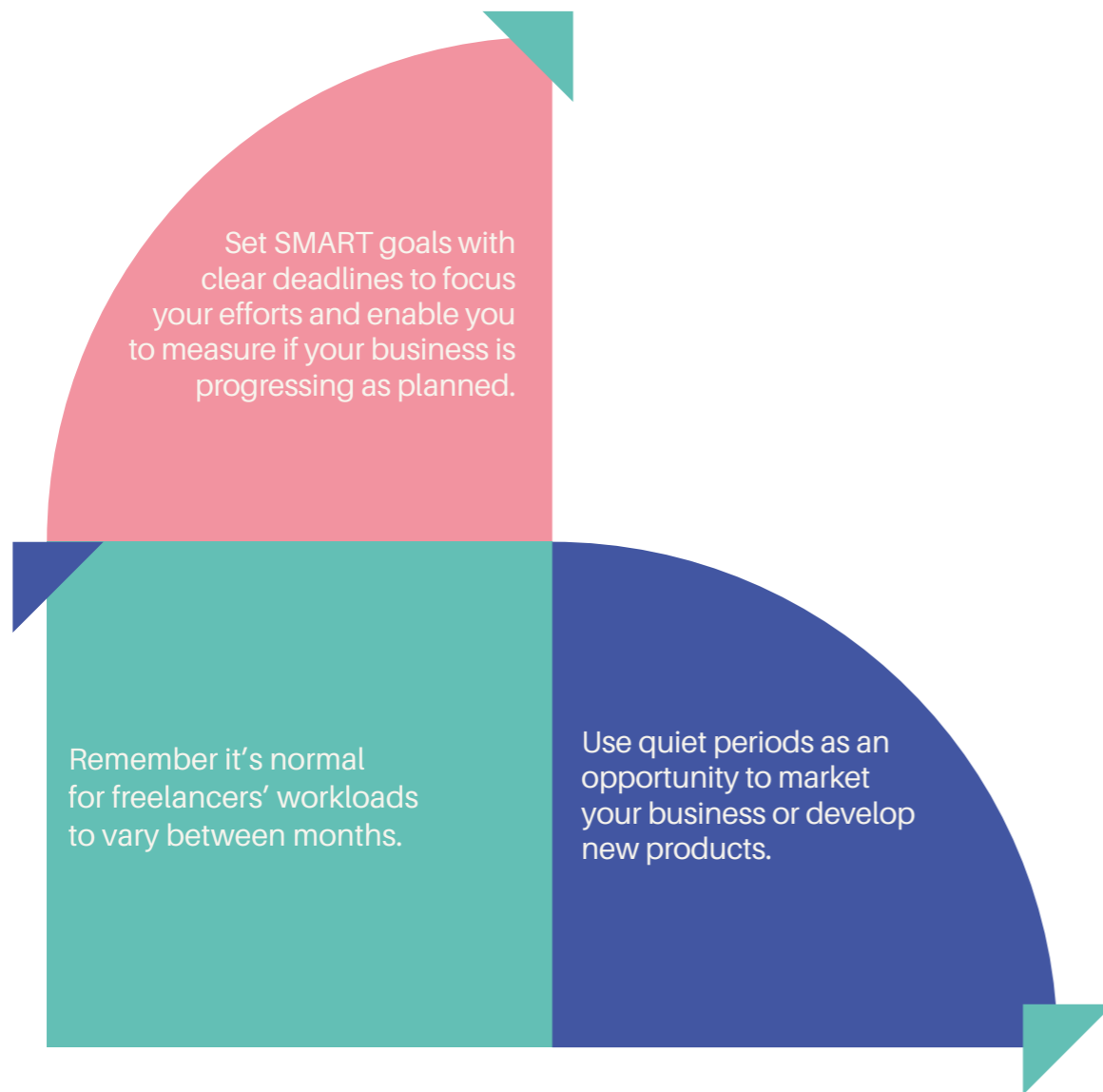
Get dressed in work clothes. Physically changing what you wear between work and family mode can make a big difference to your state of mind and your productivity.

QUESTION 10: DO YOU HAVE A BACK-UP PLAN?

If we're being honest, most freelancers don't have a fully thought through back-up plan when they start out. After all, the plan is to make freelancing work.

However, knowing you have enough savings to live on while you get set up or to tide you over if you have an unexpected dry month can give you the freedom you need to succeed. Similarly, it's always worth keeping up a good relationship with your old boss, just in case you find you hate freelancing.

Your back up plan doesn't need to be laid out in black and white. But it is worth thinking about what you will do if freelancing doesn't work out or if your circumstances change.



Top tip

Try to build up a savings pot, so you have enough money to cover all your essential bills for up to three months if you don't get any new income. It will make the freelancing rollercoaster seem far less panic-inducing!

CAN YOU BUILD A SAFETY NET?

	Yes	No	Actions
Have you got any savings you can use to top up your income while you get established?			
Can your partner pick up the shortfall if you don't hit your income target?			
Can you cut your outgoings to make your finances more sustainable?			
Have you got any back-up funds you can use if you make less than you expect?			
Could you get a part-time job to top up your income?			
Can you diversify into other areas of paying work?			
Would your old employer take you back if you wanted to return to a waged role?			
Other ideas			

Top tip

Remember to have fun. You chose this lifestyle, so make sure it works for you. And if that means an occasional spontaneous day off, relish it!

IS FREELANCING RIGHT FOR YOU?

Now you've looked at these 10 questions, is freelancing right for you?

Ultimately, a lot of the decision boils down to how much stability you need in your life. If you thrive when you're working set hours on clearly defined tasks with a regular wage arriving in your account each month, full-time freelancing may not be for you.

However, if you can ride out the peaks and troughs of both income and workload and if you relish the idea that you, and you alone, are responsible for all aspects of your working life then freelancing may be your perfect option.

Pros	Cons
<ul style="list-style-type: none"> ✓ Flexible working hours ✓ Able to take time off when you want ✓ Control over when to take holidays ✓ In charge of all aspects of your business ✓ Take on as much or as little work as you choose ✓ No colleagues disturbing your work ✓ Potential to earn more by taking on additional work 	<ul style="list-style-type: none"> ✓ Harder to separate work and family life ✓ Have to invest time in non-paying tasks, essential for running your business ✓ No colleagues to pick up the slack ✓ No pay for holidays ✓ Responsible for everything ✓ Need to motivate yourself ✓ Working alone can be isolating ✓ Uncertain income each month

If you've decided you want to be a freelancing mum, head over to www.freelancingmums.co.uk for practical information on how to get up and running.

CHECKLIST

Have you worked out...	Yes	No	Actions
What services you will offer?			
If you want to freelance or find flexible paid employment?			
How you will cope with the uncertain income and workload of freelance work?			
Whether you can work effectively by yourself?			
Where and when you will work?			
If you want to run a business?			
How you will deal with selling your services to clients?			
If the money adds up?			
How you will keep yourself motivated?			
What your back-up plan is?			

Although it's important to think through your decision, in reality you're unlikely to have absolutely everything in place before you start. If you've got enough boxes ticked and you want to be a freelancing mum, go for it!

10 THINGS I WISH I'D KNOWN BEFORE BECOMING A FREELANCER



Freelancing Mums provides practical information, easy-to-use resources and friendly events to help mums set up and thrive as freelancers.

Feel free to share this material with your friends and fellow freelancers. However, if you do use, share or copy any or all of this guide in any way, please acknowledge Freelancing Mums as the original source and do not change the content or use it commercially without prior permission.

If you found this guide useful and you'd like to support a hardworking freelance mum create more of these types of resources, I'd love you to buy me a virtual cuppa at <https://ko-fi.com/freelancingmums>

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