SECTION EDITORS

Laura A. Kehoe
laura.a.kehoe@gmail.com

Out on Our Own

Editorial

Welcome readers,

This issue of *Out on Our Own* is jam-packed with essential tips for any new freelancers or those tempted to become freelancers. Taking that step to becoming a freelancer isn't only about finding clients, there's so much more involved that perhaps isn't obvious at first.

Every client or contact will be a learning experience, no matter how long you've been in the business. Projects are rarely identical. Thus, contracts, document content, client relationships, etc. will differ with each one you deal with. And then comes the practicalities of being self-employed in a particular country, paying taxes, dealing with client payments etc. With our laptops and phones securely by our sides nowadays, can a freelancer ever switch off?

In this issue, three experienced freelancers have taken the time to summarise their basic or essential rules of being a freelancer. First, Katharina Kolbe gives her five basic rules that she still applies to her clients after 5 years of being a freelancer. Second, Silvia Paz Ruiz offers some secure backup ideas and talks about how important it is to have healthy habits and look after yourself. After all, if you're ill you'll be unable to meet that deadline! In the third and final article, Sarah Smith offers a very different approach to freelancing, from her yacht, which is also her family home, office, and means of transportation on her 11-year quest around the world. Warning, you may be tempted to pack up and sail away with your laptop!

Every freelancer will have a different journey, and experience different clients. I, and the three freelancers here, hope that their experiences and knowledge may be just the friendly advice you've been looking for.

Happy freelancing!

Laura A. Kehoe

"Dealing" with clients

Over already five years of freelancing I signed contracts of very different kinds. Every single one of them has been an individual contract that my client and I dealt with. I haven't had any problems with settling my bills in the last two years, except for one special case. He was satisfied with my work and already asked me to work on a new project. I waited for three months, sent him payment reminders, called him, and even threatened to give his case to my lawyer (which I actually didn't). We finally agreed on a partial payment, which was of course not satisfying for me, but at the time I just did not want to spend money on a lawyer. And by the way, it seems important to me to solve any problem bilaterally, without consulting lawyers. I am always a very open-minded person, which my clients appreciate. Of course, every single one of us will be responsible for own mistakes now and then, but maybe my "basic rules" will help some of you to avoid unnecessary stress, discomfort, and unpaid invoices.

1. Fixed budget or hourly rate?

This question is almost as hard to answer as that of the chicken and the egg.

In case you go for a fixed budget, make sure to write down an emergency exit to get additional work paid. You will need to write clearly to your client as soon as you recognise that you will definitely run over the budget. State the reasons to your client, and why the project requires extra time and money. In all cases: do it in advance!

Working on an hourly rate is very transparent for your client. But there might be a certain risk that you will be asked why a specific project milestone took you so long.

Both approaches have its own advantages and disadvantages. I personally offer a mixture: usually, my client will get an estimation of the time I need for different project steps with my hourly rate. From this, I can estimate the needed overall budget, which is usually the price tag on my invoices. This depends on good predictability of the project.

2. Timelines and project management

Discuss the timelines with your client and always try to get as much time as possible – just in case. It is always better to deliver your work earlier than too late ("better to be safe than sorry"). Make clear that delays on the part of the client will lead to adjustments of your timelines as well. You do not only have one single client, nor will you be waiting for his feedback for weeks, right?

3. Payment terms

There are many different models on how to split the budget for smaller invoices. Some other EMWA freelancers told me that they demand a payment in advance of completing their projects. I think this is a good idea and I do this with new clients. You can agree on an advance payment of 20% to 50% as an integral part of your contract. My payment schedule relates to the project steps, and my client will get several invoices for one project, usually as soon as one project step is delivered. Of course, my invoices contain a payment target. In some cases, clients will not accept other payment targets than their own ones. This is something you cannot avoid, but do keep track of payment delays and send friendly reminders to your clients as soon as possible.

4. Still unsure about your client?

If your gut is telling you that there might be something wrong with your (potential) client, check the company on the internet for reviews or experiences of former employees or maybe ask other EMWA freelancers for their experiences. A face to face meeting that gives you the opportunity to discuss the projects' scope and honoraria with your potential client can also be a good idea. Make sure at least your travel expenses are covered.

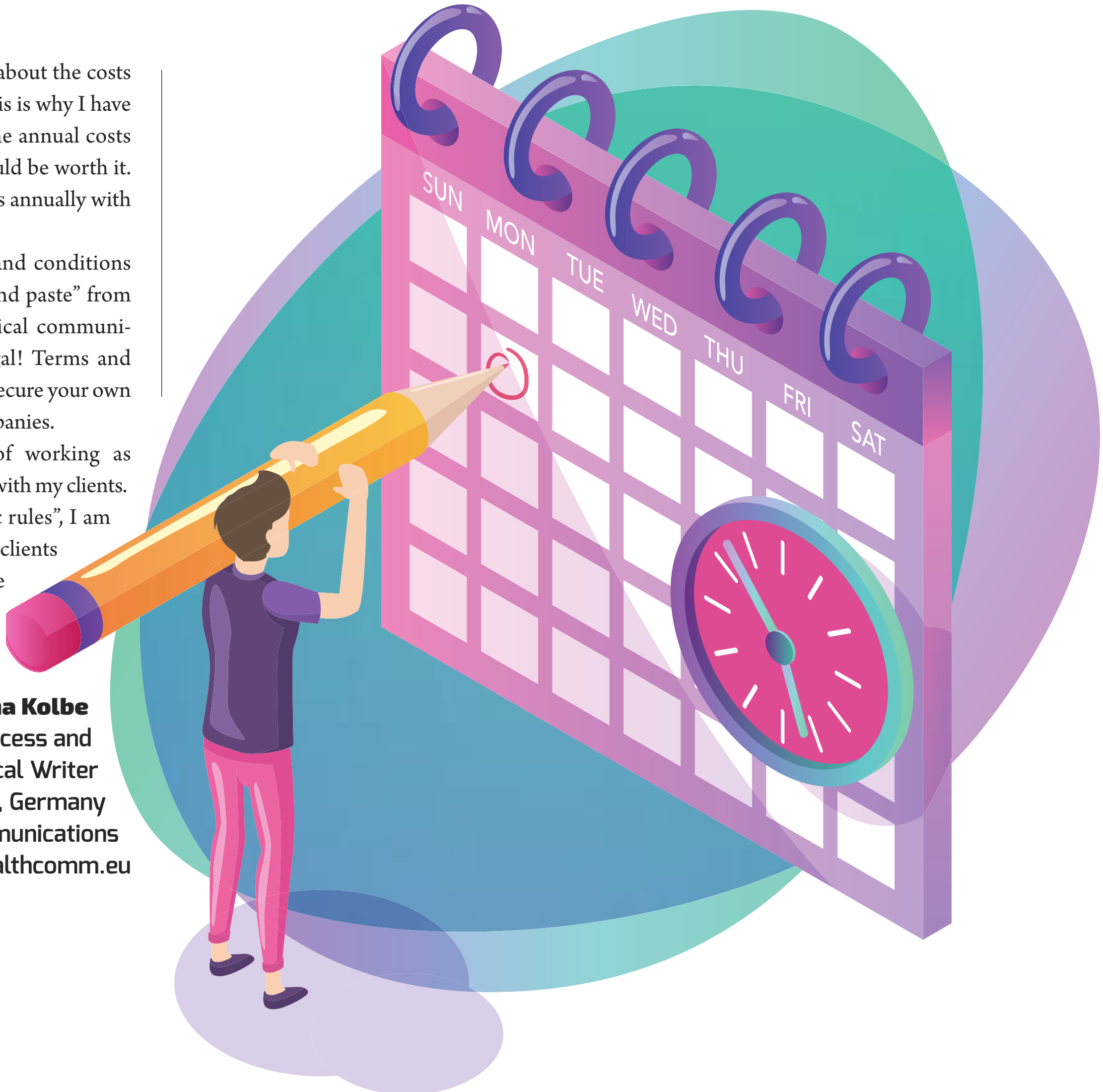
5. Some further safeguards

Think about liability insurance or even a limited liability company. The costs for this differ between different countries and can be extremely high. Talk to your tax consultant or discuss it at home with your family. To avoid any indemnity issues, another freelancer recommended never signing any indemnity clauses in contracts. Being a freelancer in Germany, I know about the costs of a limited liability company. This is why I have a business liability insurance. The annual costs can also be rather high, but it could be worth it. I found one for about 1,000 euros annually with a high sum insured.

Discuss and develop terms and conditions with a lawyer. Never do "copy and paste" from another medical writer or medical communications freelancer – this is illegal! Terms and conditions can be a good way to secure your own work against (much) bigger companies.

Overall in these 5 years of working as freelancer, I have been very lucky with my clients. Now considering my own "basic rules", I am able to better concentrate on my clients and my work, which actually is the key issue.

Katharina Kolbe
Freelance Market Access and Medical Writer
Meerbusch, Germany
Kolbe Health Communications
k.kolbe@kk-healthcomm.eu



Taking care of yourself (and your freelance business)

In setting up a freelance business there are three aspects that I found crucially important, but frequently forgotten. The three of them relate to planning ahead and for the long-term: contingency planning, disability insurance and healthy habits.

1. Contingency planning

Contingency planning is about having a series of actions in place to prepare yourself to respond well to an emergency, an unexpected circumstance that may have catastrophic consequences and a deleterious impact on your business. Having a contingency plan is like having a "Plan B" to be able to timely undertake "disaster-relief" operations in an effective manner.

Backing up files is a critical component of a contingency plan in freelancing. It ensures that important documents or data can be recovered in the event of computer failure, computer loss, or other equivalent adversity (particularly if such event occurs just hours before a deadline!).

The traditional method of backing up is to have an external hard-drive on the working desk. It may be the preferred option for most freelancers, and it is sometimes perceived as more secure than using "the cloud" to store data. However, any physical building (e.g. home, coworking space, or office) can fall victim to theft, fire, or flood, thus endangering the backup solution. A protected solution using an encrypted online backup service to store important files at a remote location is probably the most advisable contingency alternative. Furthermore, it is preferable to use a combination of two or more reliable backup solutions for contingencies.

Possible backup resources are endless, but the most well-known ones include Dropbox, One Drive, and Google Drive, which are all based on online file syncing. Drive File Stream, NetVault Backup, or Sugarsync allow for documents to be either manually or automatically backed up on the providers' servers according to your preferred backup schedule (e.g. hourly, daily, weekly). Once backed up, updated files can be recovered remotely from any computer that is connected to the internet by using your log-in credentials.

It is important to remember that according to the EU General Data Protection Regulation, approved in 2016 with enforcement beginning in May 2018, any time any sensitive data (e.g. client emails, bank details, addresses) as well as any confidential documents are stored in the cloud, files should be password-protected or encrypted. It is therefore important to be clear about how your cloud provider is storing and processing data (you may wish to visit https://eugdpr.org/the-regulation/ for further details).

Along with backing up files, it is also good practice to have alternative computers to work on in case the main one fails; to check out alternative venues for working in case you cannot stay at your usual place, making sure that free wi-fi access is available, and that sufficiently quiet spaces exist for making phone calls or for keeping confidential conversations, if needed. It is also advisable to be able to delegate any of the work to other freelancers in case of illness or any other unexpected situation. Having a reciprocal cover arrangement with someone you trust and whose work you like may be a good option.

2. Disability insurance

As a freelancer, you can lose your income if you are unable to earn a living. Disability insurance is an insurance policy that protects you from loss of income if you cannot work due to illness, injury, or accident for a long period of time. Having disability insurance means you will get income replacement cheques while you are unable to work. It is highly advisable to secure disability insurance that will eventually relieve your anxiety and uncertainty in such circumstance.

Disability insurance policies come with many different features that can add up in terms of cost. They differ based on what is covered, payouts, length of time, and other factors; they define what constitutes a disability, including mental and physical conditions, and do not cover your entire salary. Therefore, it is important to consider the short- and long-term financial scenarios you might face in the event of a disability when deciding what your policy design should look like. You will need to determine the percentage of your current monthly income for which you would like to apply.

It is also worth considering that each country has disability insurance programmes for self-employed professionals, although a great deal of variation regarding rules and regulations exists across regions. It is important to look for and get information about conditions and possible alternatives that are locally available in your place of residence, as well as to talk with representatives from several insurance companies to compare offers and to get an informed sense of options.

3. Healthy habits

As a freelancer, long working hours seated at a computer may easily turn into an unhealthy lifestyle with little physical exercise, deficient diet, and little socialisation. All these poor habits are deleterious for your health in general, but also for your brain. Thinking skills and optimal cognitive performance are crucial to keep your freelance work.

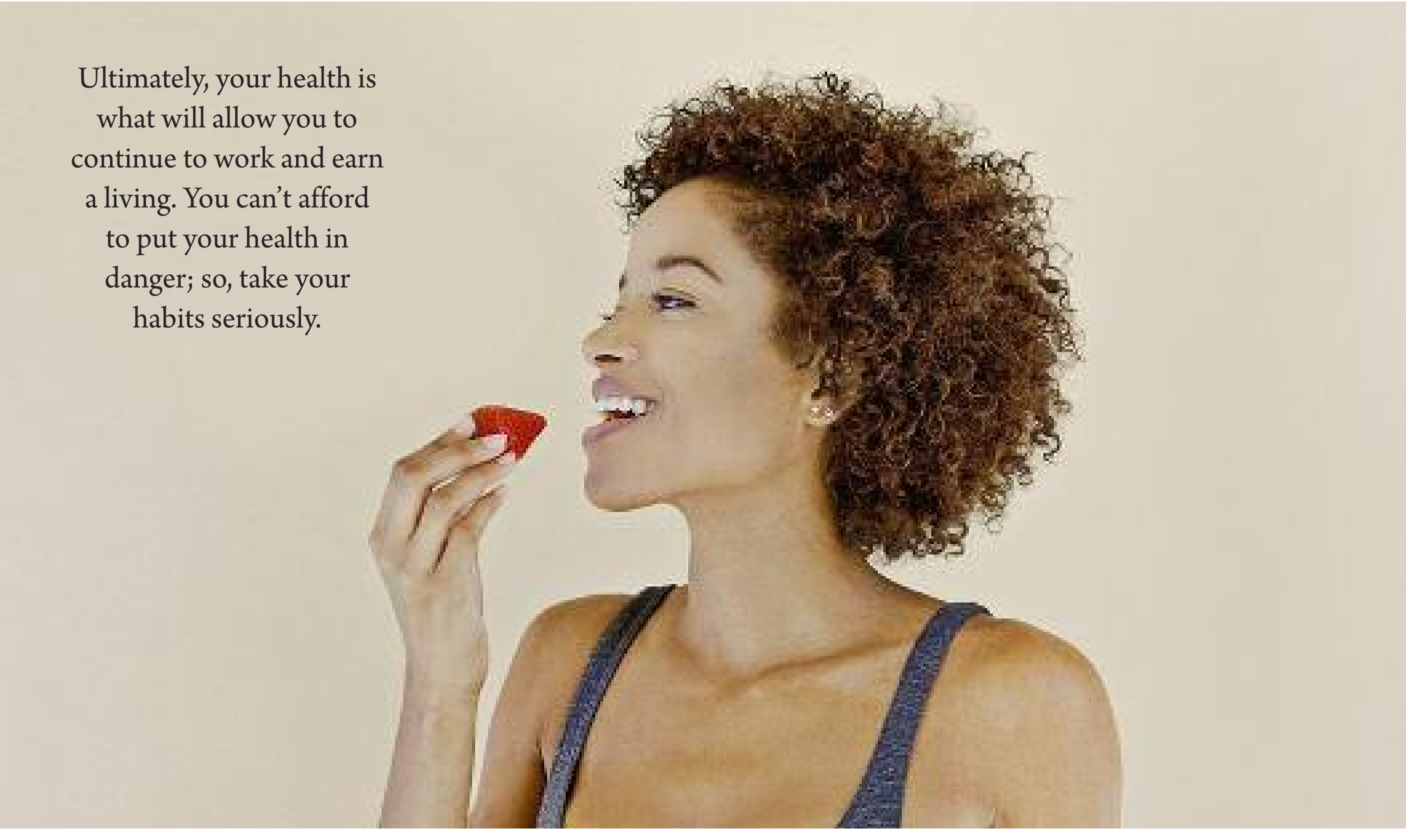
Aerobic exercise helps improve the health of the brain tissue by increasing blood flow and by reducing the chances of injury because of high blood pressure and atherosclerosis. It also stimulates the brain to release brain-derived neurotrophic factor, a molecule essential for repairing brain cells and for creating connections between them. Devoting at least 150 minutes per week (20 to 30 minutes per day) to practising moderate-intensity exercise (e.g. brisk walking) may make an important difference to your brain function, and to your overall health.

Eating lots of fruits (including strawberries and blueberries), vegetables (dark, leafy greens such as kale, spinach, and broccoli), and whole grains; getting protein from fish with omega-3 fatty acids (e.g. salmon, mackerel) and legumes; and choosing healthy unsaturated fats (olive oil, canola) over saturated fats (butter) would make the best diet for your brain and body.

It has also been found in research that engaging in mentally stimulating activities creates new brain connections and more backup neuronal circuits that would serve as a cognitive reserve for the future. Socialising is also fundamental for robust emotional support and for achieving higher levels of brain-derived neurotrophic factor. So, freeing up time for taking a new exercise class with a group of friends, a language course with colleagues or trying new recipes for your loved ones will be well paid off.

Ultimately, your health is what will allow you to continue to work and earn a living. You can't afford to put your health in danger; so, take your habits seriously.

Silvia Paz Ruiz
Life Sciences Research Consultant,
Medical and Regulatory Writer
Valencia, Spain
SmartWriting4U
silviapaz@smartwriting4u.com



Extreme freelancing: Writing while travelling

In April 2007, I set sail with my husband and two kids (then aged 7 and 9 years) from our home port of Aberystwyth (UK) on a 43-foot yacht with grand plans "to sail around the world". I was a freelance medical writer and going to be the main wage earner during our trip. Eleven years on, we haven't managed to sail around the world but we are still sailing, and I am still working as a freelance medical writer. We have spent time in Northern and Atlantic Europe, the Mediterranean, The Gambia (West Africa) and the Eastern Caribbean island chain (Trinidad and Tobago, Grenada, St Vincent and the Grenadines, Martinique, St Lucia, Dominica, and Sint Maarten). Here are a few thoughts on how we did it plus some of the things that we learned along the way.

SY Cape

Image courtesy of Sarah Smith

1. Where will you be travelling and how long do you want to be away?

The time that you intend to be away will affect how you set things up to leave. If you are planning to be away for just a few months, many things can probably be left in place or temporarily stopped and picked up again when you get home. You will need to work through what happens about your house/car/cat/dog/garden/mail/bills/tax return/medication, etc. For us, getting to the point of making the boat our home for an unspecified period meant considerable downsizing and reorganising (e.g. selling the house and cars, rehoming the labradors, and setting up to homeschool).

We had our boat (which is a compact, self-contained apartment) as our means of transport, our accommodation and my mobile office. We planned to keep moving, staying in various places for a few days to a few months, and we intended to be away for 'a few years' (whatever that meant because we really weren't sure at the time!). You will need to consider whether you are going to be moving around or travelling to a particular place (or places) and staying put for a while. It's probably also a good idea to have a "Plan B" to get home if things don't work out and you hate it (even if this is just room on your credit card to buy a flight home).

Managing family expectations and commitments may also shape your travelling plans. Do you need to consider ageing parents, kids at school or college, and important family events (planned or otherwise)? Is your Mum expecting you to throw a party for her 90th birthday in the middle of your trip? Is it practical/affordable to fly back on regular visits or in an emergency if necessary?

2. Accountants and clients: key players in our travelling plans

One of the most important phases of planning our trip was to work with our accountant to explore our options, and to put everything in place before leaving. Our accountant is happy to deal with us from a distance and with Her Majesty's Revenue and Customs, etc., on our behalf. I remain a UK sole trader with a tax liability in the UK (the implication being that I am not liable for tax in another country), but things can be arranged in other ways too. A lot will depend on your own business structure and needs, and how long you intend to be away.

I also discussed our plans with my clients at the time to find out whether they would be happy to continue working with me at a distance. Most were supportive and accommodating, and I have gained new clients along the way. One of my priorities is clear communication about the tasks that I can and can't take on, project scheduling and timelines when we are actively moving, working across different time zones, and any limitations that I might have with internet access. Home working is much more common now than it was when we left over a decade ago, so most clients are happy to work with freelancers on this basis.

3. Practical issues

Visas: Foreign holidays and business trips have made us all aware that countries vary in their regulations about whether you need a visa to enter, but it's not until you travel for longer that you find out that there are often restrictions on how long you can stay and whether you can work. As I was working as a UK-based freelancer, we always entered countries on a pleasure visa rather than a business visa (which was often of limited duration and required sponsorship from a local business). It is worth doing your homework on how different countries organise their visas and work permits so as not to fall foul of these laws by accident.

> Once you are in, it is important to be aware of how long you can stay, and not to overstay allocated time.

Passports: Many countries insist on there being at least 6 months left on your passport on entry, so passport renewal (if necessary) should be built into your travel plans. We have renewed passports from abroad in the past, but things change so don't assume that this will be possible when you need to do it. Some airlines will not allow you to fly into a country unless you have a return ticket or flight out to another destination. Once you are in, it is important to be aware of how long you can stay, and not to overstay your allocated time – Immigration Authorities are not to be messed with.

Banking: We use online and telephone banking with a UK bank so no different from most personal and business banking arrangements these days. Getting hold of new bank cards when they need replacing can be interesting from abroad, so it is a good idea to have more than one debit/credit card (and keeping one in a separate, safe place so that both can't be stolen if you fall prey to pickpockets). Bank charges for withdrawing foreign currency outside the UK can be expensive, so it is worth investigating debit cards that can be loaded with different currencies (e.g., Caxton) and that don't incur charges.

Invoicing and payments: All of my invoicing is done by email, and payment is by BACS – probably like most other freelancers.

Mail: We are lucky to have friends who are happy for us to use their address and accept mail for us. They open and scan items that they think we might need to make decisions about, and courier items if appropriate. This can be quite a bit of paper to deal with (even though we opt for "paperless communication"), so it is important that whoever might fulfil this role for you understands what they are letting themselves in for. There are alternative (paid) mail management services available if you don't want to inflict this responsibility on friends or family.

Telephone and internet access: My main telephone is a UK mobile number with a monthly contract for calls and mobile data if I choose to use it; obviously this is used on roaming (with attendant costs) when I am outside Europe. I also have a second mobile with a local SIM card for local phone calls and mobile data (which gives me wi-fi for my laptop via the phone's hotspot); we have found this to be the cheapest way of buying data. (In the past, I had a lovely dual-SIM mobile that took both my UK and local SIM cards, but I fell in the sea with that one!) For times when I haven't needed good internet access, we have relied on wi-fi in internet cafés, tourist information offices, cafés, bars, and hotels. Some hotels have business centres that you can use on a pay-as-you-go basis.

Equipment: How much equipment do you really need to be able to work on a day-to-day basis? Before we left, I had a home office with a desk, adjustable chair, bookshelves of reference books, a collection of publications that I'd worked on, a filing cabinet, and a printer/scanner in addition to my laptop. While travelling I manage with a laptop on the table, plus my mobile phone. We don't have room to store much in the way of paperwork or reference books, so I have to keep these to a minimum. We do have a small printer/scanner (which does make life easier), but I could manage without that as it is possible to get printing done at print/stationery shops, internet cafés, and hotels. We are all working towards a paper-free existence and this tends to happen naturally if one loses the ability to print and store paper. I do keep data backups on hard drives, and one day I will set up backing up to the cloud. For me, this is limited by variable internet access.

Insurance and healthcare: We took out a family healthcare plan that covered us for major health incidents such as hospitalisation and repatriation if required. As there was quite a large excess on this, we did not make any claims but paid for GP and dental consultations as we needed them. To give a ballpark figure, this usually worked out to about £30 per GP consultation (in Europe and the Caribbean). Some travel insurance policies will include healthcare cover, depending on where you are going and how long for. We didn't take the boat to the USA for a variety of reasons, including the fact that healthcare cover would have been extremely expensive. Our personal belongings are covered on the boat insurance.

4. Making the most of travelling

Having a regular home and work life is streamlined and efficient (trust me – compared with working while travelling – it is). The chances are that working while away from your home environment is going to take much more time to organise (possibly in another language) and execute, so don't plan to work full-time, at least not until you are sorted. Build in slack to allow time for the unexpected to happen without scrambling your plans, and to minimise the stress that will wreck your trip. There is nothing worse than getting to the hotel that you selected because of its 'free wi-fi in every room' to find that the wi-fi router has died. You won't be the first freelancer to be working to your deadline in McDonald's to get the 30 minutes of full-fat wi-fi that comes with your Big Mac (yes, that is the voice of experience).

Whether you stay put in Paris for 6 months or travel extensively for years, it is also important to make the most of the travel itself and the places that you visit. You still need to find a balance between working to pay the bills, and budgeting time, money and energy to see the sights, taste the food, just 'hang out' with the locals and – hopefully – make new friends and some special memories. Otherwise, there is no point in going at all.

A final word of advice – Go!

As with any project, good planning is essential in creating a rewarding trip that doesn't turn into a nightmare, and you should plan as much as you can – particularly the legal and financial stuff. However, you will probably never be totally ready, and you won't be able to anticipate all of the problems that you will encounter – there will be times when you are way out of your comfort zone. The most important step, however, is to go. I hope that I haven't put you off!

Sarah Smith, PhD
Freelance Medical Writer – in the UK or somewhere in the world on her yacht
sarahsmith.phd@gmail.com

Sarah's husband, son, and daughter collecting coconuts on the beach in Tobago

Image courtesy of Sarah Smith.