

A practical guide for
cultural freelancers
and the organisations
they work with.



THE FREELANCERS' HANDBOOK

1st edition - BETA →
September 2026

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How to use this Handbook

The Freelancers’ Handbook is a practical set of resources designed to help support the needs of cultural freelancers in their work. It has been created in direct response to the critical priorities identified in [Arts Council England’s 2024 Cultural Freelancers Study](#) ➔

The Handbook draws on the personal experiences of over 5,000 cultural freelancers. It was written by a cultural freelancer, and includes contributions from a number of other freelancers.

While it is intended primarily as an aid for cultural freelancers, its combination of guidance and good practice can also act as a handy reference tool for cultural organisations who commission or work with freelancers.

This is the first edition of The Freelancers’ Handbook, and it is by no means comprehensive. We are committed to continuing to develop, expand and refine its contents, and we will share updated versions in the future. It is accompanied by an [online resources directory](#) ➔, which will be regularly updated.



Above all, this Handbook is for you, and your input to keep improving it is deeply appreciated. Please do share it with your clients, colleagues and collaborators, and let us know what you think is working well, and what you would find useful in future editions. [Have your say](#) ➔

Accessible versions are available, including Large Print, Easy Read, British Sign Language and Audio.

This Handbook has **six sections** which are colour coded. Use the numbered tabs on the right, to help you navigate each theme.



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Foreword

First and foremost, this Handbook is dedicated to the thousands of phenomenal freelancers whose creativity, imagination and hard work fuel our cultural sector. We co-produced this Handbook with, and for them.

Special thanks to Rachel Mapplebeck, our lead writer for this first edition. She worked with us at speed to shape both the content and the direction of the Handbook, and consistently exceeded our expectations in fulfilling a hefty brief with panache. It’s been a pleasure working with her as a critical partner in this adventure. Her chapter on How to grow your network and win business → is also a must read.

We could not have achieved our goals without written contributions from other freelancers, whose lived experiences enrich this Handbook.

Caitriona Shoobridge’s thought-provoking chapter on Fair Play: Tackling socio-economic inequality in theatre → spurs us to champion the inclusion of working-class freelancers, and the need to overcome barriers in the cultural sector.

Furaha Asani poses important intersectional questions in her chapter on Promoting mental health and equality for freelancers →, which is written with wisdom and integrity.

Leila d’Aronville shares her tips and know-how in her chapter on Peer support networks → which is full of juicy nuggets. Leila’s ongoing advocacy for freelancers is making our sector stronger, and we look forward to continued collaborations.

It’s been a pleasure working with such a dream creative team. Huge thanks to Bill Boyle and Elaine Perks for coming up with such an imaginative approach to the design by ‘making the digital feel physical’. I hope readers enjoy the colourful formats and quirky illustrations that help bring the text to life.

I’m also indebted to my colleagues at the Arts Council. Deep appreciation to Erica Campayne for her impeccable project management and enabling my fuzzy vision for this Handbook to take flight. We wouldn’t have got to the finish line without her unwavering support to keep all the cogs turning.

I’m grateful to Luke Moore for championing access needs in the production process. He valiantly held the fort for us when needed with good humour and charisma.

Kudos to Lizzy Emmerton for blazing a trail of materials for us to build on. We’ve benefitted from her invaluable policy insights and diligent support with proofreading. The margins were always stuffed with gems at each round of track changes!

Big respect to Sarah Crown for her sterling support with copy editing and sage guidance on narrative flow.

It was a pleasure working with Jazz Boville, who brought great energy and digital marketing expertise to the project.

I’m thankful to Vicky Halsall for introducing us to Suzanne Wynne and bringing her excellent freelance PR skills on board to help develop our communication plans for the launch.

Finally, my thanks to Tonya Nelson and Michelle Dickson for their leadership and foresight in integrating this project into the Arts Council’s ongoing Delivery Plan. This Handbook will be a cornerstone as we take the first steps to develop a new Service for Individuals.

Most importantly of all, as you read and engage with the Handbook, I’d welcome hearing your views. We always saw this first version of the Handbook as a working draft, rather than a finished product: our hope was that it would kickstart conversations, so that we can produce bigger, better, more tailored versions in future. Your feedback → will influence our thinking on the next steps we might take to develop its scope, expand its audience, and amplify its potential impact to help empower more cultural freelancers to thrive.

Yasmin Khan, Director of Individual Practitioners, Arts Council England

Reliance on this Handbook

This document is published for general guidance purposes only and does not constitute specific legal, tax, accounting or other professional advice.

We recommend that you seek individual advice from a suitably qualified professional adviser and do your own research before applying this advice in your own specific situation.

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Where this Handbook or our online Freelancers' Resource Directory contains references or links to other sites and resources provided by third parties, these are provided for your information only. Such links should not be interpreted as approval by us of those linked websites or the information you may obtain from them. You acknowledge that the content of these websites and their availability are subject to change. We have no control over the contents of those sites or resources and encourage you to do your own research too.

Where third-party materials are used, these are believed by us to be publicly accessible and are used in this Handbook in accordance with applicable copyright exceptions, including fair dealing. All rights in such materials remain reserved to their respective owners.
Information correct as of September 2026.

Introduction

Why Arts Council England commissioned this Handbook

The Arts Council has produced and curated a wide range of resources for freelancers over recent years. Building on this work, and drawing directly from the key findings of the [Cultural Freelancers Study](#) ➔, our ambition in publishing this Handbook is to create a destination reference tool for good practice that can evolve and expand over time.

We wanted to capture cultural freelancers' lived experience, recognise their business needs, and help equip them with the knowledge and tools they need to succeed.

This Handbook is part of the Arts Council's wider commitment to supporting freelancers working in the cultural sector. Through our advocacy, research, funding, policies and development work, we are dedicated to empowering cultural freelancers and helping them thrive.

Introducing our freelance contributors

Producing this Handbook has been a team effort. We could not have done it without the dedicated expertise of our freelance collaborators.

Caitriona Shoobridge is an award-winning director and dramaturg working in theatre, film and audio. She has been a recipient of the Genesis Future Directors Award and Jerwood Assistant Directors award and her work has been supported by Arts Council England and Genesis Kickstart Fund. Caitriona is Co-Creative Lead (Fair Play) at Regional Theatre Young Directors Scheme, working on a new national project aimed at tackling socioeconomic barriers for directors in theatre.

Dr. Furaha Asani is a public scholar, participatory action researcher, writer, and award-winning teacher and speaker. Her research areas of interest include equity in the creative industries, migrants' rights, bioethics, public health, interdisciplinarity between Arts and Sciences, responsible innovation, mental health autoethnography, and science in pop culture.

Introduction

Leila d'Aronville is an independent producer and consultant and founder of North East Cultural Freelancers and lead producer at Northern Roots, a music development agency which presents a diverse programme and supports undervalued artists. She is winner of IPSE's 2022 Freelancer Community Award (Association of Independent Professionals and the Self-Employed). Leila has a passion and drive to put people at the heart of the cultural sector, developing equity and encouraging collaboration and collaborative leadership.

Rachel Mapplebeck is a highly experienced director of communications who puts audiences at the centre and builds brand and profile for arts organisations. Her extensive experience includes being part of the senior management team at Art Fund, driving audience growth at the Whitechapel Gallery and ongoing strategic support and advice to a range of cultural clients. Rachel is on the board of Harewood House Trust, is Vice-Chair of Edinburgh Art Festival, and a former trustee of Gasworks Gallery and artists' studios.

We hope this Handbook serves as a reference point that you can return to.

How we co-created this Handbook

The Freelancers' Handbook is the result of a collaborative effort building on previous guidance.

To help shape this work, we convened a Freelancer Advisory Circle to test ideas and offer feedback on content and design. Their input was vital in helping us to identify the strengths and weaknesses of our existing content, and to spot opportunities for development.

Drawing directly from the research and insights of the 2024 [Cultural Freelancers Study](#) ➔, co-editor and writer Rachel Mapplebeck created a content framework prioritising the key areas of fair pay and contracting best practice for this first edition of The Freelancers' Handbook, which was supported by the Arts Council team and Freelancer Advisory Circle. The result is a centralised Handbook of key resources, guidance, tips and advice for cultural freelancers. In time, we'll seek to further expand the content and cover other areas in more depth.

What comes next?

This Handbook is part of a series of interventions we plan to deliver to support freelancers. Your feedback on the contents will help us to underpin and develop a new Individuals Service to begin rolling out in 2027/28. It will be codesigned with cultural freelancers so that it meets their needs.

The Service will be a simple and intuitive one-stop-shop for artists and freelancers, with a new national funding programme at its heart, alongside improved advice giving access to more training and skills development opportunities.

We're committed to strengthening this country's talent pipeline by giving more funding opportunities to those from our least advantaged communities to develop their talent and improve their chances of a creative career.

Call to action

Cultural Freelancers – we hope you find The Freelancers' Handbook useful to you in your work.

Please read, reflect and share with your peers and organisations you work with. Share your feedback with us to help us improve future editions. [Have your say](#) ➔

Cultural Organisations

We encourage you to:

- Share case studies of good practice we can signpost others to
- Read the good practice guidelines for cultural organisations working with freelancers (section 4) and create your own freelancers policy
- Commit to this freelancers fair work pledge:
 - Pay freelancers fairly and on time
 - Contract well and project manage with care
 - Credit freelancers and thank them for their work
 - Support the inclusion and access needs of your hired freelancers

1. Professional Development for Cultural Freelancers

1.1 Finding Work + Networking

- a. Breaking into the cultural sector – networks + programmes
- b. Where to find work – opportunities listings
- c. From a Freelancer: How to grow your network and win business, by Rachel Mapplebeck
- d. From a Freelancer: Peer support networks: Why they matter and how to find yours, by Leila d’Aronville

1.2 Continuing Professional Development (CPD) for Cultural Freelancers

- a. Skills auditing
- b. Training opportunities

1.1 Finding Work + Networking

Summary: Finding work is a prime and constant concern for cultural freelancers, with the majority finding work through their existing networks. According to the [Arts Council’s 2024 Cultural Freelancers Study](#) →, 81% find work opportunities through personal recommendations, and 56% through repeat bookings. This highlights both the need to build networks and find work opportunities, as well as an inequality for those without established networks.

This section aims to share free and open networks, programmes and opportunities listings, and to hear from freelancers.



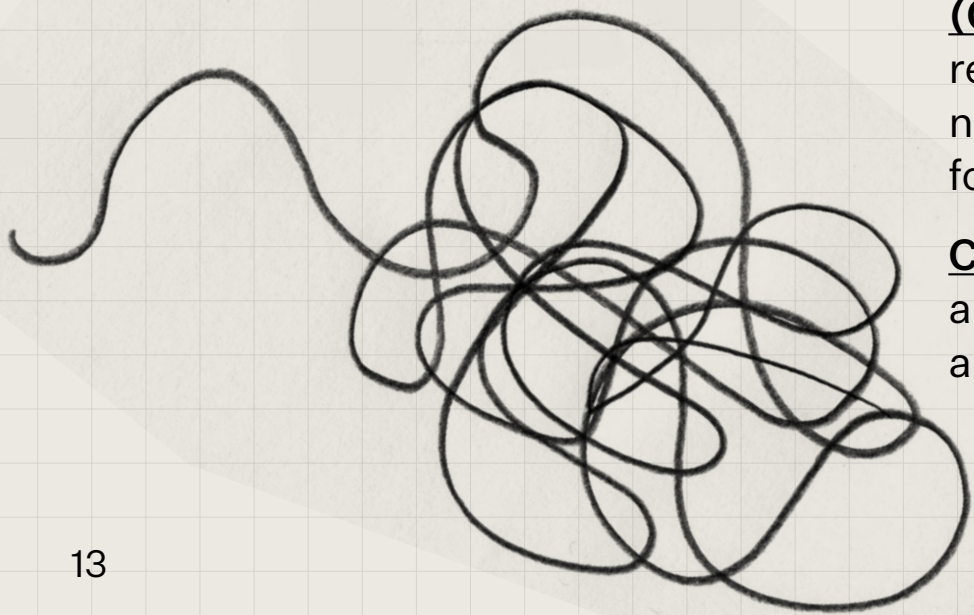
1.1 Finding Work + Networking

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Breaking into the cultural sector: networks + programmes

The Arts Council’s research about how cultural freelancers find work surfaces two very important things: networks are everything, and the playing field is not level.

Building and nurturing a professional network takes time, confidence, and connections that not everyone starts with. Those new to the cultural sector, people from underrepresented backgrounds, based outside of major cities, or those stepping into freelance work after a career break may face a steeper climb.

This section is designed to help and share openly with everyone the free networks, mentoring programmes, and opportunities listings where you can find and apply for freelance work. [Visit our live resources directory which is updated more frequently with future opportunities](#) →



National peer and advocacy networks

These are just some of the networks which operate UK-wide and are open to freelancers anywhere. Most are free to join or offer special rates for freelancers.

Artquest Exchange → Free peer to peer online community for individual professional visual artists.

Artists Now → UK membership body for visual artists. Offers insurance, commissions, jobs listings and artist-led research. Affordable membership for early-career artists. Also known as a-n, the Artists Information Company.

Arts and Health Hub → A London-based not-for-profit supporting artists and creatives who explore health and wellbeing.

British Art Network → Community of curators, academics, artist-researchers, conservators, producers and programmers. Subject-specific network groups.

Contemporary Visual Arts Network (CVAN) → National network representing the visual arts sector across nine regions in England. Good entry point for visual arts freelancers.

Creative Freedoms → Network of visual arts freelance professionals. Monthly or annual subscription fees.

Creative UK → Independent network for the UK’s creative industries. Paid membership for freelancers.

Freelancer Club → UK-based leading network and community platform for creative freelancers. Monthly membership fee.

Freelancers Make Theatre Work → Advocacy, resources, and community specifically for freelancers in the performing arts.

Mothers Who Make → International network for artist-parents. Free peer support and community.

Museum Freelance → Archive website of a former support network for freelancers working in museums, galleries, archives and heritage organisations.

PiPA → Championing a performing arts industry where care and career thrive together.

What Next? → National movement of cultural workers with local chapters across the UK, advocating for equitable and accessible culture. Welcomes freelancers.

Working Arts Club → A UK network for professionals in the visual arts from working-class backgrounds.

Regional networks

The following regional networks offer peer support, events, and connections for cultural freelancers. Many are free to join or attend. There may be more in your area. [Let us know others we can signpost](#) →

Birmingham Open Media → Inclusive arts and technology organisation that empowers creative freelancers, particularly those who are neurodivergent or from marginalised backgrounds.

Bradford Cultural Voice Forum → A facilitated network of over 600 creative people, who work in the Bradford District’s cultural sector.

Bristol Creative Industries → Large active network supporting freelancers and small creative businesses in the South West.

Creative Black Country → Supports ideas generated by people in the region.

Creative Lancashire → Support, events, and networks for creative practitioners across the county.

Dance Cooperative Birmingham → For freelancers by freelancers – a Midlands-based network for dance practitioners.

Leeds Health and Wellbeing Network → Supports people working in creative arts, culture, health, care, and academia to work collaboratively, share ideas and maximise resources.

1.1 Finding Work + Networking

Leicestershire – Impact Network for Creatives → Network providing support and development opportunities to creative practitioners and cultural professionals in and around Leicester.

North East Cultural Freelancers (NECF) → Community-led network offering peer support, advocacy, opportunities, and cultural sector conversations (see From a Freelancer: Peer Support Networks: Why They Matter and How to Find Yours, by Leila d’Aronville on p.23).

North East Sound Women Network → Music technology skills and knowledge network.

Manchester Independents → Platform supporting independent artists and producers in the North West.

Plymouth Culture → Supporting cultural ecosystems and networks in the city.

Tees Valley Creates Freelancer Network → Free network, events, co-working sessions and one-to-one support for Tees Valley creative freelancers.

Yorkshire Sound Women Network → Founded by women working in the sound technology industry who wanted to use their skills and influence to address gender and racial inequality.

Other avenues to explore might be the following types of local networks:

Local Cultural Education Partnerships (LCEPs) Cross sector groups connecting educators, artists, and cultural organisations to support creative learning. Many welcome freelancers into their networks and working groups.

Local Cultural Partnerships Place-based cultural networks (often linked to local authorities or cultural compacts) that bring freelancers, organisations, and communities together.

Local business support hubs Often offer networking and coworking which can turn into a peer network.

Networks of practice Based around shared creative spaces, arts development teams and funded organisations.

Mentoring programmes

The following programmes offer mentoring, training, and structured development opportunities, with free or funded places. Many specifically target those from underrepresented backgrounds or in the early stages of their career to help address and tackle inequalities of access to opportunities in the cultural sector.

Artquest → Free one-to-one advice for London-based visual artists, delivered by Artquest and freelance artist career advisers.

BAFTA Elevate → Programme designed to support individuals from underrepresented backgrounds in film, games, and television.

Black Business Residency (Somerset House) → 12-month hybrid programme for early-stage Black entrepreneurs in the creative sector. Includes mentoring, studio access, and professional development.

Clore Leadership Programme → Suite of leadership development programmes for professionals in arts, culture, and creative industries. Bursaries available.

Creative Access → Dedicated to widening access for underrepresented groups in the creative industries through training, mentoring, and paid placements.

Cultural Producers Programme (Newham) → Six-month, part-time paid training programme with workshops, mentoring, and a placement in a local organisation, plus a bursary.

Good Growth Hub (A New Direction) → East London hub offering one-to-one advice, free workshops, networking, and job placements for 18–30-year-olds in the creative sector.

Re:Create Business Support Programme (Creative United) → Free E-learning, one-to-one mentoring, and networking tailored for creative freelancers looking to grow their practice.

Southbank Centre Presents → Talent development programme for early-career cultural programmers and curators aged 21–32. Offers mentoring and professional development.

Storytelling Pathways (Adverse Camber) → Six-month mentoring programme supporting emerging and mid-career outdoor arts and storytelling practitioners.

1.1 Finding Work + Networking

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Where to find work – opportunities listings

Whether you're looking for a new project, residency, or a short contract, there are listings sites and e-newsletters to help you find the right opportunities for you. Sign up for regular alerts. Read them when they land in your inbox as many have short windows in which to apply.

Key opportunities listings and job boards for cultural freelancers

Anchor Directory (Artsadmin) → Directory signposting freelance artists to support, opportunities, and resources.

Artists Now → Jobs, commissions, and opportunities listings for visual artists and arts professionals. Some content requires paid membership. Also known as a-n, the Artists Information Company.

ArtsHub UK → Shares news, reviews, and a regular e-newsletter with job listings across the arts and cultural sector. Monthly or annual paid personal membership required.

Arts Jobs → Arts Council England's free listing site for arts jobs and freelance opportunities across the UK cultural sector. The go-to starting point.

Arts Professional → Sector media outlet with a free jobs board.

Crafts Council Opportunities → Listings for makers, craftspeople, and applied artists across residencies, commissions, and jobs.

Creative Access Jobs → Paid roles and placements with a focus on underrepresented talent in the creative industries.

Culture Briefs → Curated Monday newsletter with consultancy opportunities specifically in the UK cultural and heritage sector. Monthly subscription cost.

Creative Lives → Champions community and volunteer-led creative activity.

Creative Lives in Progress → A creative careers resource, on a mission to transform the way emerging talent access, understand and connect with the industry.

Discover Creative Careers → UK-wide directory promoting careers and opportunities in the creative industries. Useful if you're newer to the sector.

The Dots → Networking and job board platform designed for creatives, offering freelance, remote, and permanent roles. Free to join.

The Latch → Open network and online platform hosting curated job listings, project briefs, free training, and peer community for cultural freelancers. Organisations and employers pay to advertise, free for freelancers looking for opportunities.

Run the Check → Curated paid opportunities for emerging creative talent. Focuses on roles that pay fairly.

Social Fixt → Newsletter and platform for socially impactful creative jobs – strong on arts, culture, and third-sector roles.

Spotlight → Connects performers with agents and casting professionals across stage and screen.

It might also be worth following or signing up to local authority alerts or portals for opportunities, either in the region you're based, or if this is a key source of work for you.

Being alert to the latest news and opportunities is important, and, combined with cultivating your network and promoting what you do, gives you the best chance of thriving as a cultural freelancer.

Our live directory has opportunities which are updated more frequently:
Resources directory →

1.1 Finding Work + Networking

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FROM A FREELANCER

How to grow your network and win business, by RACHEL MAPPLEBECK

I'm Rachel and I've helped build audiences, brand and profile for museums and galleries for over 25 years. But as a cultural freelancer I'm still a toddler at best – just two-and-a-half years old and learning all the time.

So, though I don't have all the answers, as well as writing this Freelancers' Handbook, I wanted to share my personal experience of developing my network, and effective ways to win business.

The Arts Council's Freelancers Study found that 81% of freelancers find work through personal recommendations and 56% through repeat bookings. It highlights both the supreme importance of networks and the inequality for those without established connections.

First step – ask yourself these questions about your network:

- Who has helped you in the last year?
- Who have you helped?
- What are your reflections on this?

When I started out as a cultural freelancer, I knew my network would be key. One of the very first things I did was start a spreadsheet of my network. I populated it with the leaders and organisations I admired, as well as testimonials from our work together – always heartening to read again.

If you haven't already, consider starting your own network spreadsheet or database, and ask yourself: who do you admire – which people and organisations? Who are your dream clients or collaborators?

Your network is not just about finding work, it's also about who you might collaborate with. Think about who you want to collaborate with, choose the best, and those whose skills sets are complementary to yours to broaden the range of projects you can do. By working together you also have a greater chance of helping each other to find and win the work you want.

You're part of a powerful eco-system. Your network is your:

- Intelligence source
- Business pipeline
- Partnership pool
- Support crew

My six tips for networking success

- 1. Reach out**
Think about proactive, varied ways to keep connecting – set a target of five emails a week, log into LinkedIn for five minutes daily, and make time to see people in person.
- 2. Say yes**
Accept the invitation – but don't go with your best friend! Be intentional, network then follow up. Or if the invites have dried up, create your own event.
- 3. Make time**
Spend time cultivating your network, even when you're busy. Block time in your diary.
- 4. Join a network**
There are many professional networks by artform that offer special freelance rates, or, if you can afford it, members' or patrons' groups that also support cultural organisations.
- 5. Make the most of being a cultural freelancer**
Combine a meeting with seeing an exhibition or a performance.
- 6. Variety is energising**
Get exposure to new areas, people and problem-solving by joining a board, becoming a mentor, or presenting at a conference.

1.1 Finding Work + Networking

The sweet spot between nurturing your network and winning business is visibility. Here are some ways to promote your work which don't require funds, but need your time, creativity and consistency:

- Show up on social media
 - LinkedIn – likes, comments and your own content
 - Organic posts on Instagram, TikTok, YouTube etc
 - Facebook Groups – join one or create your own
- Create an email newsletter or Substack – many tools are free to use when the numbers are smaller
- Collaborate on content e.g. a guest contribution on a sector or fellow freelance blog, podcast or webinar
- Exchange referral requests and testimonials for your own website or LinkedIn
- Create a WhatsApp or private LinkedIn group for your peers to share knowledge and opportunities

**The Three Ps:
Profile, People, Posting**

For many cultural professionals LinkedIn has become a valuable platform to connect, find opportunities, and share your professional moments. Here's how to make it work for you:

1. Profile

Make everything public. Use the headline under your photo (especially the first 45 characters) to say what you do and who for – it's shown in every interaction you have. Use 'About' for results and impact – lead with accomplishments, and pack full of key words for the work you want.

2. People

Connect with former colleagues, people you've met, check out 'suggested for you', and follow organisations you'd like to work with. Log in for just five minutes daily – likes are easy, comment when appropriate, tag connections in too.

3. Posting

Post about topics you can confidently talk about. Include a call to action. Learn from posts which perform well. Be people focused and tag people so you're seen by their networks, extending your reach.

So, you've been nurturing your network. You're alert to opportunities. And, you're visible. But to fully understand your work as a freelancer, it's also worth conducting a quick analysis of your business. My own took less than an hour! My key questions were:

- Total number of clients and projects in the last 12 months?
- Which were new, which were repeat business?
- Which projects were delivered as an individual freelancer, which in collaboration?
- Did the projects have a formal brief or was this developed with the client?
- How much revenue was through open opportunities, and how much via a network connection?

...and my answer to the last question was over 90% of my revenue was earned through network connections. It's well worth conducting your own quick business analysis. There could be valuable learnings that change your future approach.

**What have I learned?
Key takeaways on
winning business**

- Your network is key to identifying, winning and creating teams for new projects
- Regularly check advertised opportunities via professional e-newsletters, LinkedIn, organisation websites, and through your network
- Do something positive – respond to the opportunity, or if you're not sure ask for a quick call
- Understand a client's needs – adapt your approach, scope of work, and continue developing your skills.
- Challenge any pre-conceptions e.g. the type of organisation, or income potential
- Winning work is a real buzz! – when success happens celebrate with your clients, colleagues and friends

So finally, ask yourself: what are you going to do to grow your network, visibility and win business as a cultural freelancer?

1.1 Finding Work + Networking

d

FROM A FREELANCER

Peer support networks:
Why they matter and
how to find yours, by
LEILA D'ARONVILLE

Freelancing in the cultural sector is brilliant, messy, exhausting, liberating, and, if we're completely honest, often lonely and sometimes too much. I've worked across theatre, communications, cultural education, creative production and artist development for years, and I'm the daughter of a jobbing actor, so I grew up understanding the hustle of the sector. But nothing prepared me for the moment I stepped out of a big Arts Council National Portfolio Organisation (NPO) with its 450 colleagues, built-in support system, and daily sense of shared purpose, and into the lonely world of freelance life.

I hadn't realised how much I relied on having people around me. People to bounce ideas off. People to say, "you're not mad, that is weird." People to share the load. When I went freelance, I had to suddenly build all of that from scratch.

And that's where peer networks come in.

Why peer support
networks matter

Peer networks are the glue that hold many of us together. They're not about hierarchy, job titles, or impressing anyone. They're about connection, honesty, and the kind of support that only comes from people who get it.

They can be tiny, for example two friends co-working in a café, or they can be huge, like [North East Cultural Freelancers \(NECF\)](#) → which I started as a Facebook group and grew from 50 people to nearly 1,000 in a matter of months and currently sits at over 6,000 people.

Peer networks matter because they can be whatever you need them to be:

- a place to ask the "silly" questions (spoiler: they're never silly)
- a space to share opportunities that aren't right for you and to hear about ones that might be
- a sounding board when a project goes wrong and you feel broken by the work
- a reminder that you're not alone in this
- a way to stay connected to the sector when everything feels distant
- and most importantly, a space to celebrate the wins!

You create and connect with the networks you need and want – if it is loneliness you need to combat, then that is what your network can do for you.

Peer support vs. networking:
What's the difference?

Networking is often about visibility, opportunity, and professional positioning.

Peer support is about humanity.

Networking can feel performative. Peer support feels like exhaling; they can feel like relaxing into the hug of a friend and letting the tension leave you.

Networking is "What can I offer?"

Peer support is "How are you really?"

Peer networks are flexible, people led, and shaped by shared experience. They can be structured or totally informal. They can be online, in a café, in your living room, or in a WhatsApp group. They're about belonging, not selling yourself.

What peer support looks
like in practice

In real life, peer support might look like:

- co-working with two other freelancers once a week
- a WhatsApp group where you can ask "Does this contract look normal?" or send each other random voice notes
- a monthly online check in with people who share your practice
- a Facebook group where opportunities, questions, and rants are welcome
- a small circle of trusted peers who you can message when you're overwhelmed
- a structured network that offers training, advocacy, and community

When NECF began, it was simply a place where I could share (and sometimes overshare) and be honest about the things I was struggling with. I soon realised that honesty helped others feel less alone, and in the longer term it has helped us organise, support each other, and eventually create change.

1.1 Finding Work + Networking

How to find or build your own peer network

Start with what you need.

Before you join anything or create something new, ask yourself:

- What am I missing?
- What kind of support would actually help me?
- Do I want social connection, creative collaboration, practical advice, or all of the above?

Look for existing spaces

Try:

- Local co-working sessions
- Cultural venues that host informal gatherings
- Online groups for your artform or region
- Sector specific networks

Create your own if it doesn't exist

You don't need permission.

You don't need a budget.

You don't need a grand plan.

You just need to start. Before I started NECF I knew what I wanted and I searched for it, and when I didn't find it, I began to search for funding to set it up. I wasted so much time trying to do it "properly" when actually all I needed was five minutes to set up a Facebook group and put it out there. Maybe you will have 300 people in a week, maybe you will have three. But you will have a network! Because you won't be the only person who realises there is something missing.

Here's what I've learned:

Keep it simple.

A peer network can be:

- A monthly Zoom call
- A WhatsApp group
- A café meet up
- A shared Google Drive
- A Facebook group
- A regular co-working slot

Make sure it feeds you

Your time is precious. Ask:

- Does this network give me energy?
- Do I get as much as I put in?
- Does it work for my geography, schedule, and capacity?
- Does it help me feel connected?

If the answer is no, it's okay to step back. It is also okay for your needs to change.

Common barriers – and how to overcome them

Time Keep things light touch. Do drop-in sessions. No pressure. No guilt.

Geography Online networks are powerful, and often more accessible.

Confidence Start small. Two people are a peer network. Three people are a community.

Not knowing where to begin

Ask yourself: "What do I wish existed?" Then build that.

Fear of being the only one You won't be. Freelancers are out there craving connection.

Five things to think about when building or joining a peer network

- 1. Be honest about what you need**
Emotional support? Creative collaboration? Practical advice? And if you don't know, test out a few spaces and places.
- 2. Start with people you trust**
Safety is everything.
- 3. Keep it flexible**
Life happens, capacity changes.
- 4. Share the load**
Peer networks work best when everyone contributes.
- 5. Let it evolve**
Your needs will shift, and that's okay.

See our live [resources directory](#) → for more networks, opportunities and resources for freelancers.

Something to feed back or useful resources we're missing? Let us know.

[The Freelancers' Handbook: feedback form](#) →

[Contact us](#) →

1.2 Continuing Professional Development (CPD) for Cultural Freelancers

Summary: The majority of respondents to the Arts Council's 2024 Cultural Freelancers Study → felt that career support, such as mentoring, advice and training, was not available when they needed it. This section shares some tips for skills auditing, and available training opportunities for freelancers, many of which are free or subsidised.

For freelancers, Continuing Professional Development (CPD) doesn't come in a neat package of employee benefits. You are your own boss so you need to build your own training, working around the realities of project-based working and variable income. But don't think of CPD as a 'nice to have' – it's an essential part of running your freelance business sustainably. Keeping your skills and offer sharp, and staying relevant to the evolving needs of the cultural sector, will help protect your career in the long-term.

a

Skills auditing

Your proposition

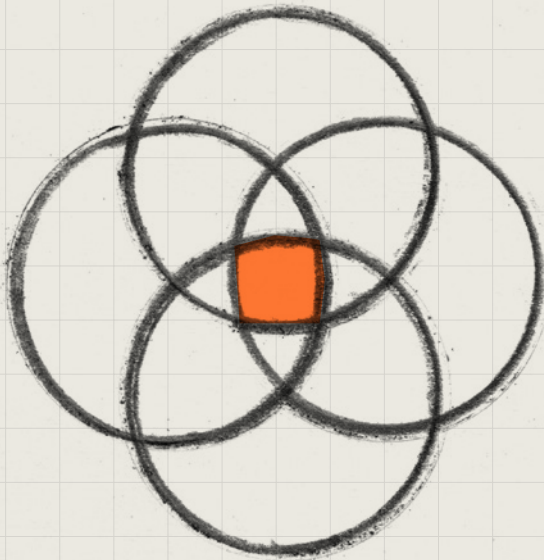
Before mapping any skills gaps, it helps to start with complete clarity on what you're building towards.

The Japanese concept of Ikigai – meaning 'a reason for being' – is a potentially useful lens for cultural freelancers thinking about their professional offer and direction. It asks four broad, inter-related questions:

- What do you love – your passion?
- What are you good at?
- What does the (cultural) world need?
- What can you be paid for?

Where those four circles overlap is your sweet spot – the work that you find fulfilling, is in demand, and gives you a financially sustainable income.

Your own designed CPD is how you develop and maintain that powerful combination – strengthening what you're good at, moving towards what you love doing, and staying responsive to what the cultural sector needs.



Designing your own CPD: A step-by-step guide to auditing your skills

A skills audit doesn't need to be complicated. Your goal is an honest picture of where you are now, what services you can confidently offer to clients, and where – if you're honest with yourself – you know there are a few gaps. If done well, it can provide a good foundation for your own targeted and purposeful CPD approach.

Step 1: Map your current skills

Think across broad areas, such as:

- Artform or discipline (your primary professional practice)
- Creative e.g. as an artist, producer, designer, writer
- Strategic and advisory, such as research, planning, evaluation
- Communications, marketing and digital
- Audience development and engagement
- Fundraising and income generation
- Financial management
- Project management e.g. scoping, delivery, managing stakeholder relationships
- Technology and AI tools
- Leadership, governance, and board experience
- Education, facilitation, and community engagement
- Sustainability and environmental practice

1.2 Continuing Professional Development (CPD) for Cultural Freelancers

For each skills area relevant to your freelance career, ask yourself: am I confident, developing, or is this a gap? Be honest – this is only for you!

Step 2: Find the gaps

Once you have an overview of your current skills, think about potential gaps which are holding you back. Some useful questions to ask yourself are:

1. Which skills or knowledge gaps are you aware of, or perhaps avoid mentioning to clients?
2. Are there types of work you'd really like to do but don't currently feel confident you can deliver?
3. Are you relying on collaborators to fill gaps for work you would like to do yourself? (Though not a bad solution to work with fellow freelancers who have complementary skill sets!)
4. What's changing rapidly in the cultural sector that you need to keep pace with?
5. What skills could increase your earning potential, or expand your range and clients?

It's also worth keeping a close eye on the most in-demand services which are being advertised as opportunities for cultural freelancers. This is what the cultural sector needs and is looking for. If these are areas you feel less confident in, then considering building these skills and knowledge into your CPD makes commercial sense.

Step 3: Match the training

Once you have a shortlist of priorities, you can start to find the right training and free resources to address them. Make a plan for the next six months or whole year.

The following section – Training opportunities – lists some free or funded training programmes available to freelancers, and you can find more on our [online resources directory](#) → which is updated more frequently.



Tips from a freelancer: CPD for free
Conferences and training can be expensive, but here are some ideas for your own free or budget-stretching CPD as a cultural freelancer:

Online resources are abundant and often free
Google's Digital Garage, the Digital Culture Network knowledge hub, and FutureLearn's creative freelancer course are good starting points.

Learn from projects
Stretching what you deliver on a commission or collaborating with someone whose skills complement yours – i.e. learning on the job! – is often the most effective CPD of all.

Share your experience
Conferences can be expensive to attend, but could you present on a topic, chair a panel discussion, or join as an online delegate? Visibility and learning combined.

Activate your network
Crowd-source via WhatsApp or LinkedIn, buddy up with someone whose experience you admire, or offer a skills-swap.

Make time
Block CPD into your diary during quieter periods. Can you combine it with something else, like listening to a professional podcast on a walk, or visiting a venue for a meeting?

b Training opportunities

The following programmes and opportunities offer structured training and development, that are available for cultural freelancers. The listings are by no means comprehensive but share some of the programmes that are free to participants, subsidised, or offer bursary funding. They range from year-long fellowships to short courses. You can find more regularly updated listings of training in our [online resources directory](#) →

Leadership and strategic development

Arts Fundraising & Philanthropy Senior Fellowship → Year-long professional development programme for senior fundraisers in arts, culture, and heritage. Includes mentoring, peer learning, and sector-wide events. Free to participants.

Artswork → CPD and professional training for those working in arts, culture, and education. Covers project management, creative facilitation, and leadership. One-day to multi-week formats. Some subsidised opportunities.

Business & IP Centre – British Library → Free access to business databases, one-to-one support, and workshops on intellectual property, business development, and marketing. Available in London and regional hubs, free to access.

1.2 Continuing Professional Development (CPD) for Cultural Freelancers

Cause4 → UK social enterprise offering fundraising, governance, and leadership training for the arts and heritage sector. Subsidised places available.

Clore Leadership Programme → Suite of leadership development programmes for professionals in arts, culture, and creative industries. From one-day workshops to nine-month fellowships. Bursaries available.

Churchill Fellowship → Supports individuals to travel abroad to learn from global practices and return to implement change in the UK. Open to all, not arts sector specific but relevant. Fully funded.

Coaching for Creatives → Social enterprise offering coaching, peer support, and free or subsidised sessions to help creatives build confidence, manage their practice, and develop professionally.

Making Money Meaningful for Creatives → Online tools and learning programmes

Re:Create Business Support (Creative United) → Free e-learning, one-to-one mentoring, and networking for creative freelancers in selected London boroughs. Particular focus on business sustainability and financial resilience.

Artform or Sector-specific CPD

Artists Now → Resources, guides, and professional development for visual artists. Membership-based, affordable rates. Also known as a-n, the Artists Information Company.

Artquest PRIMER → Essential advice and information for artists in England starting out in their professional career. Covers practical topics from tax and contracts to pitching and promotion.

Associateship of the Museums Association (AMA) → A formal two-to-three-year CPD programme supporting museum professionals to develop and demonstrate competence across key areas of practice. Paid qualification. Free to individual members of the MA.

Engage → Training, research, and advocacy for those working in education, learning and participation in the visual arts. Membership-based, affordable rates.

Group for Education in Museums (GEM) → Training for museum educators, with previous courses specially for freelancers such as Responding to Briefs. Member or affordable rates.

Heritage Compass (via Cause4 / Heritage Fund) → Business support and capacity building for small heritage organisations and individual heritage practitioners. Covers strategy, governance, and income diversification over 18 months. Fully funded.

Museums Association CPD Toolkit → Resource helping museum professionals plan, record, and reflect on their CPD. Useful template regardless of whether you're pursuing formal accreditation. Free.

Screenskills Freelance Toolkit → Practical resources for freelancers working in screen industries, including film, TV, animation, video and games. Includes career advice, financial tools, and skills guides.

Sound and Music → Supporting composers across genres with career development including residencies, commissions, and training.

Marketing, communications, and digital

Arts Marketing Association (AMA) → Membership body supporting people in arts marketing, communications, and audience development. Offers training, conferences, a freelancer directory, and peer connector sessions. Membership-based, affordable rates.

Google Digital Garage → Free online courses covering digital marketing, data analytics, AI basics, and business skills, as well as the 'Fundamentals of Digital Marketing' certification.

Mastered: Business Skills Bootcamp for Freelancers → Eight-week bootcamp plus business mentoring for freelancers. Covers business development, pricing, client management, and scaling. Government-funded where eligible.

2. Essentials for Cultural Freelancers

2.1 Fair Pay + Contracting

- a. Information on fair pay
- b. Guidance on rates of pay + Unions & Support Organisations
- c. Calculating fees
- d. Payment structures
- e. Pay negotiation tips and template scripts
- f. Expectations of organisations when working with freelancers

2.2 Legal + Financial Knowledge

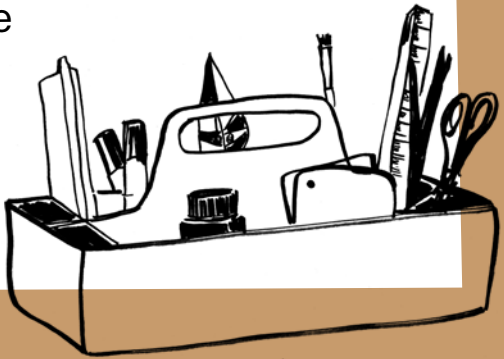
- a. Your rights as a freelancer
- b. Tax + accounting essentials
- c. Invoices – what to include
- d. Contracting checklist
- e. Contract types + elements
- f. Copyright
- g. Insurance
- h. Identifying Risk

2.3 Late Payment + Recourse Mechanisms

- a. Payment terms – best practice
- b. What can you do when a payment is overdue?
A step-by-step guide
- c. Payment recourse mechanisms

2.4 Financial Support

- a. Hardship funds
- b. Benefits eligibility and useful contacts
- c. From a Freelancer: Fair Play: Tackling socio-economic inequity in theatre, by Caitriona Shoobridge



2.1 Fair Pay and Contracting



Summary: Cultural freelancers are frequently offered rates below Union recommended rates or UK minimum wage, and [Arts Council England’s Cultural Freelancers Study \(2024\)](#) → research highlighted poor contracting practices. This section brings together essential information on fair pay, best practice on contracting and invoicing. It also includes tips on pay negotiation and setting expectations when working with cultural organisations.

2.1 Fair Pay and Contracting

a
Information on fair pay

Arts Council England wants to help ensure that everyone who works in the cultural sector is properly and fairly paid. This is reflected in our own Consulting with Creative and Cultural Practitioners Policy → which includes our standard rate of pay for the practitioners we commission.

Freelancers need to pay their own tax and National Insurance, and also cover holiday and sick pay, maternity leave, as well as pension contributions, insurance, training and development, and other business expenses. As a result, the rates of pay for freelancers needs to be higher than for an equivalent salaried role.

When calculating rates of pay, freelancers and commissioning organisations should agree the total number of hours or days to complete the activity. Consider and include time for preparation, meetings and travel, as well as accommodation and food expenses as needed. This section on Fair Pay and Contracting includes more detail for freelancers on calculating fees.

For its funded organisations and projects, the Arts Council expects to see budgeted fees and fair payment for any artists, creatives and cultural freelancers in line with or better than the guidelines set by recognised sector support organisations and unions (see Guidance on rates of pay to the right).

b
Guidance on rates of pay

Salaries for those aged 25 or over need to match the Government’s National Living Wage as an absolute minimum. Salaries for under 25s need to match or be more than the National Minimum Wage. You can find information on these minimum rates →

However, freelancers are not protected by employment law in the same way as employees, and there is no equivalent legal minimum hourly or daily rate for freelancers. See Government advice on price transparency for businesses and traders →

Following a ruling by the Office of Fair Trading on competition law, the Arts Council is not able to give specific guidelines on rates of pay for artists or creatives from parts of the sector that don’t have a lead union body. The Arts Council encourages cultural freelancers and organisations to use best practice guidelines from unions and support organisations.

Cultural freelancers and organisations can find out and follow best practice guidelines and industry standards on fair rates of pay from their relevant sector unions and support organisations.

UNIONS AND
SUPPORT
ORGANISATIONS

2.1 Fair Pay and Contracting

Artists Now →

Provides recommended rates for visual artists. Also known as a-n, the Artists Information Company.

Artists' Union England →

An independent trade union for visual and applied artists and artists with a socially engaged practice

The Association of Illustrators →

Supports illustrators and the illustration industry

The Association of Photographers →

For professional photographers and image makers

The Broadcasting, Entertainment, Communications and Theatre Union (BECTU) →

For staff, contractors, and freelance workers in the media, entertainment, and creative industries

Equity →

For actors, singers and dancers

Independent Theatre Council →

For theatre practitioners

The Independent Society of Musicians →

Promotes the importance of music and supporting people working in the profession

The Ivors Academy →

A community for songwriters and composers

The library and information association (CILIP) →

Works to develop and improve library and information services

Museums Association →

For Museums professionals

Musicians' Union →

For musicians

One Dance UK →

Support organisation working within the dance sector

OutdoorArtsUK →

National membership and strategic organisation that aims to bring together the many diverse parts of the Outdoor Arts sector

Prospect Union →

Prospect Union has set up a new Museums and Heritage Freelancers branch

Society of Authors →

For writers, illustrators and literary translators

Society of London Theatre (SOLT) →

Membership organisation for producers, managers, owners and operators of London theatres

UK Theatre →

Theatre staff and musicians

Writers' Guild →

For writers in TV, film, theatre, radio, books, comedy, poetry, animation and videogames

Collecting bodies for licensing, royalties and resale

ACID →

An intellectual property campaigning organisation in the UK

ALCS →

Collects money for writers from secondary use of their work

BECS →

Is a collective management organisation collecting revenue for performers

The Creators' Rights Alliance →

Promotes, campaigns and advocates for creators

DACS →

Champions artists' rights and aims to maximise their royalties

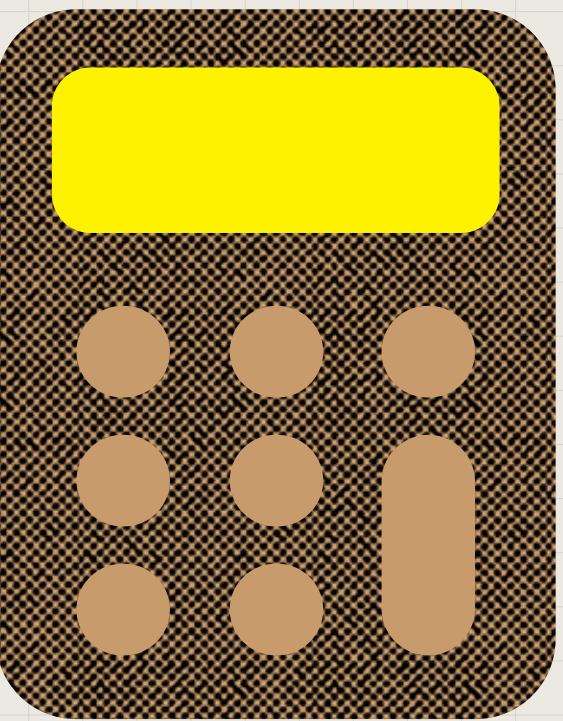
Directors UK →

Association of UK screen directors, and campaigning body

Get in touch if you have any other suggested additions to add to this list. →

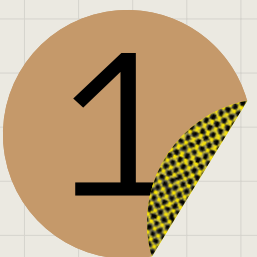
c

Calculating Fees



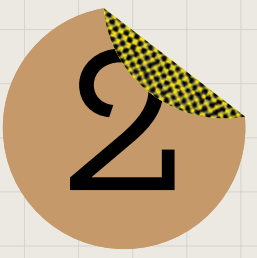
For cultural freelancers, a frequent question is how to fairly calculate what to charge based on the work required and their own level of knowledge and experience. There's no 'one-size-fits-all' but the following considerations, calculators and tips might help.

Key fee factors



What's the work?

You'll likely need to consider the nature and requirements of the work. Some freelancers set different fee levels depending on the type of work and might vary this according to the area of expertise. (See [Fee Calculators](#) on p.42).



What experience do you bring?

The level of knowledge and expertise a freelancer brings is another key fee factor, with more established and experienced professionals able to set fees accordingly.

2.1 Fair Pay and Contracting



Who is it for?

Some freelancers take into account the size and scale of the organisation they're working for. For example, a cultural organisation with a larger turnover, team and operation might potentially be more complex to work with and have longer lead times. A smaller scale organisation might be able to progress quicker, but have less budget or different resourcing pressures.



How much time do you need?

Estimating the anticipated time for different work and projects can be tricky, and freelancers often go above and beyond to get the job done. Try to be realistic about the time needed, agree this in advance with the organisation you're working with, and keep everyone regularly updated about if everything's going as planned.

Tips from freelancers

If it helps to keep track of the time you spend on your work, there are a number of free tools you can try, including:

Toggl Track →

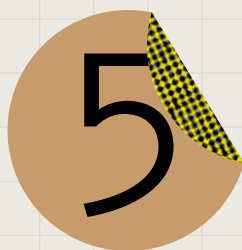
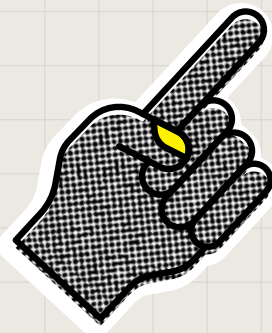
Time Tracking Software for Any Workflow

Clockify™ →

FREE Time Tracking Software

Free Time Tracking →

Time Tracking Software, App, Tool, and System for Enhanced Productivity



Build in some flexibility

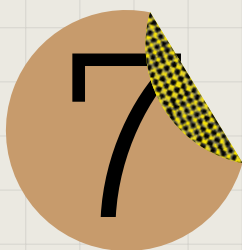
Things change – timings move, new needs surface and work sometimes takes longer than expected. If possible, build some flexibility or contingency into your fees or costings to help cover these eventualities. But if there's a gap emerging between the expectations and payment, an honest and open conversation to reset and agree the best way forward is likely needed.



How much do you want the work?

This is a choice only you can decide! How passionate are you about the opportunity? This might potentially influence the level of fee you set. What's your current workload like? You might really need more work, or need to consider pricing yourself higher or even sub-contracting work if it's a busy time. What's the length of the project? The security of regular payments for a longer period of time might mean you consider offering a lower rate than your usual fees.

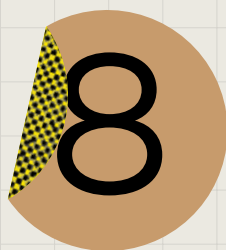
2.1 Fair Pay and Contracting



Cover your costs

Here are the costs you need to cover, so don't forget to build these into your rates:

- Income tax (also see Tax and accounting essentials)
- National Insurance
- Pension contributions
- Holiday leave
- Sickness pay
- Administration costs e.g. project management
- Business costs e.g. professional indemnity insurance, tools and equipment, mobile phone and internet provider, travel, stationery and business purchases
- Professional development and training e.g. subscriptions, professional memberships, courses
- Workspace rent or proportion of allowable household expenses (energy, rent/mortgage, broadband etc)



Annual increase

Just as employees may receive an inflationary pay increase in a salaried role, try to build in a reasonable increase to your rates each year. Otherwise in real terms it's a cut. There are a number of different measures you can use. This [Gov.uk blog](#) → is a useful explainer. Many organisations use CPI (Consumer Prices Index) where you can find the [current rates](#) →

Fee calculators

There are also a number of fee calculators, and some of the free tools and resources available are:

[Artists Now: The Artist's Fees Toolkit](#) →

[#PayTheCreator – campaigning for fair pay for creators](#) →

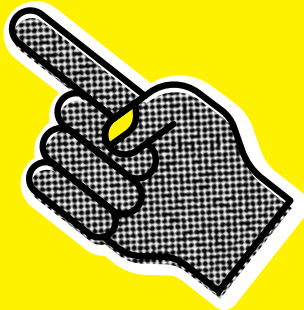
[Rate & Fee Calculator Resources – UK creator tools](#) →

[Andrew Bibby: Freelance Fees Guide](#) →

Freelancer fees tips

Some other ideas and inspiration on setting fees from fellow freelancers:

- Many full-time salaried roles are based on 266 days. For freelancers 220 billable days per year is optimistic, while 150–180 days is perhaps more realistic for most
- Try dividing your target annual 'salary' by 100 or the number of billable days you're aiming for to help you set a day rate
- Think about how many days a week you would like to work or flexibility you might need
- Don't forget to add in time for business admin and development
- It's not an exact science, and you might price your work according to your passion for the project or how much business is on the books
- Many freelancers try to look at the bigger picture of their practice rather than fixing rates too rigidly



2.1 Fair Pay and Contracting

d

Payment structures

You might be undertaking work for a single, fixed fee. However, there are a range of options for structuring payments to suit different projects and your own needs. Try to find and negotiate the payment structure that both helps you manage your cash flow and commitments, while meeting your client’s budgeting needs.

Here are some options and ideas to consider.

1. Staged payments

This is where the total fee is split into milestone payments tied to project stages, so it can work well for longer-term projects.

Staged payment options might include:

- 50/50 half of the project fee upfront, and half on completion
- 30/50/20 three staggered instalments
- Four quarterly payments for contracted projects over a full year

The benefits of this are receiving some payment upfront which is helpful for longer-term projects to manage your cash flow and pay for your time. It can also reduce risk if the project is cancelled for any reason and can give natural review points.

Example

£3,000 total fee for an exhibition research and writing project

- First payment on signing of contract
- Second payment on delivery of the first draft
- Third payment on final approval and publication

2. Retainer model

This payment structure usually involves a fixed monthly fee for your ongoing availability and a set amount of work. This can be a good option when there is a long-term professional relationship with a regular rhythm of work. It’s helpful when the client’s requirements are ongoing rather than project-based and clients value your availability and responsiveness as a priority.

Things to watch out for with the retainer payment model might include:

- **Scope creep** – be clear what is and what’s not included in the retainer agreement
- **Too many/too few days** – agree a day rate for if you go over your allocation, and negotiate whether unused hours can roll over (within the same budget year) or expire
- **Availability expectations** – set clear boundaries on your response times and any out of hours arrangements

Example

£1,500/month retainer for festival content consultancy

- Covers up to four days work per month
- Invoiced on the first day of each month
- Any additional days are billed at an agreed day rate
- Three month rolling contract with a one month notice period on either side

3. Day rate or hourly rate

In this payment structure you bill according to the actual time worked. This might be submitted monthly or over another regular agreed time period.

This option can work well when the scope of work is uncertain at the outset or likely to evolve, or for a client who prefers this level of flexibility, or if you're working alongside employed staff or other freelancers on similar terms.

However, you might want to protect yourself by setting a minimum level e.g. a half or full day to avoid endless small requests to cover the administrative costs involved, and get written approval for hours beyond the estimate before you start doing the work.

Example

£350/day rate for freelance learning producer

- Submit timesheet by fifth day of each month
- Payment within 30 days of invoice and completion of services as best business practice
- Minimum half-day booking i.e. £175

2.1 Fair Pay and Contracting

4. Project fee – fixed price

This would be a single agreed fee for delivering defined outputs, regardless of the time taken. For example, £2,500 for writing and editing a 20-page theatre programme.

This can suit projects where the scope of work is clearly defined and unlikely to change, the client has a fixed budget, and you're experienced in estimating the time needed precisely.

With this option you might want to protect yourself by considering the following:

- Define the scope very clearly and accurately in the contract
- Think about including a variations clause in your the contract, such as 'Changes that increase the agreed scope of work will be charged at an additional £x/day'
- Set boundaries and expectations for the work e.g. 'this includes up to two rounds of edits and approvals'
- Invoice a proportion of the total fee upfront if agreed in the contract

Don't forget...Expenses!

Always remember to be clear about whether expenses are included in your fee or billed separately.

Check with your client how their expenses claims work, which might potentially be like the following:

- List the expenses which are included in your fee, such as all project deliverables and normal business costs such as phone, wifi, software etc
- Specify anything you'll charge in addition e.g. travel beyond your local city or area (time and expenses), overnight accommodation, specialist software, freelance collaborators you sub-contract
- Set any reasonable caps the client requires e.g. travel expenses up to £x amount
- Outline and agree whether pre-approval for expenses is necessary
- Keep all receipts and submit with your invoice, or within an agreed timeframe

A typical expenses structure might include:

- Mileage – 45p per mile (current HMRC rate) for the first 10,000 miles
- Public transport – actual cost
- Accommodation – actual cost, perhaps with an agreed limit
- Subsistence – reasonable costs for meals and refreshments when working away

Combining payment structures

You can also mix and match. For example:

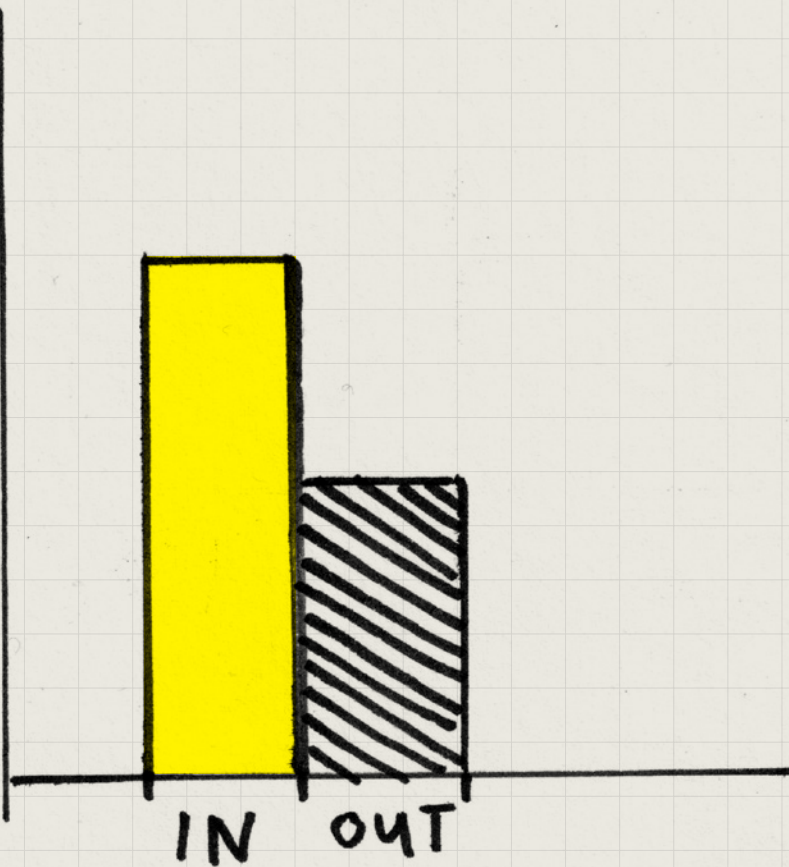
- **Monthly retainer + project fees**
£x/month retainer for ongoing advice, plus separate project fees for major commissions
- **Day rate + expenses**
£x/day, plus travel and accommodation costs
- **Staged payments on a fixed fee**
£x total, but split across three project milestones

The key is to always agree it in writing before work begins and make sure your contract and invoices reflect the same structure.

Payment structure checklist

To help select the right structure consider asking these key questions...

- Does this payment structure protect my cash flow?
- What happens if the project is cancelled or delayed?
- Is the scope clear enough to avoid any misunderstanding or disputes?
- Have I built in enough time for revisions and client feedback?
- Are my expenses separate or included?
- Is everything I need clearly documented in the contract?



2.1 Fair Pay and Contracting

e
**Pay negotiation and
template scripts**

Negotiating fees is one of the hardest parts of freelancing in the cultural sector, especially when you care deeply about the work and want to build and maintain good relationships with cultural clients.

Asking for fair payment is not being greedy or difficult. It is how sustainable, best practice freelance business is built. When you hold your rate, you make it easier for every freelancer who comes after you. The whole cultural sector is better when the people who power it can afford to stay in it.

Here’s some advice, key phrases and templates from a freelancer to help you negotiate with confidence.

Know your own numbers

Firstly, work out what you need to earn i.e. your minimum viable day rate. Consider the following:

- Annual target income (including covering pension, tax, holiday pay etc)
- Approximately 220 billable days per year is optimistic, while 150 – 180 is more realistic for most freelancers
- Divide your target by billable days to get your minimum day rate i.e. the lowest rate you can charge
- Factor in your level of experience

**Quick calculation example
for an experienced freelancer**

- Target income: £45,000
- Add 30% for tax, pension, leave: £58,500
- Divide by 160 billable days, for example: £350/day

See also [Guidance on Rates of Pay and Unions and Support Organisations](#) on p.35.

Phrases for fee conversations

Finding the right words makes a big difference. These phrases aim to be direct, professional, and avoid apologetic language, so feel free to use and adapt.

Fee conversation openers

- “Before I put together a proposal, can you share the budget you’re working to?”
- “I’d like to make sure we’re on the same page with fees from the start – what range are you expecting?”
- “Happy to scope this work fully once I have an understanding of the budget envelope.”

State your rate

- “My day rate for this type of work is £X.”
- “For a project of this scope, I’d be looking at £X – Y.”
- “Based on my experience in this area, the fee would be £X.”
- Say the number, then stop. Don’t feel you need to justify this or be apologetic. Let the client respond.

If asked to lower your rate

- “I appreciate you sharing that, thank you. My rate reflects the expertise and time this work requires.”
- “I’m not in a position to reduce my fee, but we can potentially look at adjusting the scope together.”
- “I understand the budget is fixed at £X, so shall we discuss what’s achievable within that?”

Be confident – aware there’s always the risk you might lose the work to someone prepared to offer a lower rate, but you have valued your offer fairly.

**Responding to offers of
‘profile’ or ‘promotion’**

- “I do value the profile this project offers, and I still need to cover my costs – can we meet in the middle?”
- “I’m not able to work for free or below my minimum rate, but I’d love to be involved in another way.”
- “The exposure is great, but I need a fee to make this viable for me to do the work needed.”

Holding firm

- “I’ve given this careful thought and my fee remains £X.”
- “I understand your budget is tight, but unfortunately I’m not able to go lower.”
- “I really want to work with you on this, but I also need to be honest about what’s workable for me.”

2.1 Fair Pay and Contracting

Email templates

Here are some email templates as starting points – feel free to make them your own if needed and adapt the tone and content to your relationship with your cultural client and the specific context.



Template 1: Responding to a vague brief with no budget mentioned

Subject: Re: [Project Name] next steps

Dear [Name],

Thank you for getting in touch about [project]. It sounds like a great initiative, and I'd love to explore whether we're a good fit.

Before I put together a proposal, it would really help to understand the budget you're working with. This lets me shape the scope of work realistically and make sure I can deliver what you actually need.

Could you share the fee range you have in mind? I'm happy to discuss what's achievable within that.

Best wishes, [Your name]



Template 2: Outlining your rate for the first time

Subject: Re: [Project Name] proposal and fee

Dear [Name],

Thank you for sharing the brief. I've given this proper thought and I'm attaching a proposal outlining how I'd approach the work.

My fee for this project is £[X], based on [X days at my day rate of £Y / the scope outlined above]. This covers [brief summary of deliverables].

I'd be happy to talk through the proposal and answer any questions. Please let me know if you'd like to arrange a call to talk through.

Best wishes, [Your name]



Template 3: Pushing back on a fee offer that's too low

Subject: Re: [Project Name] fee discussion

Dear [Name],

Thank you for coming back to me. I appreciate you sharing the budget, and I want to be straightforward with you.

The fee offered of £[X] is below what I'm able to accept for this scope of work. Based on the brief, I'd estimated [X days] to do this properly, and my minimum for this type of project is £[Y].

I see a couple of options for this:

1. We adjust the scope to fit the budget – happy to outline what that might look like
2. We discuss whether additional budget is available for this project

I'm really keen for us to work together and want to find something that works for us both. Let me know how you'd like to go forwards.

Best wishes, [Your name]



Template 4: Declining a project that doesn't pay fairly

Subject: Re: [Project Name]

Dear [Name],

Thank you for thinking of me for [project] – it's very exciting and important work.

Having considered the fee and scope of work carefully, I'm not in a position to take this on at the rate offered. My fees reflect the experience and time required to deliver the work to the standard you'd expect, and I simply wouldn't be able to do it justice at £[X].

I hope you're able to find someone who can take it on with the right support. I'd be happy to revisit working together in the future when there's an appropriate budget.

Best wishes, [Your name]



Template 5: Requesting a contract before starting work

Subject: Re: [Project Name] confirming next steps

Dear [Name],

Great – I'm pleased we've agreed the project fee and I'm looking forward to getting started.

Before I begin work, I'd like to get our contract in place, covering the agreed scope, fee, payment terms and timeline for this project.

Could you also confirm the invoicing process? I usually ask for [e.g. X% upfront / payment within 30 days of invoice] as a standard. Please can you let me know if there's a purchase order I should reference.

Best wishes, [Your name]

2.1 Fair Pay and Contracting

Fee negotiation Q+A

Budgets are often tight in the cultural sector, but everyone working in the arts can still expect to be paid fairly for the contribution they make. Here are a few common responses cultural freelancers often encounter, with suggestions on how to handle them.

Q “We’re a small charity, publicly funded, and don’t have much / any budget”

A Acknowledge the challenges that the organisation faces, but don’t accept it as a reason to work for free or below a viable rate.

Try: “I understand resources are tight, and I want to support the work you do. That’s also why I need to be honest about what’s workable for me – working below a reasonable rate just isn’t sustainable long term. Can we look at adjusting the scope of work to fit the budget, or discuss whether there are other funding routes?”

Publicly funded cultural organisations likely have relationship guidance from the funder to ensure they commission any freelancers fairly.

Q “This is a great opportunity for you to raise your profile and build your portfolio.”

A Though tempting, exposure doesn’t pay your costs!

Try: “I really appreciate the opportunity, and I very much value the association with your organisation. However, I have a policy of never working without a fee, so if there’s a way to make an appropriate payment or contribution, I’d love to find a way to be involved.”

Or more simply: “I need to be paid for my work. Is there any flexibility on the budget?”

Q “Can you do this for £X and we’ll pay you more in future?”

A This is a promise that can’t be relied upon.

Try: “I’d rather agree a fair fee now than build in uncertainty. If you’re happy with the work agreed, I’m confident we’ll have a strong basis for future projects at the right rate. For this one, my fee is £[Y].”

Q “Other freelancers charge less than you...”

A This may well be true, but you don’t need to feel pressured to match them even though it might mean you don’t win that piece of work, as you know your value and costs.

Try: “Freelancers price their work differently based on their experience, overheads and approach. My proposed rate reflects [my background in X / the depth of expertise I bring / my track record in this area]. I’m confident it represents good value for you in this project.”

Q “Our budget is fixed and we can’t go higher.”

A This may well be the case, though sometimes it’s a negotiating position. Either way, there are choices:

Option 1 Reduce the scope of work: “In that case, let’s look at what we can deliver within £[X]. Here’s what I could offer at that rate...”

Option 2 Decline: “I understand, and I’m sorry we can’t make it work this time. I hope you’ll keep me in mind for future projects when there’s more flexibility.”

Option 3 Hold firm and wait: Sometimes silence or patience can shift the conversation. “My fee for this scope remains £[Y] so let me know if that becomes possible.”

Q “We can pay you in kind with complimentary tickets or membership.”

A The offer of something may be a nice gesture, but it hardly replaces a fair fee for your work!

Try: “I appreciate the offer, and I’ll happily accept [the ticket / membership] as a very nice gesture alongside a fee. For the work itself, I do need to be paid, so can we discuss what that looks like?”

Q “Can you invoice us in a few months to fit our financial year / when we receive funding?”

A You can negotiate payment terms, but you shouldn’t have to wait months to be paid for completed work.

Try: “I’m happy to work with your financial processes where I can. My standard terms of payment are within 30 days of invoice. If a later invoice date works better for you, I’d ask for a higher proportion, say X%, upfront to help with my own cashflow as I undertake this work for you.”

2.1 Fair Pay and Contracting

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**Expectations of
organisations when
working with freelancers**

For our funded organisations and projects, the Arts Council expects to see budgeted fees and fair payment for any artists, creatives and cultural freelancers in line with or better than the guidelines set by recognised sector support organisations and unions (see also [Guidance on rates of pay](#) on p.35).

Other good practice we encourage for cultural organisations working with freelancers includes:

- Asking organisations for an induction so you're able to deliver effectively and making sure that you have the information you need to do your work. For example, if you are working with children and young people, you should be given the organisation's safeguarding policy, or if you need to use a piece of equipment or platform, you should be given training on how to use it
- We also suggest that organisations and freelancers should consider including a 'cancellation clause' in the contract to protect both parties' interests should the contract need to be ended early. If this is not included in your contract or agreement, you can ask for one to be added

- Ask organisations what you should do if you have an issue or concern to raise, and to follow that process if you need to. Issues can usually be resolved by the organisation. If they don't know of your concerns, they can't help to address them or take action to change things. If you feel you have experienced or observed behaviour or working practice that has made you uncomfortable or has caused distress to you or others, please let them know so that they can take action and do something about it
- You can use Arts Council England's [Raising a Concern process](#) → if the organisation or individual is a recipient of funding from the Arts Council, and if you have reasons to believe they have not followed their own policies in dealing with your concern. You can also use this same Raising a Concern process if you feel that your concerns have not been listened to, or if you are fearful of contacting the organisation or individual directly

**Creative Industries
Independent Standards
Authority**

[CIISA](#) → is an independent body established to uphold standards of behaviour across the UK creative industries. It offers a route of escalation if concerns about professional conduct have not been resolved through an organisation's internal processes.

**2.2 Legal
+ Financial
Knowledge**

2.2 Legal + Financial Knowledge

Summary:

70%

of freelancers the Arts Council consulted identified the need to develop their legal and contractual knowledge. This section provides the basics on your rights as a freelancer, some tax, accounting and insurance essentials, and a useful toolkit from the Arts Council for identifying risk.

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Your rights as a freelancer

The first step in understanding your rights is to be clear on your employment status. It might sound obvious, but are you actually self-employed? Fully understanding your employment status is essential for meeting your tax obligations, knowing your rights and how you can expect to be treated by cultural clients. There are three main different categories, and it's possible to have a different status with different clients at the same time.

These are the different categories of employment:

i) Employee

- You work for one employer and have a contract of employment
- The organisation deducts tax and National Insurance (PAYE) from your wages
- You're entitled to holiday pay, sick pay, pension contributions and other employment rights
- They control when, where and how you work – this is not freelancing

However, if you are a director of a limited company you set up, you are technically an employee of the company but may identify personally as working in a freelance capacity.

See this helpful [Government checklist](#) → to compare the differences between a sole trader and a limited company.

ii) Worker

- You have a contract to do work but are not an employee
- You can work for multiple clients or agencies
- You might get some employment rights, such as National Minimum Wage, holiday pay, and protection from discrimination
- You don't receive any sick pay, have a notice period for termination of contract or redundancy pay
- Tax may be deducted at source i.e. from your pay before you receive it (if inside IR35, see IR35 explainer below)

iii) Self-employed

- You run your own business and work for multiple clients
- You invoice for your work and are responsible for your own tax
- You legally have no employment rights (no holiday pay, sick pay or minimum wage entitlement)
- You control how you deliver the work, and when and where you work
- You can (in theory) sub-contract someone else to do the work
- You take the financial risk i.e. if you don't deliver the work required, you're not paid

2.2 Legal + Financial Knowledge

Most cultural freelancers are self-employed. Freelancers are not covered by UK employment law, though they do have other legal rights (see [Your rights as a freelancer](#) on p.59). Some organisations might try to treat freelancers as if they were employees while not meeting the full costs and responsibilities of employment. This is where IR35 becomes important.

What is IR35? An explainer

IR35 - or 'off-payroll working rules' - is tax legislation designed to prevent 'disguised employment'. This is where someone works like an employee but is paid as a freelancer to avoid the organisation paying tax and providing employment rights.

[Understanding off-payroll working \(IR35\) GOV.UK](#) →

Who decides if IR35 applies?

For public sector clients (such as arts organisations or local authorities) and medium or large-scale private companies – the client decides your IR35 status and must give you a [Status Determination Statement](#) →

For smaller private clients (i.e. many arts organisations) you're responsible for determining your own status and paying the correct tax.

How do you know if you're inside or outside IR35?

HMRC's [Check Employment Status for Tax \(CEST\) Tool](#) → asks questions about your working arrangement and gives an indication of your status. The tool takes into consideration:

- **Personal service** Will you personally do the work, or could you send a substitute or sub-contractor?
- **Control** Does the client control when, where, and how you work?
- **Obligation** Is the client obliged to offer you work and are you obliged to accept it?
- **Financial risk** Do you risk not being paid if the work isn't satisfactory?
- **Organisational** Are you integrated into the organisation like an employee?

Red flags

If your answer is 'yes' to any of the following statements it suggests you're inside IR35 i.e. being treated as employed:

- You work exclusively for one client for months at a time
- The client provides your equipment and workspace
- They set your hours and require you to work on-site
- You're managed like an employee e.g. appraisals, team meetings, reporting lines
- You can't sub-contract someone else to do the work
- You're paid monthly like a salary rather than invoicing for projects
- You receive employment-style benefits (even if called something else)

What if a client tries to put you inside IR35?

If a client says you're inside IR35 or wants you to be but you disagree, you can:

- Ask to see their [Status Determination Statement](#) →
- Ask which specific criteria they believe apply using the CEST checker
- Challenge it if you genuinely meet the markers of being self-employed
- Consider whether the project and client is worth it, given the reduced income for you

Some organisations might default to placing everyone inside IR35 to reduce their own administration, outgoings and risk. However, this is not good practice and costs you money. Push back with evidence if you think the assessment is wrong.

2.2 Legal + Financial Knowledge

Your rights as a Freelancer

Self-employed individuals in the UK have a range of legal protections, though they sit in a distinct category from employees or the sometimes grey area of workers. Here's an overview so you're informed and equipped:

- **Protection from discrimination** The Equality Act 2010 protects freelancers from discrimination based on protected characteristics (age, race, sex, disability etc.) when providing services
- **Health & safety** Clients have a duty of care to freelancers working on their sites
- **Intellectual property** Unless a contract says otherwise, freelancers generally retain shared copyright for the creative work they create. Clients need an explicit assignment or licence clause to use or own it (see [Contracting checklist](#) on p.65)
- **Payment protection** The Late Payment of Commercial Debts Act 1998 means freelancers can charge statutory interest on overdue invoices, plus fixed compensation (see Section 2.3 Late Payment and Recourse Mechanisms on p.73)
- **Contract terms** You have the right to agree payment terms in advance (see [Payment terms best practice](#) on p.74). 30 days is used fairly commonly by organisations

b

Tax + accounting essentials

Managing your own tax can feel a bit daunting, but the basics are relatively straightforward once you understand the system. There are few planned changes to how things will work for freelancers, so here's the essential information you need to know.

When you need to register for tax Self Assessment

You need to register as self-employed and complete a Self Assessment tax return if your self-employed income is over £1,000 in a single tax year, or if you want to make voluntary National Insurance contributions to protect your State Pension.

The deadline is by 5 October at the end of the tax year in which you became self-employed. [Register for Self-Assessment](#) →

Payments on account

If your tax bill is over £1,000, HMRC will also require you to make payments on account. These are advance payments towards next year's tax bill. So, you will need to pay:

- 50% of last year's tax bill by 31 January, alongside your final balance
- Another 50% by 31 July

This is on top of your actual tax bill for the previous year. It can catch many freelancers by surprise in their second year of self-employment, so if possible, try and put some funds aside to cover this.

Example
2025/26 tax bill = £4,000

- On 31 Jan 2027 you would pay £4,000 i.e. the final total balance for 2025/26, plus £2,000 as first payment on account based on your projected earnings for 2025/26 = £6,000 tax to pay in total
- On 31 July 2027 you would then pay another £2,000 as the second payment on account for 2026/27

The Self-Assessment Tax Calendar – Dates for your diary

The UK tax year runs from 6 April each year to 5 April the following year. Add these key deadlines to your calendar and set reminders – the dates never move!

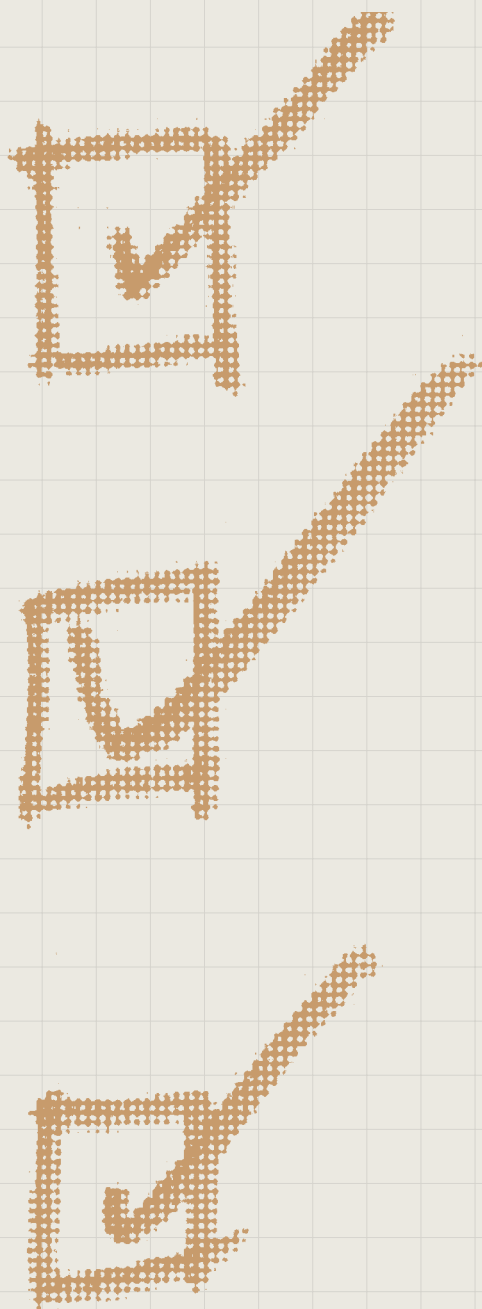
Date	Deadline
5 April	End of tax year
5 October	Deadline to register for Self-Assessment (if newly self-employed)
31 October	Deadline to file paper tax return (most people file online instead)
31 January	*Deadline to file online tax return + pay tax owed*
31 July	Second payment on account due (if applicable)
6 April	Start of next tax year

*If you file your tax after the 31 January deadline there's an immediate £100 fine, then additional penalties following that, so it is worthwhile getting everything in on time.

2.2 Legal + Financial Knowledge

Expenses checklist

Tax is payable on your profit – income minus expenses – so claiming all allowable and reasonable expenses reduces your tax bill. Here’s a checklist of legitimate business expenses:



- **Equipment** Laptop, camera, software subscriptions, specialist tools
 - **Office costs** Stationery, printing, postage, phone/internet (business proportion)
 - **Travel mileage** (45p/mile for first 10,000 miles), public transport fares, parking for client meetings (but not commuting to a regular office or place of work)
 - **Workspace** Co-working space membership, studio rent
 - **Home office** Proportion of rent or mortgage, utilities, council tax. [See how much you can claim](#) →
 - **Professional development** Courses, conferences, memberships, relevant books
 - **Professional services** Accountant, web hosting, business insurance, bank fees
 - **Marketing** Website costs, business cards, printing, advertising
 - **Subsistence** Meals/refreshments and accommodation when travelling for work (within reason!)
 - **Research** Exhibition/performance tickets, books, materials used directly for commissioned projects
- ...and keep all receipts and records. Photos on your phone are an environmentally responsible good way to save lots of paper flying around! Dedicated apps or accounting software are another option or set up a dedicated folder.

Sole Trader or Limited Company?

Many cultural freelancers operate as sole traders, but some decide to form a limited company. Only you can decide what is best for you, and you may want to seek advice from a qualified professional adviser, but here are the main differences:

Making Tax Digital (MTD)

From April 2026, all self-employed people in the UK earning over £50,000 must keep digital records and submit quarterly (rather than annual) updates to HMRC using MTD-compatible software. From April 2027, this is then planned to roll out to anyone earning over £30,000.

Guidance from HMRC on the changes and what you need to do are here:

- [Use Making Tax Digital for Income Tax Guidance – GOV.UK](#) →
- [Making Tax Digital for Income Tax overview](#) →

	Sole Trader	Limited Company
Set up	Simple – register for HMRC Tax Self-Assessment	More complex – register with Companies House, and file annual accounts
Tax	Pay Income Tax + National Insurance on profits	Pay Corporation Tax on company profits. Pay yourself a salary + dividends
Admin	Relatively simple	More paperwork so you may need an accountant
Liability	You’re personally liable for debts	The company is a separate legal entity, so personal assets are protected
Costs	Minimal	Any accountancy fees, Companies House fees

2.2 Legal + Financial Knowledge

What does this mean for freelancers?

- If you're not using it already, you will likely need to start using compatible accounting software. HMRC's own basic tool is free to use. Other software providers offer lower costs or discounts for small businesses and freelancers. You can find more information and a list of compatible software providers in the GOV.UK guidance on choosing software for [Making Tax Digital for Income Tax](#) →
- You'll now need to submit income and expenses summaries quarterly instead of once a year
- Your end of year Self-Assessment still exists but will be pre-populated, as you'll have been submitting updates over the year

What do you need to do?

- If you earn over £50,000, either start using MTD-compatible software if filing your own tax returns or speak to your accountant
- If you earn £30,000 – 50,000, then you have until 2027, but you might consider starting early and getting ready for the changes
- If you earn less than £30,000, there is no change yet, but likely coming in future years

When might you need an accountant?

Most straightforward freelance tax returns can be done using HMRC's online system or simple software. But you might potentially benefit from working with an accountant if:

- Your income is over £30,000 – 40,000 and you want to optimise your tax efficiency
- You're considering becoming a limited company, which is a bit more complex with additional paperwork
- You have multiple or complex income streams e.g. both employed and self-employed, or receiving income from rental properties or investments
- You've previously been investigated by HMRC or have a current dispute
- You dislike admin and would rather pay someone a few hundred pounds a year to take it off your to do list!

To find a good accountant, consider asking other freelancers for recommendations. Look for accountants who specialise in working with creative freelancers who will have a greater understanding of the sector. Always check if they have the relevant [professional accountancy qualifications](#) →

C

Invoices – what to include

To ensure you're invoicing correctly, you can refer to the [government's information on what to include in invoices](#) →

As recommended by the above government guidance, your invoice always needs to include:

- a unique reference number
- your company name, address and contact information
- the company name and address of the customer or client you're invoicing
- a clear description of what you're charging for
- the date the goods or service were provided (supply date)
- the date of the invoice
- the amount(s) being charged
- VAT amount if applicable
- the total amount owed
- payment terms and details

If you're a sole trader, the invoice needs to include: your name and any business name being used, and an address where any legal documents can be delivered to you if you are using a business name.

If you're operating as a limited company, you need to include the full company name as it appears on the Certificate of Incorporation. If you decide to put names of your directors on your invoices, you must include the names of all directors.

You need to use VAT invoices if you and your customer are VAT registered. As a freelancer, you'll have to become registered for VAT if your total revenue is over £90,000 a year (that includes payments to other freelancers you might have subcontracted work to). See more detailed information on what to include in [VAT invoices](#) →

2.2 Legal + Financial Knowledge

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Contracting checklist

As a freelancer it’s absolutely essential in order to protect yourself that you have a signed contract in place for any work you plan to do. It acts as the shared basis of understanding of rights, responsibilities and requirements for each party. And if anything goes wrong, such as late or lack of payment, a contract will help you get the money owed to you.

You may have your own template contract or the organisation you’re working for may provide their contract for you to sign. Either way, here are some of the key areas your contract could cover. This list is not exhaustive, but don’t forget you can request elements are added, amended or removed from contracts.

Parties + project

- Full legal names and addresses of both parties
- Brief project description and scope of work
- Clearly defined deliverables

Fees + payment

- Total fee agreed
- Payment schedule (on signature, on delivery, on publication etc.)
- Expenses – what’s covered, how these will be claimed or billed, any limits
- Invoicing process and payment terms (e.g. 30 days)
- What happens if the scope of work or requirements change (additional fees)

Timeline

- Project start and end dates
- Key milestones or indicative schedule, including planning or project kick-off, scheduled meetings, delivery and evaluation
- Review and approval process with timescales
- Notice period for any delays by either party

Intellectual Property (IP)

- Who owns the copyright (usually the creator or co-owned with the commissioner, unless otherwise stated)
- What rights the institution has and is licensed to use e.g. format, territory, duration
- Moral rights – the right to be credited and right of integrity

Cancellation

- Termination fee if the commission is cancelled (See also [Cancellation policy terms](#) on p.68)
- Notice period required to terminate the project
- What happens to part-completed work and any fees already paid

Credits + promotion

- How or if the freelancer will be credited in the final work and publicity
- Whether the commissioning client can use the freelancer’s name/image for marketing

Practical + legal

- Confirmation of self-employed (i.e. not employment) status
- Freelancer’s responsibility for their own tax and NI
- Confidentiality obligations if relevant
- Dispute resolution process
- Governing law (England & Wales)
- Signatures and date

Depending on the nature of the work you might want to see other areas covered in your contract too, such as Data Protection if handling personal data (see Data Processing Agreement in the Glossary).

All contracts need to be read carefully to ensure they meet all the requirements needed for your circumstances. Where you feel it is appropriate for you, you may wish to seek independent professional legal advice.

2.2 Legal + Financial Knowledge

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**Contract types
+ elements**

Understanding contracts is one of the most practical skills you can develop as a freelancer, but navigating legal documents can sometimes feel intimidating. This section is designed to demystify the most common types and elements of agreements you're likely to encounter and help you feel confident in asking for what you need.

To note: this is general information to help you understand contract types and common clauses. It isn't legal advice. For significant commissions or complex agreements, it's always worth having someone with legal expertise review the terms before you sign. If you need to seek legal advice a first port of call might be your relevant sector support organisation or body (see [Unions and Support Organisations](#) on p.36).

Scope of work

What is it? A Scope or Statement of Work (sometimes called a SoW or a brief) is a document that defines exactly what you will deliver, when and how. It may be a standalone document or often a section embedded or as an appendix within a contract. Either way, it forms the foundation of any working agreement.

What it covers

- The specific tasks, outputs or deliverables expected from you, and at good quality
- Measures of success or Key Performance Indicators (KPIs) for quality control
- Timelines and key milestones
- What is not included (just as important)
- How revisions or changes will be handled
- Any dependencies e.g. information or access the client needs to give you

Watch out for... scope creep. When a project expands beyond its original boundaries, often without any additional payment being agreed, a clearly written Scope of Work is your primary point of reference. If the scope increases, you are entitled to renegotiate, including your fee if the amount of work is going up.

Rights retention clauses

What is it? A rights retention clause in a contract allows the creator to retain ownership of rights to intellectual property (IP). In the context of a freelancers' work, a rights retention clause in your favour could mean that you retain rights in some of the IP you create, even when work has been commissioned and paid for by a client. Without such a clause in your favour, it is usual for commissioned work to be owned by the commissioning party. This can mean a client owns your research frameworks, your evaluation methodologies, your written outputs, or your creative work – preventing you from building on or reusing them in future projects.

You may want to review clauses like this carefully to make sure your work is protected in the way that you have agreed with the client.

See also: [Section 2.2f Copyright](#), on p.69

Cancellation policy terms

What is it? Cancellation policy terms or termination clauses set out what happens if a project ends early. This might be initiated by the client, by you, or by circumstances outside anyone's control, such as a funder withdrawing support. For freelancers, this is one of the most financially significant parts of any contract, and one of the most overlooked.

What cancellation terms might include:

- A notice period i.e. how much warning must be given before a contract can be ended
- A termination fee, which is usually a percentage of the total fee owed if the project is cancelled after a certain point
- Reimbursement of expenses already incurred
- Clarity on who owns work completed to the point of cancellation

Watch out for... no cancellation terms at all. The absence of cancellation terms is itself a risk. If a project is cancelled and nothing has been agreed, you may have no recourse for lost income. Always include cancellation terms in your contract, even for shorter commissions. Don't be embarrassed to flag this – it's standard professional practice.

For more definitions on types and elements of contracts please see the [Glossary](#)

2.2 Legal + Financial Knowledge

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Copyright

Copyright protects your work and stops others from using it without your permission.

You get copyright protection automatically – you do not have to apply or pay a fee. There is not a register of copyright works in the UK.

You can find [government information and advice on copyright](#) →

You automatically get copyright protection when you create:

- original literary, dramatic, musical and artistic work, including illustration and photography
- original non-literary written work, such as software, web content and databases
- sound and music recordings
- film and television recordings
- broadcasts
- the layout of published editions of written, dramatic and musical works

You can mark your work with the copyright symbol (©), your name and the year of creation. Whether you mark the work or not does not affect the level of protection you have.

How copyright protects your work

Copyright prevents others from:

- copying your work
- distributing copies of it, whether free of charge or for sale
- renting or lending copies of your work
- performing, showing or playing your work in public
- making an adaptation of your work
- putting it on the internet

g
Insurance

Insurance might feel like an unnecessary extra expense when money is tight, but the right policies protect you from risks that could seriously affect or damage your freelance career and income. For cultural freelancers there are three main types of insurance cover that may be relevant to you: Professional Indemnity, Public Liability, and Income Protection Insurance.

1. Professional Indemnity (PI) Insurance

This covers claims if you’ve made a professional mistake that caused financial loss to a client.

This might potentially include: factual errors in your work that cause reputational damage, a breach of confidentiality of sensitive information, you offering advice that a client claims has cost them money, or copyright infringement e.g. using an image you don’t have the rights to.

Some clients, especially larger organisations, require freelancers to have Professional Indemnity Insurance up to a specified level as part of contracting e.g. up to £1 million. You might be asked to supply evidence of the level of your indemnity insurance or the valid insurance certificate itself. If the nature of your work has a greater risk potential, such as giving strategic advice, handling sensitive data or high-value works of art

or projects, or you’re producing work where any factual errors might carry reputational risk, it’s likely a good idea to get appropriate cover.

2. Public Liability (PL) Insurance

This covers claims if you’ve caused injury to someone or damaged their property while working.

Illustrative examples might include: somebody trips over your equipment at an event you’re running, you spill coffee on a client’s expensive work of art, or a child is injured in a workshop you’re running.

Public Liability Insurance is essential and usually required contractually if you work in public spaces, schools and cultural venues. If you run any face-to-face sessions, you’ll almost certainly need this. It’s likely less critical if your work is desk-based or remote. It can be bundled with PI insurance, so check your policy.

3. Income Protection Insurance

If you’re unable to work due to illness or injury, this insurance replaces a portion of your income to help cover loss of earnings.

This works by you paying monthly premiums so if you can’t work, you can make a claim after a certain ‘deferred period’ of a set number of weeks or months. If your claim is approved, you would then receive monthly payments until you can return to work or for a fixed term specified in the policy.

2.2 Legal + Financial Knowledge

Is Income Protection Insurance ever worth it?

This can only be your personal decision and based on your own assessment of your financial resilience, health, age and the nature of the work you do. If you can't work, you may be eligible for benefits such as Universal Credit or Employment and Support Allowance.

On the plus side having Income Protection Insurance may give you peace of mind if you have financial and caring commitments, but it does tend to be expensive, may have strict definitions of what being unable to work means, and there may be exclusions for mental health or pre-existing conditions.

An alternative might be to try to build up a financial buffer or emergency fund of three to six months of your living costs, much as most cultural organisations do for their own resilience. Deferred periods before insurance policies kick in mean you would need some savings to cover the gap anyway. Joining income protection schemes via unions or membership bodies may be a cheaper option (see [Unions and support organisations](#) and also [Hardship funds](#)).

h

Identifying Risk

Working as a cultural freelancer involves financial, professional, and reputational risk. Understanding and managing these risks is part of you running a sustainable business.

Arts Council England has developed a Risk Assessment Toolkit for its funded organisations, but it's equally applicable and very useful for cultural freelancers. Access the [Arts Council England's Practitioners' guide](#) → to identifying and managing risk.

The toolkit aims to help you think systematically about your own risks:

- **Financial** Late payment, loss of a major client, unexpected expenses
- **Operational** Illness, equipment failure, loss of key skills/contacts
- **Reputational** Public complaints or claims, social media backlash, factual errors in high-profile or budget work
- **Legal/compliance** Contract disputes, IP infringement, Data Protection Legislation breaches, HMRC tax investigations

Simple Risk Assessment Framework

For each potential risk you identify for your own business as a cultural freelancer, ask yourself:

1. **How likely is this to happen?**
Rate as: ● Low / ● Medium / ● High
2. **What would the impact be?**
Rate as: ● Minor / ● Moderate / ● Severe
3. **What can I do to reduce the likelihood?**
Mitigations to manage risk
4. **What do I do if it happens anyway?**
Your contingency plan

EXAMPLE:
Major client suddenly cancels your contract

Likelihood: ● Medium
Funding cuts and cultural sector changes happen frequently

Impact: ● Severe
Perhaps if this is over half your projected annual income

- Mitigations:**
- a. Diversify your client base – don't rely on one organisation for more than 30% of your income
 - b. Include cancellation fees in all contracts
 - c. Request upfront payments (see [Payment structures](#) on p.43)
 - d. Build up a financial buffer with at least three months of living costs

- Contingency plan:**
- a. Have a running list of warm contacts or clients to approach for work when you have capacity
 - b. Flex your approach to consider taking short-term work or projects outside your usual wheelhouse
 - c. Universal Credit, other benefits and hardship funds as absolute safety net (see [Hardship Funds and Benefits eligibility](#) on p.84)

2.3 Late Payment and Recourse Mechanisms

Summary: The Arts Council's 2024 Cultural Freelancers Study → highlights late payments by cultural clients as a chronic issue, with freelancers reporting a widespread lack of recourse in the sector.

This section brings together best practice on setting payment terms, different payment structure options, and recourse mechanisms for late payments.

a

Payment terms – best practice

Late payment is one of the most frequently reported problems facing cultural freelancers, but this doesn't have to be the norm. Clear payment terms, correct invoicing, and knowledge of your rights can really help improve your cash flow and reduce payment delays.

Understanding NET 30

NET 30 is an industry standard which means that payment is due within 30 calendar days of the invoice date. This includes weekends and bank holidays, not just working days. So, if you invoice on 15 January, then the payment is due by 14 February if the organisation has committed to this standard.

This is considered as standard and reasonable payment terms across professional services.

The UK Government is intending to impose maximum payment terms, with strictly limited exemptions, to ensure that smaller businesses are paid within a maximum of 60 days. Read the Government's response to the late payment consultation →

What to include in your payment terms

- The date payment is due – include 'Payment due within 30 days of invoice date' or similar
- Accepted methods for receiving payment e.g. via bank transfer or BACS with your bank details, cheque or international transfer
- Your bank details i.e. sort code and account number or payment portal information
- Late payment interest rate if applicable (see also Payment recourse mechanisms on p.81)

Ideally also include your payment terms or a payment schedule in your contract, as well as the payment terms in every invoice so everything is clear (see also Invoices – what to include on p.64).

2.3 Late Payment and Recourse Mechanisms

b
What can you do when a payment is overdue?
A step-by-step guide

Late payment is so frustrating, affects your cash flow, and involves extra unpaid work chasing money you’ve already earned. Many freelancers can feel powerless when cultural clients pay late, but you have legal rights and practical options open to you.

This section covers what you’re entitled to, how to chase late payments professionally, and when you might need to escalate things.

Your legal rights

The Late Payment of Commercial Debts (Interest) Act 1998 gives you the legal right to charge interest and claim compensation when clients pay late. This applies to all commercial contracts, including freelance work for cultural organisations. You can find more ‘Pay on Time’ information and resources from [The Credit Protection Association Limited](#) →

You might choose not to do this, but it’s useful to know what you’re legally entitled to, as follows:

Statutory interest charges on late payments – you can charge 8% per year above the Bank of England base rate on the outstanding amount, calculated from the day payment becomes overdue. Use the [UK Government’s late payment interest calculator](#) → to calculate the interest due.

Example:

- Invoice – £2,000
- Payment terms – NET 30 i.e. within 30 days of invoice date
- Invoice date – 1 February 2026
- Payment due – 3 March 2026
- Still unpaid – 3 April 2026 (31 days late)
- Base rate – Bank of England base rate 4.75% (as of Feb 2026)
- Statutory rate – 8% + 4.75% = 12.75% per year

Interest owed for 31 days late =
£2,000 × 12.75% × (31/365) = £21.66

Fixed compensation for debt recovery costs – in addition to interest, you can claim a fixed sum for the cost of recovering the debt. Find out more about [fixed compensation for debt recovery costs](#) →

- £40 for debts under £1,000
- £70 for debts ranging from £1,000 – £9,999.99
- £100 for debts of over £10,000

Reasonable recovery costs – if you instruct solicitors or debt collectors, you may be able to claim reasonable costs for these charges, in addition to the fixed compensation above, if you are successful in your claim.

You can charge statutory interest even if your contract doesn’t state that late payment interest will be applied, and if you haven’t warned the client in advance. You might have an ongoing relationship with your client and want to preserve this. So though you don’t have to charge it, the right exists and the option is open to you.

You might want to consider adding to your contracts a clause such as, ‘Late payments will incur statutory interest under the Late Payment of Commercial Debts (Interest) Act 1998 at 8% above Bank of England base rate, plus fixed compensation for recovery costs.’ This could even be noted on your invoices too. Including this might help make clients aware and could be helpful to speed up late payment, even if you never actually charge the interest.

2.3 Late Payment and Recourse Mechanisms

How to chase late payments

Most late payments can be resolved with timely, professional communications without the need to invoke legal rights. Here’s a step-by-step guide.

STEP 1

Check your own records
(Day 1 payment overdue)

- Before contacting your client to chase a late payment, firstly check the following:
- Was your invoice sent to the correct person or email address?
 - Did your invoice include all the required information for the client e.g. PO number, correct address, etc.?
 - Have you correctly calculated the date payment is due?
 - Have you received a notification that payment is coming e.g. a BACS payment confirmation?
 - Have you checked your banking to ensure payment hasn’t already been made?

STEP 2

Friendly reminder
(1 – 7 days payment overdue)

Send a polite email to your main contact and copy in the finance team or accounts payable email address if you have it.

Step 2

Subject: Invoice [insert number] – Now due for payment

Dear [Name],

I hope you’re well. I’m following up on invoice [inset number] for [insert project name], which was due for payment on [add date due].

I’ve attached the invoice again for ease. Can you kindly confirm when I can expect payment?

If there’s any issue with the invoice or you need any additional information, please let me know and I’ll be happy to help straight away.

Many thanks in advance for processing my invoice for payment.

Very best

[Your name]

Many late payments are often just administrative delays, so this reminder often resolves things.

2.3 Late Payment and Recourse Mechanisms

STEP 3

Firmer follow-up
(7 – 14 days payment overdue)

If you still haven’t had a response, send a more direct email.



Step 3

Subject: URGENT: Outstanding Invoice
[insert number] – Now [X] days overdue

Dear [Name],

I’m writing again regarding invoice [insert number] for £[insert amount], which is now [X] days overdue (insert due date).

I haven’t received a reply to my previous email on [insert date or see below]. Could you please update on when this will be paid?

If there’s a problem with the invoice, I’m happy to resolve it, but I do need payment or a clear timeline.

I’d appreciate a response by [insert date, perhaps within three to five working days].

Very best,
[Your name]

STEP 4

Formal notice
(14 – 21 days payment overdue)

At this point, you likely need to escalate to a more formal communication. Send by email and potentially by post, if possible, addressed to the Finance Director or Head of Finance.

Attachments

- Copy of original invoice
- Copy of contract/agreement including payment terms
- Calculation of interest and compensation owed (optional but adding this might be effective)

Of course, you could also consider stopping or pausing your work to the client, if payment is late, until it’s resolved. The technical term for this is a ‘cessation of service’, which should be clearly communicated to the client if you decide to take this step. There may be terms in your particular contract about this which we would recommend checking before you stop or pause your work.



Step 4

Subject: Invoice [insert number] – Now due for payment

Dear [Finance Director /
Accounts Payable],

Invoice Number:
[insert number]

Amount Outstanding: £
[insert amount]

Original Due Date:
[insert payment due date]

Now Overdue By: [X] days

Despite previous reminders on [list dates], this invoice remains unpaid.

Under the Late Payment of Commercial Debts (Interest) Act 1998, I am entitled to charge statutory interest at [insert rate calculation] % per year and claim fixed compensation of £[insert amount] for debt recovery costs.

Please arrange payment within 7 days of the date of this email/ letter to avoid additional charges and formal debt recovery proceedings.

If payment has already been made or there is a genuine dispute about this invoice, please contact me immediately with details.

I can be reached at [insert email address] or [insert phone number].

Yours sincerely,

[Your name]
[Date]

2.3 Late Payment and Recourse Mechanisms

c Payment recourse mechanisms

If all of the steps under How to Chase Late Payment and a formal notice don't work, you may want to consider other potential options to pursue the money owed to you, which you can find on this [UK Government website](#) →. We would recommend taking professional legal advice before commencing any action, so you can understand the risks in your situation and whether it will be worthwhile for you.

If you need support, [Acas](#) → offer legal advice, while Unions and different membership bodies across the sector also have helplines and advice (see Unions and support organisations).

Late payment is not inevitable or acceptable. By knowing your rights, invoicing correctly, and being willing to enforce agreed payment terms, you can significantly reduce payment delays and establish yourself as a professional who knows how business is done.

Special considerations for cultural organisations?

Cultural freelancers are often acutely aware of the financial pressures of the clients they're working for. However, when you've agreed to undertake contracted work for a cultural client they need to pay you like any other business.

"We're a charity/non-profit organisation" Being a charity doesn't exempt organisations from paying their suppliers on time. If they commissioned you, they owe you the agreed fee under the same legal framework as any other business.

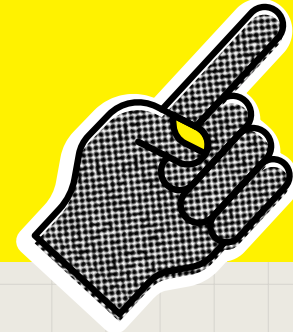
"We're waiting for our funding from a funder" Organisations sometimes cite cash flow issues or delayed grant payments when invoices are overdue. However, this really is their responsibility, not yours. If you have completed the work, you're owed the agreed payment on time.

Tips from a freelancer:
When to Walk Away Vs When to Pursue
Though frustrating, it may not be worth pursuing the outstanding payment and instead walking away. You might ask yourself some of the following questions to help you make up your mind...

- The debt is small, and you've already spent hours chasing it
- The organisation has genuinely gone bust – you can check this via **Companies House** →
- Legal action would cost more in time and money than you would be able to recover
- The stress and time needed outweigh the money owed

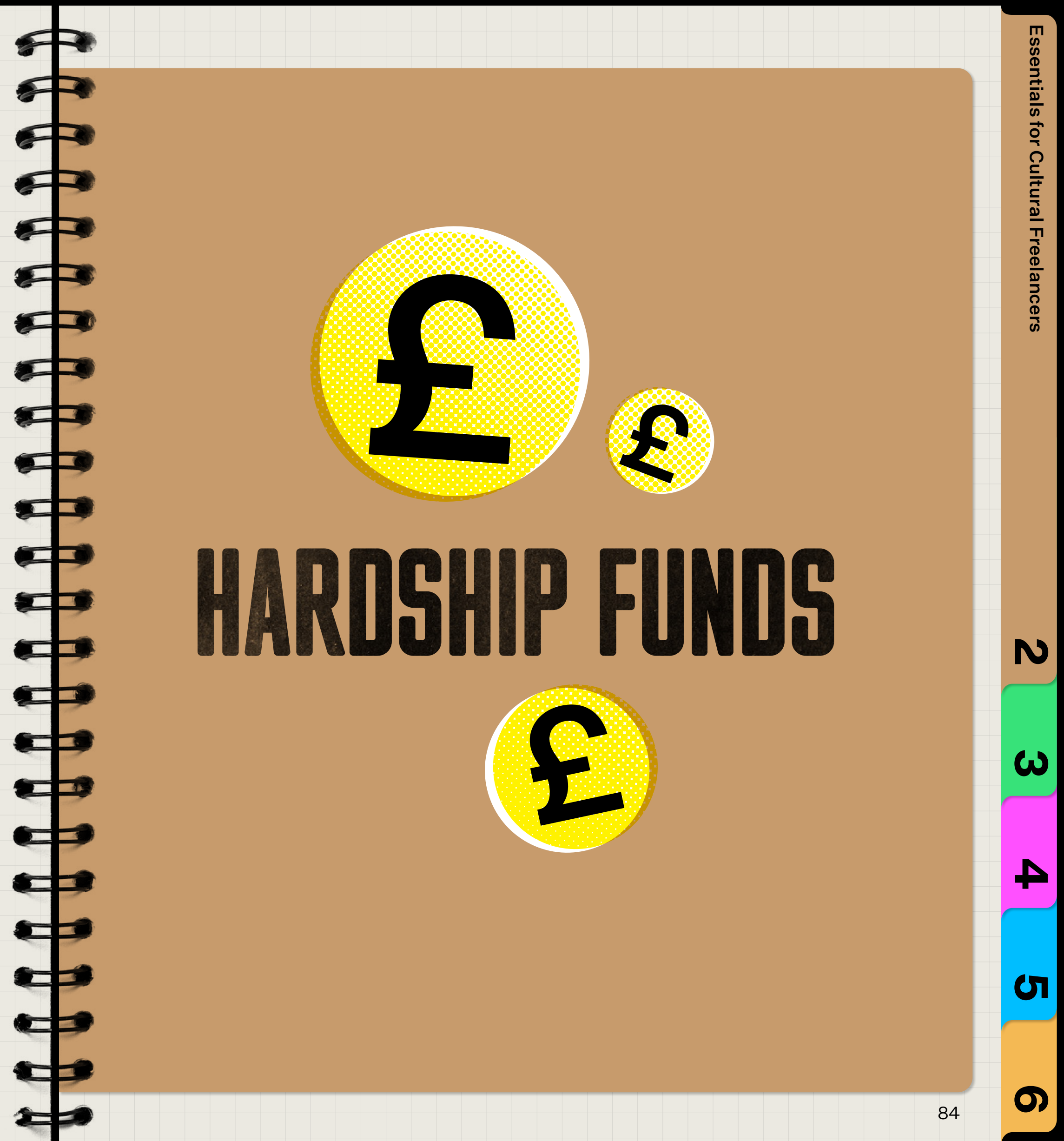
You might think potentially worth pursuing if...

- The debt is significant to you
- It's a repeating pattern and issue with a particular client which needs addressing
- The organisation is well-resourced and simply not following your agreed payment terms



2.4 Financial Support

Summary: Freelancers responding to [The Arts Council's 2024 Cultural Freelancers Study](#) → reported that their income often does not cover their living expenses, they have been impacted by the cost-of-living crisis, and their income is precarious and likely to fluctuate. This section provides some essential information for cultural freelancers needing financial support. It includes details of hardship funds, benefits eligibility information, plus other useful contacts and advice.



2.4 Financial Support

If you're facing difficult and challenging times financially, there are a number of support schemes and hardship funds by artform. These include:

- Cross-sector Backup →**
For technical entertainment professionals in live events, theatre, TV, and film
- Production Services Association (PSA) Welfare Fund →**
For PSA members injured at work

- Theatre and Performance For Actors and Stage Managers**
Actors' Trust (formerly Actors' Benevolent Fund) →
Support for actors and stage managers experiencing hardship
- Acting for Others →**
Umbrella organisation providing support to theatre workers
- Equity Charitable Trust →**
One-off grants for Equity members
- The King George V Fund for Actors and Actresses →**
For British actors/actresses aged 60+ with 15+ years' experience
- Ralph and Meriel Richardson Foundation →**
For British actors with 15+ years of experience

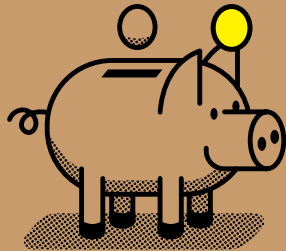
- For other Theatre Professionals**
The Royal Theatrical Fund →
Support for people who have worked in theatrical professions
- Theatre Artists Fund →**
Emergency fund for theatre artists and professionals
- The Theatrical Guild →**
For backstage and front of house workers
- Musicians**
Help Musicians UK →
Support organisation for musicians
- Musicians' Union Hardship Fund →**
- PRS Members' Fund →**
Support for PRS members (7+ years membership)
- Royal Society of Musicians →**
Music charity offering financial aid, advice, and guidance to music professionals unable to work due to accident, illness, stress, or anxiety

- Literature & Writing**
Royal Literary Fund →
Helps writers in financial need with over £5 million in grants, education, community, and workplace programmes annually
- Society of Authors →**
The Authors' Contingency Fund offers hardship grants to authors in financial difficulty
- Writers' Guild Welfare Fund →**
For Writers' Guild a fund held in trust for full members who are in urgent financial difficulties

- Visual Arts**
Artists Future Fund →
Supporting emerging visual artists.
- Artists' General Benevolent Institution (AGBI) →**
For professional visual artists in England, Wales, and Northern Ireland unable to work due to illness or injury
- The Black Artists Grant (BAG) →**
Offered by Creative Debuts as a no-strings attached financial support to help Black artists who can spend the grant on whatever they want
- The White Pube Creatives Grant →**
One-off £500 grants for working class creative practitioners based in the UK once every month
- Museum Workers Museums Association Members Support Fund →**
Provides financial assistance, professional development grants, and humanitarian support to members facing hardship, crises, or seeking to advance their careers

- Dance**
Dancers' Career Development (DCD) →
Supports dancers transitioning careers
- Dance Professionals Fund →**
Financial grants for dance professionals facing illness, injury or hardship. Includes dancers, choreographers, choreologists, and dance teachers
- Crafts**
Heritage Crafts Maker Relief Fund →
Grants for professional craftspeople facing severe financial hardship
- Specialist**
British Film Institute →
UK's lead organisation for film and the moving image
- Royal Variety Charity →**
For all entertainment industry workers
- Royal Opera House (ROH) Benevolent Fund →**
For past and present ROH and Birmingham Royal Ballet employees

2.4 Financial Support



For more financial support and funding opportunities for freelancers see our [live resources directory](#) →

b

Benefits eligibility and useful contacts

Freelancing in the arts can be precarious and unpredictable. If you're on a low or variable income, knowing what benefits and support you're eligible for is an essential step.

The Government's resources and advice on key benefits include:

- **Universal Credit** → including for variable income
- **Council Tax** → including requesting a reduction for low income
- **Housing Benefit/Local Housing Allowance** → including how Local Housing Allowance rates are set and used to work out Housing Benefit

Turn2us → is a leading charity supporting people experiencing financial hardship. It aims to provide clear, accessible advice and support for self-employed creatives from low socio-economic backgrounds, creatives experiencing financial hardship and creatives in receipt of benefits. You can use their helpful [benefits calculator](#) → to see the support you're entitled to.

The types of support and benefits you might be eligible for include:

- Back to school and bringing up a child support
- Bereavement
- Cost of living help
- Energy and water bills
- Career support
- Debt
- Disabled, ill or injured
- Housing costs
- Immigration
- Pension and retirement
- Studying
- Work and unemployment

There are some helpful direct links to information and support on the [Turn2us website](#) →

In April 2026 [benefits rules were changed](#) → and most benefits will increase.

Other useful contacts include:

StepChange Debt Charity → Leading debt charity which gives free and non-judgemental advice and support to people across the UK.

Citizens Advice Bureau → Provides free, confidential, and independent advice on issues like debt, housing, benefits, and employment through a network of local charities.

For mental health support see: [Mental health support services](#) →

2.4 Financial Support

C

FROM A FREELANCER

Fair Play: Tackling socio-economic inequity in theatre, by CAITRIONA SHOOBRIDGE

As mid-career directors, Stef O-Driscoll and I always felt that social class was the elephant in the room when talking about inclusion. We wanted to shout about the unspoken – the nuances and reality of trying to cut your teeth as a working class freelance creative.

Fast forward to 2024 and we were so excited to be able to join the [Regional Theatre Young Director Scheme \(RTYDS\)](#) →, working alongside Artistic Director Sue Emmas as Co-Creative Leads on [Fair Play](#) → their national programme tackling socio-economic exclusion in theatre. Fair Play is a culmination of RTYDS’ long experience in nurturing expectational theatre directors and of our shared dream of an artist development programme addressing socio-economic inequity.

The crisis of class representation in the arts and creative industries is well evidenced but rarely addressed – why? Answering this question is a core part of our mission along with driving change and making impact. Shifting the dial on structural inequality doesn’t happen overnight, but we’re determined to do as much as we can with the resources we have.

Fair Play looks at socio-economic inequity primarily through the lens of mid-career theatre makers and directors. Why are we doing this work?

- We do this because we know from experience that sustaining a career in theatre is even harder than accessing one at the start, and because we believe that supporting exceptional artists on a journey to leadership will impact the culture of the industry in the future
- We put the voices and lived experience of exceptional, working class, mid-career artists at the heart of our work. We listen deeply to the barriers they experience and design our offer in response to this

We’re developing programmes in three areas: for artists, for organisations, and for the sector. These programmes are designed to tackle barriers rooted in financial, social and cultural capital and create pathways to creative leadership in England. Underpinning our thinking is the belief that when it comes to class and artist development, placements alone are not enough. We must do more as a sector to address the structural barriers surrounding artists such as our contracting and finance models, and the role of social and cultural capital in leadership recruitment, philanthropy and governance.

Artists

Sustaining a career in theatre still often depends on who you know, where you went to school, how much money you have and how long you can wait for the right opportunity to come your way. This resource gap is more widely acknowledged for emerging artists, and a pervasive myth is that the gap closes with a single opportunity. It doesn’t. As artists hit mid-career, they’re more likely to have dependents and caring responsibilities, and working-class mid-career artists often encounter greater challenges to putting down roots, building social networks and scaling up their work.

With Fair Play, we’re supporting mid-career working class artists through our Associate Artistic Director Residencies, Leadership Bursaries, Networking Bursaries and Intensive Residencies. Our Associate Artistic Director Residencies offer exceptional working-class mid-career directors the opportunity to join the senior management team of a regional producing theatre for 18 months; developing their craft, making mid-scale work and learning about creative leadership in a live environment. We hope that by specifically targeting mid-career artists with these opportunities, we can provide a vital, sustainable pathway for artists to develop their craft at a point when they might otherwise be stalled or even thinking of leaving the industry.

2.4 Financial Support

Organisations

As a sector we are culturally and socially elite. Private school and university education is seen as the norm, with attendance at elite institutions such as Oxford, Cambridge and Russell Group universities more represented in the creative industries than almost any other sector in the economy. We work with organisations to recognise how the culture of the creative industries serves the middle classes and to address the structural barriers in the way we work that prevent people from low socio-economic backgrounds sticking with creative careers. We do this through programmes like Surviving on a Shoestring; our finance equity programme that partners with organisations across the country to trial new ways of paying artists who are in receipt of state benefits. Meanwhile, Fair Play in Organisations works with the senior management teams of organisations to unpick socio-economic inequity at mid-career and leadership level and to support greater understanding of the structural barriers that often remain unspoken and difficult to navigate.

Sector

Advocacy is at the heart of everything we do, driving change by asking questions and platforming lived experience. Class Assembly is our regular ‘anti-conference’ where we bring together artists, organisations, funders, and sector bodies to talk about class. We commission artists to create work for these events and platform this work across the year.

- By taking this three-pronged approach to tackling socio-economic inequity we are asking: can we have greater impact overall?
- Multiple reports evidencing working-class exclusion call on organisations to do more, but to enable them we need targeted streamlined funding aimed at addressing class exclusion
 - We need the sector to be benefits literate and publish information on freelancing, receiving grants and Universal Credit
 - We need organisations to recognise class is intersectional, compounded by racism, ableism and sexism, and to recognise this in the working-class stories we tell

Fair Play is a bold and ambitious programme delivered by a very small team; but we believe the change we are trying to make is vital to the future of the creative industries. Freelancing as a working-class artist is undoubtedly getting harder and is inextricably linked to the vastly changing socio-economic context of the country. With much less support available to combat inequality and improve social mobility, the cultural sector and creative industries are fundamental to ensuring that access to art and opportunity is available to all.

3. Wellbeing for Cultural Freelancers

3.1 Mental health + preventing burnout

- a. Supporting your wellbeing
- b. Sustainable working practices
- c. How to spot the signs of burnout
- d. Mental health support services
- e. From a Freelancer: Promoting mental health and equality for freelancers, by Furaha Asani

3.2 Dealing with rejection + financial precarity

- a. Reframing rejection
- b. What to do when the work dries up

3.1 Mental health + preventing burnout



Summary: The Arts Council's 2024 Cultural Freelancers Study → reported a wide range of challenges which are impacting on freelancers' mental health, including a lack of work-life balance, fatigue, and anxiety. Recognising this tough reality, this section aims to help support your wellbeing with links to useful toolkits, resources and hearing from cultural freelancers on peer support networks, overcoming barriers and promoting mental health.

3.1 Mental health + preventing burnout

a
Supporting your wellbeing

Looking after yourself and supporting your own wellbeing is not a luxury or a distraction away from the work. It is a fundamental part of successfully running your freelance practice. Without you, your business simply won't function.

Arts Council England has created a [toolkit](#) → to support wellbeing with a breadth of short videos and downloadable resources by a medical practitioner specialising in behaviour change and wellbeing improvement.

Small, but consistent investments in your mental health can make the biggest difference to your wellbeing and resilience as a cultural freelancer. Try building the following five foundations into your working life.

1. Connect

Feeling isolated can be a real challenge for many freelancers, but you're one of many thousands of individuals freelancing in the cultural sector. Find your peers through networks, co-working spaces and sessions, WhatsApp groups, or just finding time for a regular coffee with fellow freelancers (see Peer Support Networks)

2. Move

Physical activity is well evidenced as a support for good mental health. Consider walking meetings or listening to a professional podcast on the move, cycling to a cultural venue, or a lunchtime run or swim, or whatever is possible for you when you're working from home.

3. Check in

Pay regular attention to how you're feeling, not just in a crisis. Writing a diary, having five minutes to reflect, or just checking in with yourself at the end of each week can help build self-awareness and spot problems early.

4. Keep learning

Ongoing professional development is good for both your wellbeing and your freelance business. Gaining knowledge, staying curious, and stimulating new thinking can all be energising. See our section on training opportunities on pages 30-32 for more information.

5. Give back

If you can, mentoring someone, sharing an opportunity, or contributing to a peer network all feeds into the shared sense of purpose and collaboration that's at the heart of the cultural sector.

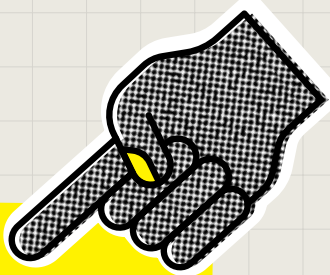
3.1 Mental health + preventing burnout

b
Sustainable working practices

One of the genuine freedoms of working as a freelancer is that you decide how and when you work. But that freedom only becomes a reality if you're willing to be clear with your clients.

**Tips from a freelancer:
Setting boundaries with clients**

- 1. Set** – your working hours and share them. You don't need to justify them. Setting an out-of-office or adding a line to your email signature with your working hours or pattern makes everything clear.
- 2. Scope** – your work carefully. Scope creep is a common source of overwork for freelancers. A clearly defined scope of work, agreed before you start, and then adhered to, protects both you and the client. (See Section 2.2 on Contracting, p54)
- 3. Speak up** – about additional work. If something arises which is outside the original brief, say so e.g. "That's outside what we agreed, but I can quote for it separately." Most clients should respect this if you raise it in a timely way.
- 4. Separate** – your contact channels. If possible, consider not giving clients your personal mobile number. Use a work email address or set notifications to 'off' outside working hours.
- 5. Space** – for you. Protect your days off, weekends and holidays. Block them in your calendar and share them with clients and collaborators. If someone contacts you at the weekend or when you're not working, and it's not urgent, reply on Monday, or let them know you're offline.



**Tips from a freelancer:
How to say no without
burning bridges**
Gracefully saying no is a real skill! Here are some useful phrases you might try:

- "I'd love to help you with this important work, but I'm fully committed at the moment. Could we talk about timing this for when I have some availability, or I can recommend a trusted colleague who might have some capacity?"
- "That sounds like a great project. I don't have capacity right now, but please do keep me in mind for future work."
- "That's outside the scope of work we agreed. I can factor it in if we extend the brief, or we could include in a potential next phase of work."
- "I'm going to have to pass on this one, but I would be happy to suggest a trusted colleague who might be able to help you."
- "I'm not the right fit for this one, but thank you for thinking of me, and please keep in touch on any future projects."



Work + wellbeing combined

Working in the cultural sector, your passion is likely one and the same as your profession. Some practical tips and habits that many fellow cultural freelancers find sustainable include:

- **Meeting in cultural venues** Use gallery cafés, theatre foyers, and museum spaces for meetings. You can also see an exhibition, support an organisation you care about, and get inspiration along the way
- **Co-working** Club together with like-minded peers for informal co-working or consider joining a shared office space or members room at a cultural venue.
- **Protect time when you work best** You might find your best creative and strategic work is done early in the day, but whenever works for you, keep your most productive time meeting free whenever possible
- **Batch your admin** Try doing invoicing, emails, and meeting scheduling in dedicated blocks rather than across the whole day
- **Take holidays** Remember your day rate should factor in holiday. You've earned it! Book it and guard the time
- **Know when to stop for the day** A ritual that ends your working day, whether closing the laptop, a short walk, or setting a fixed end time, can help separate your work and home life, even if all in the same space

3.1 Mental health + preventing burnout

c

How to spot the signs of burnout

Burnout is the result of a prolonged period of stress which negatively affects your wellbeing. It's not the same as having a tough week or being tired before a holiday. The signs and symptoms may be subtle at first but can progressively deteriorate and become overwhelming.

The [NHS](#) → lists the following symptoms of burnout:

Emotional symptoms

- Emotions feel blunted
- Helplessness / hopelessness
- Becoming tearful
- Irritable
- Numbness
- Feeling unfulfilled
- Feeling unappreciated

Behavioural symptoms

- Disengagement
- Social withdrawal
- Loss of commitment
- Uncharacteristic mistakes
- Lack of holiday planning
- Being inconsistent with work

Physical symptoms

- Muscle pains
- Headaches
- Tiredness / lethargy
- Sleeping problems
- Memory problems
- Lack of concentration
- Weight gain / loss

Building resilience

Preventing burnout is not about working harder or being tougher. Research and the experience of fellow freelancers points to shared intelligence about sustainable ways of working:

- **Rest is productive in the long-term**
Time not working – either proper rest or 'light duties' such as admin – are essential protections for your creativity and wellbeing
- **Connection reduces risk** Regular contact with colleagues and being open with trusted people about how you're doing all helps
- **You don't always have to be positive** Some cultural freelancers feel pressured to appear endlessly energised and enthusiastic about work, especially on social media. Saying 'I'm struggling', even to one other person, can be a relief
- **Seek support straight away** The earlier you act, the faster you can recover. The services listed in this Handbook are there to be used whenever you need them
- **Future change might be needed** Taking an honest look at your client mix, reducing your workload, or putting limits on particular types of work could help avoid the cycle starting again

d

Mental health support services

The following services offer mental health support to cultural freelancers – both sector-wide and artform-specific. All are free or low cost.



Mental Health

CALM (Campaign Against Living Miserably) →

Helpline and webchat for anyone struggling – not only men, despite the original focus. Call 0800 58 58 58 or use the webchat on their site. Free.

Hub of Hope →

Mental health support directory, provided by Chasing the Stigma. Search local and national services by postcode and need

Mind →

Mental health charity offering information, support, and advocacy. Find a local Mind service or use their online resources and infoline. Free.

NHS Every Mind Matters →

NHS mental health support plans, self-care resources, and guidance on finding help. Includes a quick 'Mind Plan' quiz. Free.

Samaritans →

Confidential emotional support for anyone struggling to cope. Call 116 123 (free, any time), email jo@samaritans.org, or find your nearest branch. Free, 24 hour service.

Shout 85258 →

Free, confidential text-based mental health support. Text SHOUT to 85258 to connect with a trained volunteer. Free, 24 hour service.

3.1 Mental health + preventing burnout

Cultural sector support services for mental health

Artquest – Mental Health Comic Stories for Creative Freelancers →
Illustrated resource on mental health for creative freelancers.

Artist Wellbeing →
Provides mental health and wellbeing support for artists and those working within artistic industries.

BAPAM (British Association for Performing Arts Medicine) →
Free specialist health assessments and treatment for performing artists, addressing both physical and psychological health.

Creative Freedom →
Mental health first aid training tailored to the creative and cultural sectors.

Culture Health & Wellbeing Alliance →
Online hub offering self-care resources, burnout support, and mental health signposting for arts freelancers.

Healing Justice London →
Community organisation centring healing, sustainability, and wellbeing for those working in social justice and creative spaces.

Help Musicians (and Music Minds Matter) →
UK charity supporting musicians' health, welfare, and careers. Music Minds Matter is their free 24/7 mental health support line.

Industry Minds →
Free and low-cost counselling, seminars, and podcast for those in the creative arts.

Leapers →
Community and resources specifically for freelancer mental health and peer support.

London Arts and Health Forum (LAHF) →
Member-led organisation promoting arts and culture in health, offering resources, events, and training.

Music Minds Matter Helpline →
Dedicated 24/7 mental health support line and counselling for musicians, run by Help Musicians.

Online Abuse Toolkit (The Space) →
Online abuse toolkit for the cultural sector.

One Dance UK – Wellbeing Benefits →
Wellbeing benefit package for dance professionals including GP access and counselling, available through membership.

PAUSE: A Self-Care Support for Producers →
A supportive lens on experiencing burnout through eight commissioned writings from producers, facilitators, and wellbeing specialists.

Royal Society of Musicians →
Financial assistance, medical support, and welfare for professional musicians in times of crisis.

Wellbeing in the Arts →
Mental health and wellbeing support for individuals who work in the creative industries.

If you're in crisis now

If you're experiencing a mental health crisis, don't wait. Please reach out straight away:

- **Samaritans** →
(24/7, free): call 116 123 or email jo@samaritans.org →
- NHS 111 (mental health option available)
- **CALM** →
(Campaign Against Living Miserably, 5pm–midnight): call 0800 58 58 58 or [webchat](#) →
- Crisis text line: text SHOUT to 85258 (free, 24/7)
- **Hub of Hope** →
mental health support directory

These services are there to help anyone who is struggling.

3.1 Mental health + preventing burnout

e

FROM A FREELANCER

Promoting mental health and equality for freelancers, by FURAHA ASANI

One of the focal points covered within the Arts Council’s 2024 Cultural Freelancers Study was mental health and wellbeing. Some usual suspects when it comes to factors affecting mental health were highlighted, including: work-life balance, fatigue, anxiety, workplace discrimination, bullying and unequal treatment.

Additionally, some participants reported fears of repercussions and reputational impact if they were to speak out against poor practices and behaviours within the freelancing landscape. And naturally, speaking out can come with its own added mental health burden.

Along with full-time work, and stretches of part-time work over the past decade, I’ve always done a bit of freelancing. This has mostly included writing, designing and delivering workshops, chairing and being part of panel discussions, and other miscellaneous activities that can broadly be classified as consultancy. I’m also someone who’s lived with debilitating anxiety from my earliest memories.

I’ve done quite a lot of public speaking out against poor practices, racism, and different forms of discrimination across the various work environments I’ve found myself in. And in truth, the fear of recrimination is yet to leave me. So, regardless of how much relative privilege I hold, my anxieties, combined with all of this *gesturing wildly in every direction*, mean that I am highly unlikely to let go of my hyper-vigilance.

And much like the contributors to Arts Council England’s Cultural Freelancers Study, I too can attest to this very specific concoction of factors that can so often make freelancers both materially precarious and mentally exhausted.

Something that the Study does quite effectively is to locate mental health stressors within systems, as opposed to merely pathologising freelancers who struggle with their mental health. “...Improving working conditions for freelancers, ensuring fair pay, access to support and benefits, and an improved work-life balance would best support their mental health. Increased financial stability for freelancers would help alleviate financial stress and support better mental health via the provision of long-term funding opportunities, benefits, and more reliable financial support.”

And this is not to say that ‘fixing’ all of these issues will do away with every trace of the mental health challenges we face as cultural freelancers. But rather, that systems change, and equitable and dignifying working environments, alongside a properly resourced freelance landscape could mitigate some factors that confound our mental hygiene on individual and collective levels.

Taking a cue from the Study’s framing of systemic stressors as a source of exacerbating mental health challenges, I’d like to share approaches that I feel can support overall wellbeing for freelancers:

1. Contracts of care

When freelancers work together in collectives they might not always have the capacity and resource for nuanced administration or HR protocols. This can often mean that tricky situations have no dedicated personnel to support their untangling. And because opportunities and timelines come and go quite quickly, freelancers might also not always have the chance for traditional trust-building stages with their clients or even with each other before diving into contractual work. One thing I would advise my past self, is to ask for terms of reference that clearly and specifically outline what social behaviours will guide how we work together over the period of a project. You can find out more about co-creating a ‘contract of care*’ in this [Watershed, Bristol resource](#) →

*Contract of care:

“We are using this phrase to mean an agreement between all members of a collective – including participants and the delivery team – that centres care from start to finish. This contract goes beyond a typical ‘terms of engagement’ agreement and deliberately seeks to embed accountability mechanisms for how care starts and remains at the heart of the work. Roseanna Dias and Josephine Gyasi for Knowle West Media Centre (KWMC) provide some provocations via a deck of ‘A-Z of care’ cards, which may be a useful starting point. You can also read this comprehensive article on contracts, community agreements, and more relational tissue.”

[Source](#) →

3.1 Mental health + preventing burnout

2. Seeking collective solidarity

‘Where there’s one, there’s more’ is a cliché for good reason. Discrimination likely also affects someone else in your vicinity. Please note that the Equality Act 2010 protects ‘contractors and self-employed people hired to personally do the work’ →. I appreciate the distance between knowing this fact and trusting that systems will operate in favour of one freelancer, especially one who might be multiply marginalised. Unionising, even informally, can support solidarity-building and spark wider resonance and confidence to raise issues of problematic patterns and behaviours. In many cases, allies with more power who join your solidarity collective can help influence change and redress. Collectives where the camaraderie is built from various levels of seniority, influence, stability, and privilege can provide an even stronger shock absorber for potential recrimination. And indeed, Arts Council England’s Cultural Freelancers Study reported that ‘building social networks, seeking peer support, and discussing issues openly are seen as valuable strategies for coping with the pressures and challenges of freelancing’.

3. Seeking help for mental health

It might seem obvious to say this, but it is imperative to seek support for your mental health from your GP →. Sometimes your union, faith-based organisation you’re part of, or local charities can also be a space for signposting you to further help. As someone who had to build up the courage to ask for help, seek a diagnosis, and assertively ask for prescription medication →, allow me to affirm that you are absolutely deserving of the time, space, and resources it takes to support you and your mental health.

4. Well-timed assessments

I’ve said for a while that the perfect balance for me would be a part-time job to provide a salary that takes care of basic bills, with dedicated time to pursue freelance projects. I’ve also heard stories from different people who’ve gone in and out of full-time freelancing. I believe that it’s good practice to, every now and again, have an honest assessment looking at how freelancing is going for you and if you might need to try out an alternative plan – such as a part-time job – to support your income. You are allowed to pivot and plot twist. Please give yourself grace as you navigate this freelancing terrain.

Suggested reading

Asani, F., Rasbash, Z., Anywar, L., Blackburn, M., and Ochu, E., and Lansdowne, J. (2024) Alternative Technologies: A Just Transition. Pervasive Media Studio and Digital Cultures Research Centre →

Dias, R., and Gyasi, J. (2022) A-Z of Care Cards. Knowle West Media Centre →

Boutkan, D., and conversation partners (2023) Contracts, Community Agreements and More Relational Tissue →

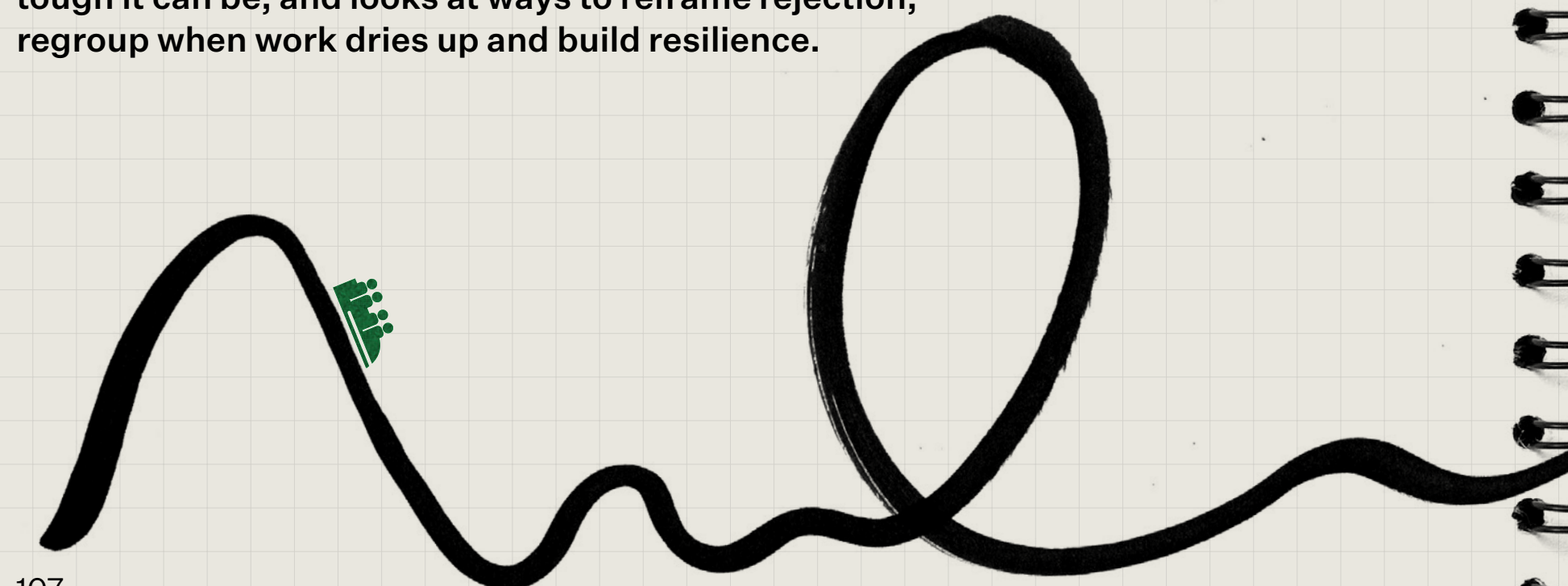
Advisory, Conciliation and Arbitration Service (2025) Discrimination at Work: Discrimination and the Equality Act 2010 →

Mind Charity (2017) Seeking help for a mental health problem →

Asani, F. (2017) Yes, Anxiety Medication Helped Me Finish My PhD Thesis

3.2 Dealing with rejection + financial precarity

Summary: Cultural freelancers are regularly dealing with rejection and the rollercoaster of an insecure income. The Arts Council's 2024 Cultural Freelancers Study → highlights a pervasive 'rejection norm' shaping efforts to secure work. This section acknowledges how tough it can be, and looks at ways to reframe rejection, regroup when work dries up and build resilience.



a

Reframing rejection

If you have experienced rejection as a freelancer, you are not alone. Pitching for work and not getting it – often repeatedly, and perhaps without meaningful feedback – is not a sign you're doing something wrong. The data from the Cultural Freelancers Study shows it is widely experienced, and part and parcel of being a freelancer.

However, rejection can feel harder in the cultural sector. Direct insights from freelancers highlight that the majority find work through personal recommendations, so success is often based on strong professional relationships. A 'no' from someone you know can really sting.

Cultural freelancers are deeply passionate about and invested in their work to support the sector. When your profession is also your passion, intrinsically linked to your identity, creativity and values, a 'no' can sometimes feel like more than a work setback. Understanding this heady mix is part of managing it.

Practical approaches

While acknowledging it's tough – and clearly, they are fools to turn you down! – here are some ways to reframe and use the experience to your future advantage:

1. It's a no...for now Timings, budgets, priorities, and people all change. The organisation that can't commission you now might face a different picture in future. Keep the door open. Send a

short, warm reply that thanks them and says you hope to work together in future might strengthen the relationship and be remembered when they have other opportunities to offer.

2. Many rejections are about circumstances, not quality Budgets get cut. The project goes in a different direction. A colleague recommends someone they've already worked with. Most of the time, the rejection is not a judgment on you – it's elements you can't see or control.

3. Data is powerful intelligence Track your pitches, applications, and the responses you get. Over time, patterns might emerge, such as the types of work where you have a lower hit rate, or organisations that never take you to interview. It all gives you vital intelligence on where to redirect your energy in future.

4. Always ask for feedback A brief note asking whether there's anywhere you could have done better is useful to know for future opportunities. Keep it short, genuinely curious rather than challenging, and offer a quick call if easier than email.

5. Repurpose what you've developed Submitting a pitch, writing an expression of interest, or putting yourself forward takes courage and time. But it's not necessarily wasted. The thinking and work you've done may well give you a head start for other comparable opportunities.

3.2 Dealing with rejection + financial precarity

Feedback...or the lack of it

When you've poured hours into responding to an opportunity, it can be a real kick in the teeth to only receive a generic 'no' which took seconds to send. Many clients are not good at giving meaningful feedback to freelancers. If you don't receive feedback when requested, that is their failing, not yours. Of course, you can't force it if not forthcoming, but it's likely worth noting your experience and to factor that into future decisions about where you put your time and energy.

b

What to do when the work dries up

Every cultural freelancer experiences quiet periods. Experienced freelancers have observed that particular times of year, political changes (such as elections), and funding cycles can all spark spikes and dips in the rhythm of work opportunities. It's part of the cultural sector and the nature of freelancing. But it needs a proactive response, so here's a suggested step-by-step guide:

Step 1: Diagnosis

Before doing anything else, try to understand what's actually happening. Not all quiet periods have the same cause, and your response should fit the picture. Useful questions to ask yourself include:

- **Is it seasonal?** The natural rhythms of a quieter summer, or busy end of financial year might just be about carefully managing your cash flow and staying visible
- **Is it structural?** Has something shifted in the sector, such as funding cuts, a change in priorities, or redundancies in client organisations? If so, you may need to consider the relevance of your offer, and where new opportunities might emerge
- **Is it about your visibility?** Have you been heads-down on a long project and gone a bit too quiet? The solution is getting back in front of people

- **Is it about your pipeline?** If you haven't been putting yourself forward consistently, the quiet period may reflect a pipeline that was always going to run dry. The fix is to be proactive

Step 2: A quick business analysis

A quiet period can be a good time to do the kind of business analysis that gets neglected when you're busy. See the example in [From a Freelancer: 'How to grow your network + win business'](#) by Rachel Mapplebeck on p.19.

Ask yourself:

- How many clients and projects did I work on in the last 12 months?
- Which were new clients, and which were repeat business?
- Where did the work come from – advertised opportunities, or through my network?
- Which types of work generated the most income and the most satisfaction?
- Are there types of work I've been undercharging for, or under-pitching for?
- Who are the five organisations I most want to work with...and have I actually reached out to them?

The findings might surprise you. The data can tell you where to invest your energy during a quiet period and in future.

3.2 Dealing with rejection + financial precarity

Step 3: Active steps when things go quiet

- **Go back to your network** A quiet period is the time to have the coffees, send the emails, and re-engage the LinkedIn connections that fall away when you're busy. Be visible
- **Reach out directly to target clients** Think of five organisations you genuinely want to work with, whose work you admire, and whose challenges align with your skills. Reach out
- **Look at advertised opportunities more actively** [Arts Jobs](#) → and other opportunities listings (see Section 1.1b. [Where to find work – opportunities listings](#)) are worth checking regularly. So is LinkedIn and the websites of organisations you want to work with. Build a habit of doing this weekly, not just when you're worried
- **Consider a speculative offer** If you have an idea for a piece of work a particular organisation needs, it might be worth a brief, targeted approach. This is likely most effective when you have an existing relationship with someone working there already
- **Use the time productively** A quiet period has a cost, but it also has an upside. It's time for the CPD you've been putting off, the portfolio update, the case study write-ups, the business planning. Treat it as investment time. Or you might plan a proper break or holiday while work is quiet
- **Talk to your peers** Other freelancers are often the best source of leads. A colleague who's too busy for a piece of work may refer it to you. Someone in your peer network may know of an opportunity that hasn't been advertised. Keep connected

Building multiple income streams – de-risking your practice

Dependence on a single type of client, work, or source of income is the cultural freelancer equivalent of putting all your eggs in one basket! Diversifying, even if modestly, is one of the most effective protections for your work pipeline. This doesn't mean radically changing your whole proposition, but there could be practical ways to diversify your income and so reduce the risk. These might include:

- mix project types e.g. time period
- mix client types e.g. scale, funding model, sector
- add a regular income stream e.g. training, writing, coaching
- consider associate or collaborative work as part of a team or agency
- explore platform income, such as a subscription Substack
- think about ongoing work e.g. a monthly advisory call or writing an annual review

Managing cashflow through the quiet periods

Financial precarity in freelancing is partly about income, but it's also about cashflow – the gap between when you do the work and when you get paid, and the unpredictability of when income arrives. Some practical habits to help your cashflow might include:

- **Invoice promptly** As soon as a piece of work is complete (or at agreed milestones). Late invoicing is the most common source of self-inflicted cashflow problems
- **Build a financial buffer** three to six months of basic living costs, if at all possible
- **Know your numbers** Track what's coming in, what's outstanding, and what's expected
- **Chase late payments** promptly and professionally, see [How to chase late payments](#) on p.77
- **Explore** whether you're eligible for any in-work benefits or support. [Turn2Us](#) → has a free benefits calculator and grants finder

4. Essentials for Organisations Working with Freelancers – Good Practice Guidelines

- 4.1 Working with Freelancers
 - a. Checklist for cultural organisations
 - b. Best practice examples

- c. How the Arts Council's National Portfolio Organisations can support freelancers

4.1 Working with Freelancers

Summary: Freelancers want cultural organisations to role model and champion good practice. Providing guidance for cultural freelancers and not for organisations would only be one half of the story. This section is for those working in cultural organisations to share essential information and best practice in commissioning and working with freelancers.



4.1 Working with Freelancers

a
Checklist for cultural organisations working with freelancers

The following checklist draws on all the insights, guidance and good practice collected together in this Freelancers' Handbook. Though written for cultural freelancers, in reading this you may find it informative to understand the common challenges they face, and how these can be practically addressed with your collaboration and support.

The checklist is designed to be used as a reference, planning and evaluation tool for cultural organisations when commissioning and working with freelancers.

Many of these recommended commitments mirror what cultural freelancers are advised to ask for in earlier sections of this Handbook, especially 2.1 Fair Pay and Contracting, and 2.2 Late Payment and Recourse Mechanisms. That's intentional, as good practice is a two-way street, and relies on both organisations and freelancers working together.

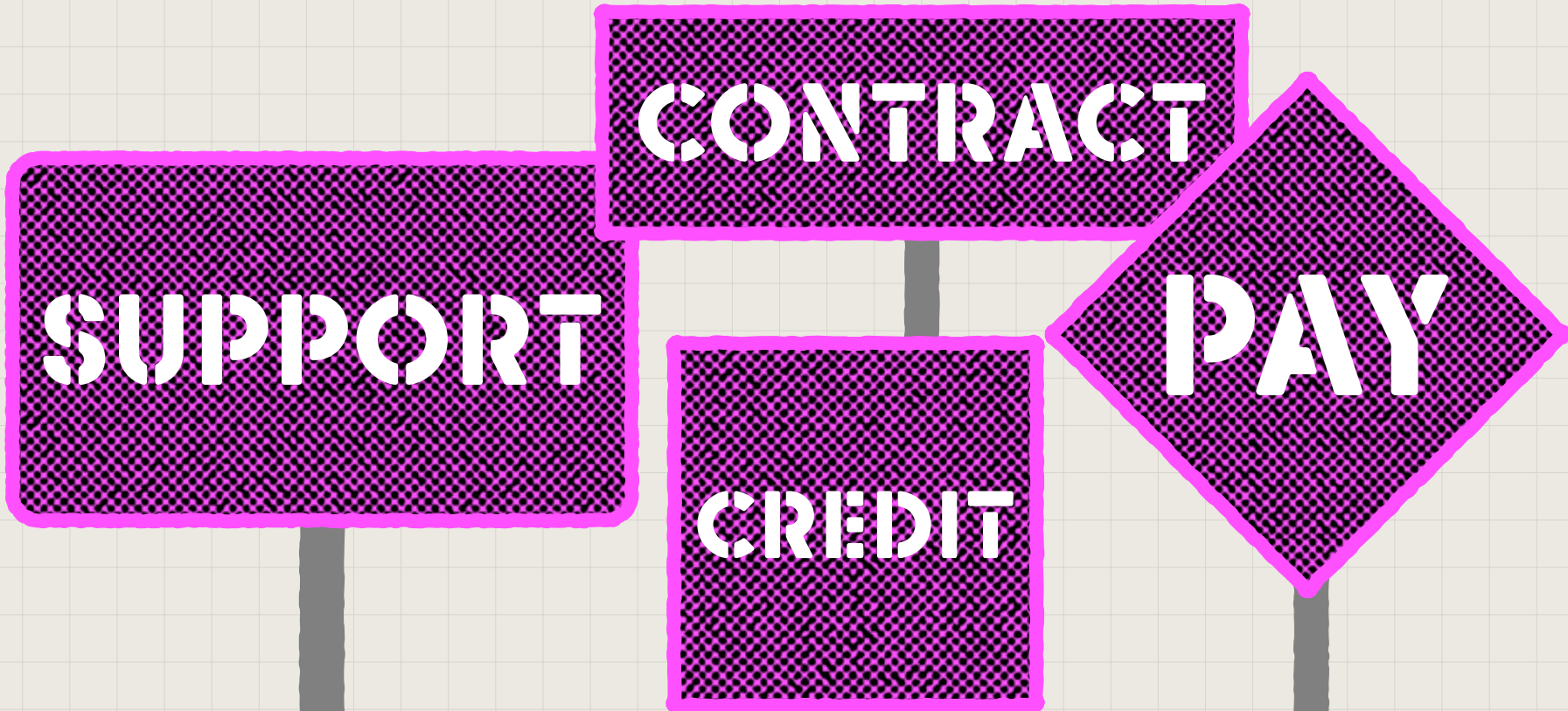
Freelancers' fair work pledge

Pay freelancers fairly and on time.

Contract well and project manage with care.

Credit freelancers and thank them for their work.

Support the inclusion and access needs of your hired freelancers.



Fair pay

- Budget clearly and fairly for freelancers and creatives fees, in line with union and sector support organisation guidelines for the relevant artform. If you are an Arts Council England National Portfolio Organisation, you are expected to do this. You may want to consider adopting the Arts Council England's own Consulting with Creative and Cultural Practitioners Policy which is a recommended minimum of £350/day or £50/hour, though freelancers will set their own rates based on their experience and other factors
- Calculate freelancer fees based on the total time needed – including preparation, meetings and travel – not just delivering the work itself
- Apply an annual inflationary increase to freelance fees (using the Consumer Price Index or equivalent), as you would with your own PAYE staff
- Pay the same rate according to the experience of a freelancer, but regardless of a freelancer's protected characteristics (age, disability, ethnicity, gender etc)

Contracting

- Issue or request a written contract or agreement for the commissioned freelancer before any work begins
- Ensure the contract covers: parties and project scope; fees and payment schedule; timeline and milestones; IP ownership; cancellation terms; credits; and dispute and resolution
- Include a cancellation clause that protects the freelancer if the project is cancelled or ends early
- Have fair IP clauses – avoiding 'all rights' or 'in perpetuity' terms as a default
- Give freelancers reasonable time to review the contract before signing e.g. one working week
- Clearly define the scope of work and have a process for agreeing additional fees for the commissioned freelancer if the scope and requirements increase

4.1 Working with Freelancers

Payment terms

- Pay freelancers on time – consider adopting NET 30 i.e. payment within 30 calendar days of receiving an invoice
- Offer staged payments for longer or higher-value projects, with a proportion paid upfront
- Process invoices promptly and efficiently on receipt, do not delay payment for administrative reasons without advance notice and agreement, and have a named contact for invoice queries so freelancers know who to contact directly

Rights and credits

- Clearly specify what IP rights your organisation is licensing i.e. format, territory, duration, and consider if it's necessary to ask for rights beyond what is needed for the project
- Acknowledge that any underlying methodologies and tools developed by a freelancer remain theirs unless explicitly agreed otherwise
- Credit and thank freelancers in published or shared work unless they request anonymity
- Confirm in the contract whether the freelancer's name or image may be used for marketing purposes

Access and inclusion

- Ask freelancers about any access requirements or reasonable adjustments before work begins
- Cover access costs (e.g. BSL interpretation, travel support, extra time) within the project budget, rather than the freelancer's fee
- Share relevant organisational documents and policies (e.g. safeguarding, health and safety, data protection) at the beginning of the project
- Offer an induction to the organisation appropriate to the commission or project
- Endeavour to make your venue and working environment accessible where possible, and communicate honestly when it's not

Project management

- Have a named contact who is available and responsive throughout the project or commission
- Provide timely feedback and approval of decisions
- Don't increase the scope of work without discussing additional fees
- Treat freelancers with the same professional respect as all other colleagues
- Make it easy for freelancers to raise concerns, and take them seriously
- Pay the final invoice on time and in full
- Provide any feedback if asked, participate in debriefs and evaluation, and offer a testimonial for the freelancers if the working relationship has been positive

b

Best practice examples

The following organisations have been showing leadership in how they commission and collaborate with freelancers. They each have different approaches, but are all committed to developing and demonstrating good practice.

Arts & Homelessness International | Fair Pay and Lived Experience Resource and Manifesto →

AHI's Fair Pay and Lived Experience Resources were co-created in response to how people with lived experience of issues (including homelessness, the criminal justice system, poverty, ageing, the asylum and detention system and with poor health) are not always paid fairly for their work and sometimes face barriers in progressing because of inflexibility with systems such as benefits. The Manifesto calls for changes to rules and the UK Benefits Resource gives simple information about Universal Credit, Vouchers, income and volunteering.

Creative Freelancers Climate Almanac →

Published by Julie's Bicycle in collaboration with freelancers to support artists, independent creatives, community practitioners and producers seeking to be environmentally responsible.

FRANK Fair Artist Pay →

FRANK is a not-for-profit community interest company that works with cultural organisations to build fair, transparent, and equitable commissioning practices. FRANK embeds fair pay as a culture change process – working with organisations to review their commissioning budgets, contract terms and payment systems, and supporting them to communicate openly with artists about how fees are set.

Freelancers Make Theatre Work (FMTW) →

FMTW is the leading advocate for performing arts creatives and one of the few grassroots groups representing individual freelancers to have grown up through the pandemic that remains active today. Through its successive Big Freelancer Surveys, FMTW established itself as a reasoned and well researched voice for the freelancers affected by Covid-19, the cost-of-living crisis and inequitable treatment of individual creatives.

Fuel Theatre →

Fuel played a significant role in the cultural sector during the pandemic, particularly to mitigate challenges faced by the freelance workforce. They worked with the Mayor of London on The Creative Freelancers: Shaping London's Recovery programme that brought together 50 creative freelancers and partnered them with leading cultural organisations across the capital to discuss the most pressing issues facing freelancers.

4.1 Working with Freelancers

Sadler’s Wells Freelancer Charter →

Developed through a dialogue with their freelance community, Sadler’s Wells keeps their online Freelance Charter regularly updated. It includes pledges to support professional development and wellbeing for freelancers they engage with.

Unlimited Anti-Exploitation Academy Online Course →

The Anti-Exploitation Academy, created by Unlimited’s Director Jo Verrent, is a free on-demand online course designed to help the cultural sector unlearn harmful practices and move towards fairer, more accountable ways of working. Built from Unlimited’s Nothing For Nothing campaign and shaped by the conversations it sparked.

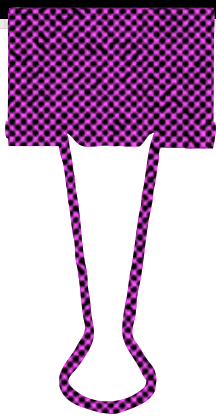
The Uncultured →

Run independently by Ashleigh Bowmott and Laura Sweeney who work collaboratively to produce, curate, facilitate and advocate through their funding templates, tools and events.

Share your suggestions

Do you know of other good practice examples of organisations working with freelancers?

Get in touch and let us know →



What does good freelancer commissioning look like?

Key takeaways

Within these shining examples and others across the cultural sector, a few shared principles emerge:

- Transparency about fees and how they are set, rather than asking freelancers to pitch a number blind
- Contracts issued before work begins, not once it’s started
- Active access provision, not just formal compliance
- A named point of contact who is genuinely accessible
- Prompt payment as a fundamental
- Feedback freely given, not only when things go wrong

c

How the Arts Council’s National Portfolio Organisations can support freelancers

For its funded organisations and projects, the Arts Council expects to see budgeted fees and fair payment for any artists, creatives and cultural freelancers in line with or better than the guidelines set by recognised sector support organisations and unions (see Guidance on rates of pay on pages 35-38).

Other good practice the Arts Council encourages for cultural organisations working with freelancers includes:

- Offering an induction so the freelancer is able to deliver effectively and making sure they have the information they need to do their work. For example, if working with children and young people, you should share the organisation’s safeguarding policy, or if they need to use a piece of equipment or platform, you should give them training on how to use it
- The Arts Council also suggests that organisations and freelancers should consider including a ‘cancellation clause’ in the contract to protect both parties’ interests should the contract need to be ended early. If this is not included in your contract or agreement, you can ask for one to be added

- The Arts Council also recommends organisations have a process for what freelancers need to do if they have an issue or concern to raise, and to follow that process if needed. Issues can usually be resolved by the organisation. If organisations don’t know of a freelancer’s concerns, they can’t help to address them, or take action to change things
- Freelancers can use the Arts Council’s Raising a Concern → process if the organisation or individual is a recipient of the Arts Council funding, and they have reasons to believe they have not followed their own policies in dealing with your concern. Freelancers can also use this same Raising a Concern process if they feel that their concerns have not been listened to, or if they are fearful of contacting an organisation or individual directly

5. How the Arts Council Supports Cultural Freelancers



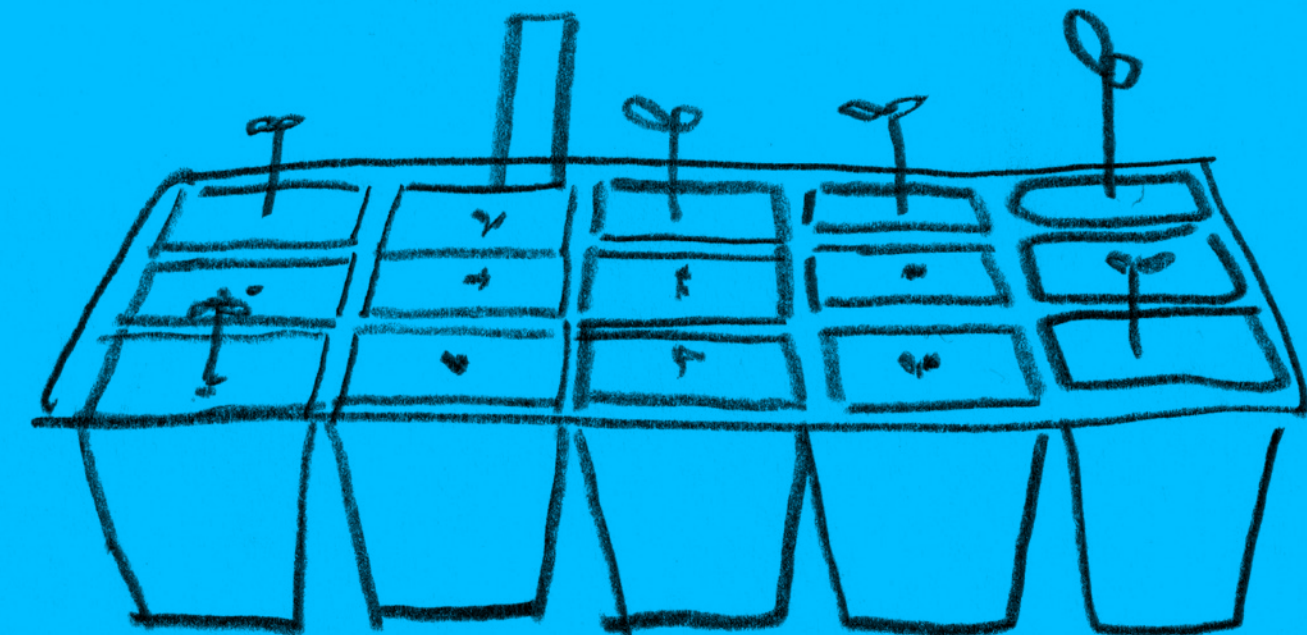
5.1 Funding
5.2 Services

5.3 Arts Council
England Resources

5.1 Funding

Summary: Arts Council England is both a development agency and a funder for the cultural sector. As an estimated 30% of the cultural workforce, the Arts Council values the essential role freelancers play in making the cultural sector function and flourish.

We're committed to supporting cultural freelancers through our dedicated Individuals service and research such as the [2024 Cultural Freelancers Study](#) → to better understand current needs and issues. We are sharing best practice for freelancers and organisations in this Handbook. We continue to share resources, fund support organisations, and individuals through our grant-making schemes, such as Developing Your Creative Practice and National Lottery Project Grants.



5.1 Funding

5.1 Funding

Arts Council England funding schemes for individuals include:

Developing Your Creative Practice (DYCP) →

Arts Council England’s programme supporting individual artists and creative practitioners to develop their practice. Funds research, experimentation, training, and CPD. Grants £2,000 – £12,000.

National Lottery Project Grants (NLPG) →

Funding programme for arts, museums and libraries projects which individuals and organisations can apply to. The programme supports a broad range of high quality creative and cultural projects that benefit people living in England. NLPG is divided into grants of: £30,000 and under; £30,001 – £100,000; and, £100,001 and over.

5.2 Services

Arts Council England operates the following services that are free to access:

Digital Culture Network →

National initiative providing free, tailored digital support to the creative and cultural sector. DCN is led by a team of Tech Champions, who support the development of digital skills for both individuals and organisations, providing specialist support in digital strategy, digital marketing, social media, eCommerce, data analytics and insight, search engine marketing, websites, content creation, CRM and ticketing, and email marketing. You can book one-to-one slots with tech champions and browse their Knowledge Hub to access webinars, podcasts and practical guides.

Cultural Education Network →

Supports teachers, freelance teaching artists and creative and cultural organisations that are working in Cultural Education. Freelance culture educators can book a one-to-one with a Cultural Education Specialist for up to 30 mins.

Place Based Peer Learning →

Supports collaboration and sharing of learning across Creative People and Places, Local Cultural Education Partnerships, and Cultural Compacts. It runs an online events programme and offers peer learning sessions with a membership function.

Strategic funds

Own Art →

The Own Art scheme run by Creative United supports artists and craft makers to generate sales and secure income by facilitating interest free loans for anyone to buy and collect contemporary art.

5.3 Arts Council England resources

The Arts Council’s guidance, information sheets and resources produced for freelancers and the organisations they work with include:

Expectations when working with organisations →

Guidance for freelancers on what to expect from the Arts Council’s funded organisations, including fair pay and induction.

Fair pay guidance →

The Arts Council’s fair pay guidance for organisations commissioning freelancers.

Supporting practitioners information sheet →

Guidance for organisations on supporting the creative and cultural practitioners they work with.

Practitioners’ guide to identifying and managing risk →

Guidance on risk management, risk registers, risk mitigation, advice and support.

How local authorities can work with creative freelancers →

How local authorities and their partners need to engage with the practitioners that live and work in the area to strengthen the local cultural ecology.

Supporting your wellbeing →

A toolkit to help freelancers look after their health and wellbeing at work.

Freelancers’ Resources Directory →

The online Freelancers’ Resources Directory currently on Padlet is the live companion for The Freelancers’ Handbook. It is updated more frequently with resources and opportunities suggested by freelancers.

For more detail on how the Arts Council supports individuals visit our [website →](#)

6. Glossary

This glossary explains the main technical, legal, and financial terms used throughout The Freelancers' Handbook. Where a term is defined more fully elsewhere, a cross-reference is provided.

A

Accountant

A person whose work is focused on keeping, checking and analysing financial accounts for other people. Their work can include a range of accounting and financial services, such as preparing tax returns and producing in depth documents such as a company's management accounts.

All-rights clause

See also: [Copyright](#); [Intellectual Property \(IP\)](#); [Rights Retention Clause](#)

A contract clause that usually has the effect in this context of transferring all intellectual property rights in a piece of work to the commissioning organisation, across all formats, territories, and time periods. Common as a default in some standard contracts but disadvantageous to freelancers.

Annual return

See: [Self-Assessment tax return](#).

B

Back-to-back agreement (sub-contracting agreement)

See also: [Sub-contracting](#)

A contract used when a lead freelancer brings in sub-contractors to deliver part of a project. The terms, including scope, payment, deadlines, confidentiality, and IP ownership, should mirror the main contract, as the lead freelancer remains responsible for the overall delivery.

BACS (Bankers' Automated Clearing System)

See also: [NET 30](#)

The standard UK electronic payment system used to transfer money directly between bank accounts. Many clients pay freelance invoices via BACS.

Bank of England base rate

See also: [Late Payment of Commercial Debts \(Interest\) Act 1998](#); [Statutory interest](#)

The interest rate set by the Bank of England, which forms the basis for calculating statutory late payment interest. Interest on overdue invoices is set at 8% above this base rate.

Benevolent fund

See also: Hardship fund; Section 2.4a

A charitable fund offering financial assistance to practitioners in a specific profession or artform who are experiencing hardship, illness, or financial difficulty. Artform-specific funds exist for musicians, theatre workers, visual artists, writers, and others. See Section 3.3 for full listings.

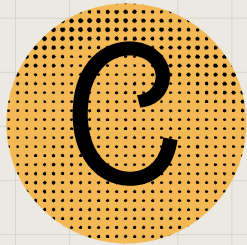
Billable days

See also: Day rate

The number of working days per year a freelancer can realistically charge to clients, after deducting holidays, sick days, business administration, and unpaid business development time. 220 billable days per year is optimistic; 150 –180 is more realistic for most. This figure is essential for calculating a minimum viable day rate.

Burnout

A state of chronic exhaustion – physical, emotional, or both – resulting from prolonged stress. Distinct from ordinary tiredness, burnout often involves disengagement, emotional numbness, and a sense of reduced effectiveness. Early recognition matters, as recovery can take significant time. See Section 3.1 for warning signs and support services.



Cancellation clause / Termination clause

See also: Contracting checklist; Section 2.2d

A contract provision setting out what happens if a project ends early, whether initiated by the client, the freelancer, or external circumstances such as a funder withdrawing support. Should specify the notice period required, any termination fee payable to the freelancer, and what happens to work already completed. One of the most important protections for freelancers, and one of the most commonly omitted.

Cashflow

See also: NET 30; Staged payments

The movement of money into and out of a business over time, when income arrives relative to when costs fall due. Irregular project income and late payment by clients can cause cashflow problems for freelancers even when overall annual income is adequate. Managing cashflow proactively, through staged payments, prompt invoicing, and building a financial buffer, is a core part of sustainable freelance practice.

CEST (Check Employment Status for Tax)

See also: IR35; HMRC

HMRC’s free online tool for determining whether a working arrangement falls inside or outside IR35. It considers factors including personal service, client control, obligation to offer and accept work, financial risk, and organisational integration.

Cessation of service

See also: Late Payment of Commercial Debts (Interest) Act 1998

The formal term for stopping or pausing work because a client has not paid. If you take this step, it should be communicated in writing.

CIISA (Creative Industries Independent Standards Authority) →

See also: Raising a concern

An independent body established to uphold standards of behaviour across the UK creative industries. Offers a route of escalation if concerns about professional conduct have not been resolved through an organisation’s internal processes or through Arts Council England’s Raising a Concern process.

Copyright

See also: Intellectual Property (IP); Moral rights; Rights Retention Clause

The legal right that automatically belongs to the creator of an original work – written, visual, musical, or otherwise – giving them control over how it is reproduced, used, and distributed. Freelancers and creatives generally retain copyright of work they create unless a contract explicitly transfers it. Copyright in the UK lasts for the creator’s lifetime plus 70 years.

Corporation Tax

See also: Limited company; Sole trader

The tax paid by limited companies on their profits. Unlike sole traders (who pay Income Tax on personal profits), limited companies pay Corporation Tax and directors pay Income Tax on salaries and dividends drawn from the company.

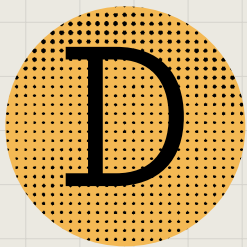
CPI (Consumer Prices Index)

See also: Day rate

A measure of UK inflation tracking changes in the price of a representative basket of goods and services, published by the Office for National Statistics. Many organisations use CPI as a basis for annual pay increases. Freelancers are advised to build an equivalent inflationary uplift into their rates each year.

CPD (Continuing Professional Development)

The ongoing process of learning, training, and skill development to maintain and improve professional competence. For freelancers, CPD is self-directed and self-funded, and needs to be planned deliberately rather than assumed as an employment benefit.



Data Processing Agreement (DPA)

See also: GDPR

This may be required under Data Protection Legislation if not covered by the contract document, when a freelancer processes personal data on behalf of a client, for example, when accessing a CRM, conducting audience research, managing membership records, or handling donor information. Sets out how data must be stored, used, and protected by both parties.

Day rate

See also: Billable days

The standard daily fee charged by a freelancer, calculated by the freelancer based on target annual income (inclusive of tax, pension, holiday, and other on-costs) and the number of realistic billable days. Arts Council England's Consulting with Creative and Cultural Practitioners Policy is £350 per day minimum or £50 per hour.

Deliverables

See also: Scope of Work

The specific, agreed outputs that a freelancer is contracted to produce, for example, a written report, a series of workshops, a set of photographs, or a marketing strategy. Clearly defined deliverables are essential in any contract or scope of work and form the basis for assessing whether work has been completed.

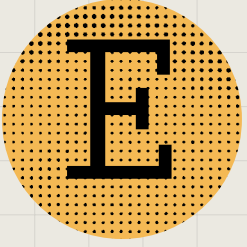
Disguised employment

See also: IR35; Employment status

A situation in which someone is effectively working as an employee – operating for a single organisation, with no real independence – but is paid as a freelancer to avoid the employer paying tax and providing employment rights. This is what IR35 legislation is designed to detect and prevent.

DYCP (Developing Your Creative Practice)

An Arts Council England grant programme supporting individual artists and creative practitioners to develop their practice. Grants range from £2,000 to £12,000.



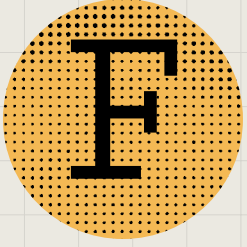
Employment status

See also: IR35; Self-employed; Worker

The legal category that determines a person's rights and tax obligations in relation to how they work. The three main categories in the UK are: employee, worker, and self-employed. Many cultural freelancers are self-employed, though the distinctions matter for tax, rights, and IR35 purposes. See Section 2.2a for a full explanation.

Expenses

Legitimate business costs incurred in the course of delivering freelance work, for example, travel, accommodation, specialist software, or materials. These expenses if being met by a client should be agreed and documented in the contract, kept distinct from the freelance fee, and supported by receipts. Reasonable and allowable expenses which are claimed as part of tax returns reduce the profit on which tax is calculated.



Fixed project fee

See also: Scope creep; Scope of Work; Variations clause

A single agreed fee for delivering defined outputs, regardless of the time actually taken. Works well when the scope is clearly defined and unlikely to change. Requires a clear scope of work and ideally a variations clause to protect against scope creep.

Framework agreement

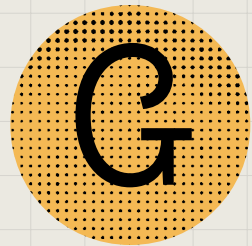
See also: Retainer agreement

A contract setting out standing terms for a longer-term or repeat relationship with a client, covering fees or rates, working conditions, IP ownership, and cancellation, against which individual projects can then be commissioned via a simple brief or purchase order, without needing to renegotiate terms each time.

Freelancer

See also: Employment status; Self-employed; Worker

A self-employed individual who works for multiple clients on a project-by-project basis, without a permanent employment contract. Freelancers are responsible for their own tax, National Insurance, and have no automatic entitlement to employment rights such as holiday pay, sick pay, or redundancy.



Gig economy

A relatively recent term that describes people working in a way where their income comes from several separate pieces of work and/or temporary jobs, rather than being employed by an employer. The gig economy can refer to people trading their skills and time on platforms including apps and websites dedicated to offering and finding services.

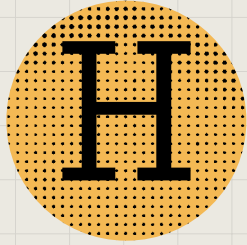
GDPR

See also: Data Processing Agreement (DPA)

The ‘umbrella’ term for a collection of data protection related legislation in the UK (for example the UK General Data Protection Regulation and the Data Protection Act 2018), which governs how personal data about living individuals must be collected, stored, used, and protected. This may apply to freelancers who handle personal data as part of their work. If you process personal data on behalf of a client, a Data Processing Agreement (DPA) may be required or you may have some terms in the contract to cover these legal requirements.

Grant sub-award / pass-through agreement

A contract used when a freelancer’s fee is paid from grant funding with specific conditions attached, such as an Arts Council England project grant. These agreements may carry funding conditions around reporting, eligible expenditure, and communications that flow down to the freelancer as a contractor.



Hardship fund

See also: Benevolent fund

An emergency fund offering financial grants or assistance to practitioners in financial difficulty. Most are sector- or artform-specific, and administered by unions, professional bodies, or charitable organisations. Not quite the same as a benevolent fund, though both terms are sometimes used interchangeably. See Section 2.4a for a directory by artform.

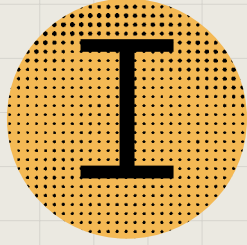
HMRC (His Majesty’s Revenue and Customs)

See also: Self-Assessment tax return; VAT
The UK government department responsible for collecting taxes and administering tax law, including Income Tax, National Insurance, VAT, and Corporation Tax. Self-employed freelancers register with HMRC and file annual Self-Assessment tax returns.

Hourly rate

See also: Day rate

A fee charged per hour of work, typically used for shorter or more variable engagements. Arts Council England’s own minimum rate for freelancers is £50 per hour.



Ikigai

A Japanese concept meaning ‘a reason for being’, used in the Handbook as a framework for thinking about professional direction. It sits at the intersection of four questions: what do you love, what are you good at, what does the world need, and what can you be paid for. The overlap between all four is where a sustainable and fulfilling freelance practice tends to be found.

Income protection insurance

See also: Professional Indemnity Insurance; Public Liability Insurance

Insurance that replaces a proportion of a freelancer’s income if they are unable to work due to illness or injury. Premiums are paid monthly if a claim is approved, with payments beginning after an agreed ‘deferred period’.

Income Tax

See also: HMRC; PAYE;

Self-Assessment tax return

Tax payable on personal income, including self-employed profits, above the annual personal allowance. Self-employed individuals pay Income Tax through the Self-Assessment system. Unlike employed people, tax is not deducted at source (unless inside IR35), so it needs to be set aside and paid to HMRC by the January deadline.

Intellectual Property (IP)

See also: Copyright; Moral rights; Rights Retention Clause

The legal ownership of a creative work or invention, including written content, artwork, photography, music, research frameworks, evaluation methodologies, and software. Freelancers generally own the IP in work they create unless a contract explicitly transfers it. Clients need an explicit licence or assignment clause to use or own the work.

In perpetuity

See also: All-rights clause;

Intellectual Property (IP)

A contractual phrase meaning ‘forever’ often found in IP clauses granting rights to use a work with no time limit. As a freelancer, signing away rights ‘in perpetuity’ means you permanently lose any ability to control, reuse, or license that work.

Invoice

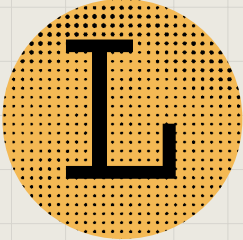
See also: [NET 30](#); [VAT](#)

A formal payment request submitted to a client after completing work (or at an agreed milestone), setting out the amount owed, the services provided, the payment due date, and bank details. Invoices must include specific information as required by HMRC. See Section 2.2c for a full checklist of what to include.

IR35 (off-payroll working rules)

See also: [CEST](#); [Disguised employment](#); [Employment status](#); [Status Determination Statement](#)

Tax legislation designed to prevent ‘disguised employment’ i.e. where someone works effectively as an employee but is engaged as a freelancer to avoid the client paying employer’s tax and National Insurance. For public sector clients and large companies, the client may determine IR35 status and must issue a Status Determination Statement. For smaller clients, the freelancer likely determines their own status. HMRC’s CEST tool can help assess whether IR35 applies.



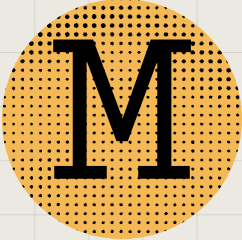
Late Payment of Commercial Debts (Interest) Act 1998

See also: [Bank of England base rate](#); [Statutory interest](#)

UK legislation giving freelancers and other businesses the legal right to charge interest and compensation when clients pay invoices late. Interest is charged at 8% above the Bank of England base rate, calculated from the day payment becomes overdue. Fixed compensation can also be claimed depending on the invoice value. These rights apply even if not stated in the contract.

Limited company

See also: [Corporation Tax](#); [Sole trader](#)
A legal business structure where the company is a separate legal entity from its owner/s. A director/s pay themselves a salary and/or dividends and the company pays Corporation Tax on profits. Offers limited liability (personal assets are protected from business debts) but involves more administrative burden than operating as a sole trader.



Making Tax Digital (MTD)

See also: [HMRC](#); [Self-Assessment tax return](#)

A new UK government programme requiring self-employed individuals to keep digital tax records and submit quarterly income and expenses updates to HMRC using compatible software, rather than filing one annual return. From April 2026, this applies to those earning over £50,000; from April 2027, to those earning over £30,000.

Moral rights

See also: [Copyright](#); [Intellectual Property \(IP\)](#)

Legal rights that belong to the creator of a work, distinct from ownership of the intellectual property itself. In the UK they include the right to be identified as the author (the ‘paternity right’) and the right to object to derogatory treatment of the work (the ‘integrity right’). Moral rights cannot be sold, but can be waived — and some contracts ask creators to do this.



National Insurance (NI)

See also: [HMRC](#); [Self-Assessment tax return](#)

Contributions paid by workers and employers, or self-employed individuals, that fund state benefits including the State Pension, Statutory Sick Pay, and Statutory Maternity Pay. Self-employed freelancers pay National Insurance on their profits above a threshold via Tax Self-Assessment.

National Living Wage / National Minimum Wage

See also: [Day rate](#); [Employment status](#)
Government-set minimum hourly rates of pay. The National Living Wage applies to workers aged 21 and over; the National Minimum Wage applies to younger workers. These rates apply to employees and workers, not to self-employed freelancers. There is no equivalent statutory minimum for freelance fees, though the Arts Council’s own policy is to pay freelancers a recommended minimum of £350/day.

NDA (Non-Disclosure Agreement)

A contract signed in advance to protect confidential information shared during a project, such as strategic plans, financial data, unpublished research, or client information. If asked to sign an NDA, read it carefully and ensure it is reciprocal (protecting your confidential information too) and time-limited where possible.

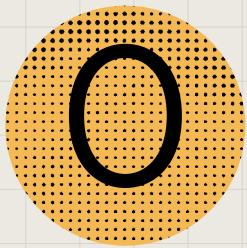
NET 30

See also: Invoice

Standard UK payment terms meaning that payment is due within 30 calendar days of the invoice date, including weekends and bank holidays. The industry standard across professional services, though the legal limit is 60 days.

NPO (National Portfolio Organisation)

An arts organisation receiving multi-year core funding from Arts Council England as part of its National Portfolio. NPOs are required to follow Arts Council England's policies on fair pay and good practice when commissioning freelancers.



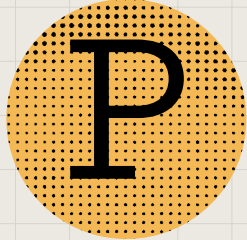
Off-payroll working rules

See: IR35

On-costs

See also: Day rate

The additional costs a freelancer must factor into their rates beyond their basic income target, to cover their own costs including Income Tax, National Insurance, pension contributions, holiday pay, sick pay provision, professional insurance, equipment, and training. These are the expenses that employers typically cover for employees but that freelancers must fund themselves.



PAYE (Pay As You Earn)

See also: IR35; Self-Assessment tax return

The system by which employers deduct Income Tax and National Insurance directly from an employee's wages before paying them. Self-employed freelancers are not subject to PAYE (they pay tax through Self-Assessment), but may be if they are determined to be inside IR35 for a particular engagement.

Payments on account

See also: HMRC;

Self-Assessment tax return

Advance payments toward the following year's tax bill, required by HMRC when a Self-Assessment tax bill exceeds £1,000. Two payments are due: 50% by 31 January and 50% by 31 July. These are paid in addition to settling the previous year's actual tax bill, and can catch freelancers by surprise in their second year of self-employment.

Pension

An amount paid into a pension fund, usually to provide income or a pot of money to support someone in retirement.

Professional Indemnity (PI) Insurance

See also: Income Protection Insurance; Public Liability Insurance

Insurance covering claims that a freelancer has made a professional mistake causing financial loss to a client, for example, a factual error in published work, a breach of confidentiality, or advice that led to a financial loss. Often required contractually by larger organisations. The level of cover required is typically specified in the contract.

Public Liability (PL) Insurance

See also: Professional Indemnity Insurance

Insurance covering claims arising from injury to a person or damage to property while a freelancer is working. Usually required if you work in public spaces, schools, or cultural venues, or run any face-to-face sessions. Can often be bundled with professional indemnity insurance.

Purchase order (PO)

See also: Invoice

A document issued by a client organisation's finance team, authorising and recording a specific purchase, such as a freelance commission. Some organisations require a PO number to be included on invoices before they will process payment. Always check whether a PO is needed before issuing invoices.



Raising a concern

See also: CIISA

Arts Council England's formal process for escalating concerns about the conduct or practices of an Arts Council England-funded organisation or individual. Available to freelancers when internal resolution has not been possible, when concerns have not been listened to, or when raising a concern directly with the organisation feels unsafe.

Retainer agreement

See also: Framework agreement; Scope creep

A contract for an ongoing relationship where a client pays a regular fixed fee, e.g. monthly or quarterly, for access to a freelancer's expertise over a set period. Should clearly define what is included (hours per month, types of work, response times etc) and what is not, and include a day rate for any work beyond the agreed allocation.

Rights Retention Clause

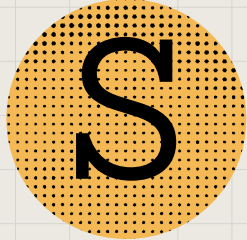
See also: All-rights clause; Copyright; Intellectual Property (IP)

A rights retention clause in a contract allows the creator to retain ownership of rights to intellectual property (IP). In this context, a rights retention clause in your favour could mean that you retain rights in some of the IP, even when work has been commissioned and paid for by a client. Without such a clause in your favour, it is usual for commissioned work to be owned by the commissioning party. This can mean a client owns your research frameworks, your evaluation methodologies, your written outputs, or your creative work – preventing you from building on or reusing them in future projects.

RPI (Retail Prices Index)

See also: CPI

Another measure of UK inflation. Less commonly used than CPI for pay benchmarking purposes, but sometimes referenced in contracts. Like CPI, it tracks changes in the cost of living and can be used as a basis for annual rate increases.



Scope creep

See also: Scope of Work; Variations clause

The gradual expansion of a project’s requirements beyond what was originally agreed, often without any corresponding increase in the fee. A clearly written Scope of Work is the primary protection against scope creep. If the scope changes or grows, you are entitled to renegotiate your fee.

Scope of Work (SoW)

See also: Deliverables; Scope creep

A document defining exactly what a freelancer will deliver, by when, and how. May be a standalone document or embedded within a wider contract. Should specify deliverables, timelines, what is not included, how revisions will be handled, and any dependencies. Forms the foundation of any working agreement.

Self-Assessment tax return

The annual process by which self-employed individuals in the UK declare their income and allowable expenses to HMRC, so that Income Tax and National Insurance can be calculated and paid. The online filing deadline is 31 January each year. Freelancers earning over £1,000 of self-employed income must register for Self-Assessment.

Self-employed

See also: Employment status; Freelancer

An employment status in which an individual runs their own business, invoices for their work, is responsible for their own tax, and has no statutory employment rights (no holiday pay, sick pay, or minimum wage). Many cultural freelancers are self-employed. See Section 2.2a for a full comparison of different employment statuses.

Sole trader

See also: Limited company; Self-employed

A simple business structure for self-employed individuals. A sole trader and their business are legally the same entity, meaning personal assets may be at risk if the business has debts. Set up is straightforward – register for Self-Assessment with HMRC, and administration is less than for a limited company.

Speaking and facilitation agreement

A contract covering a one-off event such as a talk, panel appearance, or workshop, including the fee, travel and expenses, cancellation terms, and whether the session will be recorded, shared, or published. Often overlooked but worth having a standard template for.

Staged payments

See also: Cashflow

A payment structure in which the total project fee is split across agreed milestones, for example, 50% on signing, 50% on completion, or three instalments tied to delivery stages. Protects cashflow, reduces risk if a project is cancelled, and provides natural review points. Well-suited to longer-term or higher-value projects.

Status Determination Statement (SDS)

See also: CEST; IR35

A document that public sector bodies and medium or large private companies must provide to freelancers, setting out whether they have determined the engagement falls inside or outside IR35, and the reasons for that decision. Freelancers can challenge an SDS if they disagree with the determination.

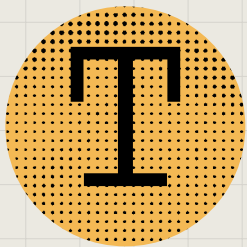
Statutory interest

See also: Bank of England base rate; Late Payment of Commercial Debts (Interest) Act 1998

Interest that can be charged on overdue invoices under the Late Payment of Commercial Debts (Interest) Act 1998, calculated at 8% above the Bank of England base rate, running from the day payment was due. Can be charged even if not stated in the contract.

Sub-contracting

See also: [Back-to-back agreement](#)
The practice of bringing in another freelancer to help deliver part of a project. The lead freelancer typically remains responsible to the client for the whole delivery and should use a back-to-back agreement to set clear terms with any sub-contractors.

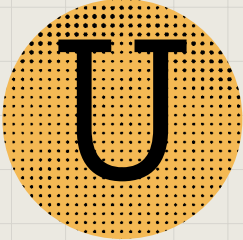


Termination clause

See also: [Cancellation clause](#)

Termination fee

See also: [Cancellation clause](#)
A payment made to the other party of a contract if a project is cancelled before completion, usually compensating for work already done and income already committed. Typically expressed as a percentage of the total fee (e.g. 25–50% if cancelled after work has begun; 100% if cancelled close to delivery). This should be specified in the contract and checked that this is in your favour.



Universal Credit

A UK government benefit that can be claimed by people on low or variable incomes, including self-employed freelancers. Entitlement is means-tested and based on actual monthly income, which can make it difficult to budget around. [Turn2Us](#) offers a free benefits calculator to help assess eligibility.

Unions

A union in this context is an organisation made up of – and represented by – people working in the same or similar fields, that share a common purpose. Unions tend to have formalised structures, rules and the option for their members – who usually pay a subscription fee – to campaign and vote on key issues.



Variations clause

See also: [Scope creep](#); [Scope of Work](#)
A contract clause specifying how changes to the contract may be handled, including to the agreed scope of work. The variation to the scope of work will typically set a day rate or fee structure for any additional work required beyond the original brief. Protects both parties if the project evolves and helps avoid disputes over scope creep.

VAT (Value Added Tax)

See also: [Invoice](#); [HMRC](#)
A tax charged on most goods and services in the UK, currently at a standard rate of 20%. Freelancers must register for VAT if their annual turnover exceeds £90,000, or voluntarily if they wish, and must charge VAT on their invoices and pass it to HMRC. VAT-registered freelancers can also reclaim VAT on eligible business purchases.



Worker

See also: [Employment status](#); [Freelancer](#); [Self-employed](#)
An intermediate employment status between ‘employee’ and ‘self-employed’. Workers have some employment rights, including entitlement to the National Minimum Wage and holiday pay, but not the full protections of employment. Some freelancers may be classified as workers depending on the nature of their working arrangements.

This glossary is correct at the time of writing and written in the context of this Handbook. As with the Handbook, this does not constitute legal or financial advice and we encourage you to do your own research.

Thank You

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Have Your Say

We hope you are finding The Freelancers' Handbook useful.

Tell us what you liked, what's missing, and what you would like to read more about in future:

[The Freelancers' Handbook: feedback form](#) →

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Your feedback will help us to keep The Freelancers' Handbook updated with relevant content as part of our ongoing commitment to support the sector.

This is the first time the Arts Council has published a detailed Handbook for cultural freelancers. It's new, evolving and so never complete.

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