

create *Your* future

Creative Business Toolkit



Introduction

Create Your Future highlights some of the hidden career models at work in the Lakes and Dales. Young people, business owners, those working in creative, cultural and rural settings share their inspirational stories. Each story illustrates a different way of working and comes with information, advice and guidance for young people starting out on their career path or looking for a change.

Working in the Lakes and Dales

The Lakes and Dales need diverse, dynamic young people with new ideas loving and living in these protected landscapes. With the help of creative, committed young people the culture, economy and character of the area will thrive.

There are challenges to living in such beautiful landscapes but there are also great opportunities. The economy is interesting. There are big businesses but the majority of people here work for small or micro businesses, with many being self-employed. This resource uncovers some of the careers that are often hidden from conventional careers advice offers.

Top Tips resulting from Create Your Future

This toolkit provides information, advice and guidance inspired by top tips from young creatives running successful businesses in the Lakes and Dales.

Top Tips for Creative Business

These top tips for creative businesses are inspired by the creative young people in the Great Place Lakes & Dales. Watch the videos to find out more.

01

Love what you do. It sounds obvious, but if you do, it'll shine through.

02

Work to your strengths. Understand what makes your business unique, know why people want to work with you. If you don't know, ask them. You might be surprised! Get feedback and testimonials.

03

Make sure the business basics are in place. There are some great free tools out there, for example Business Canvas for business planning. Technology can be your friend and there is a host of inexpensive apps for virtually everything from bookkeeping/accountancy to time management.

04

Intellectual Property (IP) is your ideas, inventions and concepts. These can be protected by copyright, patent or trademark.

05

Be realistic and get help if you need it. If it is going to take you 12 hours (even with an app!) to do your bookkeeping, consider employing a bookkeeper who could do the work in a couple of hours.

06

Create/be part of strong networks. Make links with like-minded people with complementary skills and support each other where you can. This doesn't mean working for free but if you can help out with advice, do. Sharing expertise on social media helps to establish you as an expert.

07

Be kind, reliable and fun/great to work with. Small and creative businesses succeed by building strong relationships with customers and collaborators.

Love what you do



Chloe



Zanna

It sounds obvious, but if you love what you do, it'll shine through.

Zanna trained to be a dancer but found out her real passion was teaching dance in her community. Ian trained to be a science teacher but now he's Head of Participation and Engagement for Lakeland Arts. Chloe wanted to be an actor but now has her own PR company. It can be hard to pinpoint what we truly love to do and how to make a living from it.

Chloe explains how she starts to work with a new client. She starts from where the client is now. She uses a SWOT analysis, looking at Strengths, Weaknesses, Opportunities and Threats. Then she writes a strategy which outlines what she and the client want to achieve, how they are going to do it and then what success looks like.

This process works for people too. A SWOT analysis is a great tool to use when thinking about where you are now, and where you want to get to. If you know your starting point and your goal, you can then plot your route.

Get started

1. List, draw, record all the things you love to do.

Write down all the things that are important to you.

These can relate to work, home, social life.

Write down all the things that inspire you.

2. Write down all the values/qualities that are important to you.

Write down examples where you have shown these values and qualities.

3. Write down all the skills you have. Provide examples where you can.

Make a list of all of your qualifications and the training courses you have been on.

4. List, draw, record all the things that you find frustrating about your current situation. These can relate to work, home, social life.

Write down all the things that inspire you.

Is the picture becoming clearer?

What do you love?

What is preventing you from achieving this?

What opportunities and barriers spring from the page?

Strengths (if you can't think of any strengths, ask friends, parents/carers, teachers, relatives, employers, you'll be surprised by the positive comments that come back). How would you describe yourself? Are you caring, driven, kind, musical, artistic, assertive, fun...?

Skills to improve (these are not a barrier to stop you. They are areas to work on, to get you where you want to be).

What opportunities are open to you?

What sort of environment would you like to work in? Indoor, outdoor, in one place, in different locations, in a studio, a large business, working alone, collaborating, sharing ideas, creating things, problem solving, managing projects, sales, leader, supporting teams, as part of a team, marketing, social media, research and development, community...?

What are the barriers to setting up a company or getting your dream

job? What is stopping you from pursuing your dream career? These could be real or imagined barriers. Writing them down is the starting point. You can then think about how to tackle them.

What sort of career does all of this suggest for you? Would your ideal job be?



Indoors / outdoors?



City / country / mix?



Working as part of or managing a team?



Working collaboratively?



Working for yourself?



Creating something?



Helping people?



Solving problems?

The next section will help you to understand what skills you have to help you get to where you want to be, and the skills you might need.

Work to your strengths

02



Rachel

Understand what makes you/ your business unique, know why people want to work with you. If you don't know, ask them. You might be surprised! Get feedback and testimonials.

Rachel always wanted to be an artist but didn't know it was possible. She thought she could only use art in her career if she became an art therapist but now she has her own successful business, working as an artist.

Annette loves working on ideas with her clients. Ian enjoys collaborating with theatre directors and artists to create projects to deliver at Lakeland Arts.

Emily's business is built around supporting artists and makers to sell their work. Networks are crucial to small businesses in the creative and cultural sectors.

The Knotted Project is a physical theatre company but they also work with academics



Emily

to bring their research papers to life through drama.

Zanna wants people to be their best version of themselves and works with everyone from 4-year olds to 80-year olds teaching dance in her local community.

Fill in the chart on the next page to identify your strengths and see where you might need help. You can get help from a variety of sources: friends, family, teachers, lecturers, online. Chloe mentioned Emma Gannon's book and podcast 'Ctrl, Alt, Delete', but there are so many sources of help and support such as: Graham Perkin's book 'Killer CVs and Hidden Approaches' and 'The Gift' by Lewis Hyde.

If you think your business or dream job requires different skills add them to the table.

Now you know what sort of career/business you are aiming for. You know the skills and knowledge you have and you have identified where you need help and how you will get this help. This is about the route to get you where you want to be. And remember you don't have to be good at everything. You can always get help where you need it.

Further resources

- Control, Alt, Delete by Emma Gannon.
- What Employers Want: the Employability handbook by Karen Holmes.
- The Gift by Lewis Hyde.
- Killer CVs and Hidden Approaches by Graham Perkins.

I am good at...	I can give examples of this	This is where I need help	This is where I will get help
I am good at working with others/working collaboratively because...			
I am good at motivating myself because...			
I am creative because...			
I am good engaging customers service because...			
I am good at problem-solving because...			
I have good communication skills because...			
I can demonstrate leadership skills because...			
I am good at financial management because...			
I am reliable because ...			
I have great values because...			

Make sure the basics are in place

03



Annette



Simon

There are some great free tools that can help you to put the business basics in place.

Annette made a number of decisions when first setting up Net Development Ltd. She started out as a sole trader but then, after three months, decided a limited company would be a better model for her.

The Knotted Project had other part-time jobs to generate income until they were sure that the Knotted Project could provide a living for Simon and Natalie and other creative partners.

All of the people in the videos talk about different motivations and models for their businesses. Most want to enjoy their work, contribute to the community and earn a reasonable income to be able to do the things they love.

These types of business can be seen as 'lifestyle' but it's important to remember that they are serious businesses that make a huge contribution to the local economy. The

Knotted Project has attracted over £250,000 in grant funding to projects in Kendal. Net Development Ltd employs seven people and makes a difference to the local community. Through Studio Vault, Emily supports 40 young artists and makers to sell their work. Her ambition is to provide employment to people in her local area.

These businesses would not be able to do this if the business basics were not in place. When setting up and then running a business there are so many things to think about. This toolkit is a starting point. There are a lot of free tools out there to help you plan.

Business Canvas is a great tool that can provide a snapshot of what your business might look like. It's also a great tool for businesses to assess where their business is now and where it might be heading. It's very easy to use and free.

<https://www.strategyzer.com/canvas/business-model-canvas>

Things to think about when developing your business

First of all are you providing a product or service?

What is it?

If you were to describe it in a Tweet what would it be? Focus on what's unique but be very clear about what you are offering.

The competition

What does your competition look like? Is anyone else offering this product or service? What is your point of difference? What makes your offer unique? Try out your competitors' products and services. Also try out your own products and services. Make sure they work. Why would customers come to you?

Customers

What do your customers look like? You may have more than one type of customer. Rachel sells to people who own galleries and shops as well as to individual customers who buy direct. She knows most of her direct customers are young people setting up their first homes. Perhaps draw your customer. Create a customer avatar or persona so you really understand your market. There's a great creative writing tool where you draw an outline of a person; on the inside write how that person feels and what's important to them, on the outside, describe how the person appears, their outward persona. Where does your product or service fit with this profile?

Branding

Owners of small or creative businesses often say 'I am the business'. It's probably more accurate to say 'my values define my brand'. Brand is about how your business is perceived. So, there may be a number of artists working in an area but customers will choose to work with each for different reasons. Why would people choose to work with you? What are your values? How do these values frame your business and your brand?

Financial

Emily makes her living by promoting and selling the work of 40 young makers and artists. The artists need to cover their own costs and make a profit. Emily will charge a commission on each item she sells. Chloe and Annette will charge a day rate or provide a fee for a project. This will take into account:

- Their fixed costs (costs that don't change such as rent, phone, subscriptions, legal fees, insurance)
- Their variable costs (cost of materials)
- Any expertise they may need to buy in to complete a project (e.g. bookkeeping or working with another consultant or artist),
- Time, profit and an amount to reinvest in the business.

It is important to understand:

- What are your costs?
- How much money do you need to survive? To thrive?
- How much you will charge?

Financial management tools

This section provides a basic overview but is not intended to replace the professional advice of a qualified accountant or bookkeeper.

Most business owners will use some financial management tools. When starting out perhaps the most important things to know about are cashflow forecasts, profit and loss statements, balance sheets and break-even points.

The most basic way to keep financial accounts is to write everything down. Make two lists for each month: one to list all income and the other to list all expenditure. Even this simple way of accounting needs to be backed up with evidence, so you need to keep copies of invoices and bills/receipts.

There are lots of financial management tools online to help you manage the financial side

of your business, for example QuickBooks or Xero. The companies behind these tools charge a subscription. Do your research and find the best for you.

Cashflow forecasts are essential for managing money day-to-day, month-to-month. Profit does not necessarily translate into cash in the bank if you are waiting for payment from customers. A cashflow forecast helps you to plan because it provides a realistic view of what money will be in the bank at a certain point (from invoices or sales), and what will be going out in real terms (fixed costs, variable costs and other expenditure).

A profit and loss statement is useful to see how your business is progressing month on month. A balance sheet provides a snapshot of the financial health of your business.

A break-even point is the point at which you are not making a profit or loss. This figure is easy to work out if you are manufacturing consumer goods such as tins of beans. It's harder for creatives. It is probably more useful to work out your break-even point using your daily rate.

Daily rates

Many creatives and small businesses charge a day rate. £160 as a day rate may seem a great rate. If you work eight hours a day and five days a week, multiply this by 52 weeks a year, then your salary looks like £43,200 a year.

But freelancers rarely earn their day rate every day. They can only charge their day rate for billable days, days that a client or customer will pay for. If they are ill or on holiday, they don't get paid at all.

Freelancers have to allocate days for planning, marketing, admin, the day-to-day running of the business. And then there's tax and national insurance. On this basis a daily rate of £160 would provide an income of £30,720. You can expect to pay around £2,600 in National Insurance and £3,600 in tax.

There are costs that can be offset against tax, such as rent, phone, laptop, materials, consumables, printing, travel etc. But these are still costs to your business.

Funding for projects

Creative and cultural organisations have several income streams. Zanna from Blue Moose dance will charge for people to take part in classes but she will also apply for arts funding for projects she would like to deliver. Lakeland Arts is on a much bigger scale so it charges admission fees to its venues, it has membership schemes, cafes and it also applies for arts funding for projects.

Below is a list of organisations that fund arts projects. Each organisation will have strict conditions around the projects it will fund.

- Arts Council England
- Awards for All
- Cumbria County Council
- Community Grants
- Esmee Fairbairn Foundation
- Funding Central
- Film Hub North
- Jerwood Arts Foundation
- MGC Futures
- Paul Hamlyn Foundation
- Prosper North
- National Lottery Heritage Fund
- Visiting Arts.

Legally

This section provides pointers but is not intended to replace professional legal advice. It is best to speak to professionals such as solicitors, accountants or insurers to get the advice you need for your business.

What sort of business model best suits your business?

Most small businesses are either sole traders or limited companies.

The government's website provides step-by-step guidance on how to set up as a sole trader. <https://www.gov.uk/set-up-sole-trader>

The highlights are:

- If you earn more than £1,000 from self-employment in a tax year, you have to register as a sole trader.
- You have to keep accurate records, submit a self-assessment tax return each year and pay income tax and Class 2 and Class 4 National Insurance contributions.
- You can register for VAT if your turnover is over £85,000 or if it suits your business (you sell to other VAT registered businesses).
- You can trade under your own name or choose another name (as long as you do not include Ltd, LLP or plc in the title, the name isn't offensive or and it isn't the same as an existing trademark. You also can't use a sensitive word or expression or suggest a link with government or local authorities. This is all about misrepresentation.)

Being a sole trader is a great way to start out. But, if like Annette, you want to grow, you may consider becoming a private limited company. Again, the government's website is the best place to go for simple clear advice. <https://www.gov.uk/limited-company-formation>

A limited company is limited by shares or by guarantee. Limited businesses usually make a profit. The most important distinction is a limited company is an entity in itself. This means that it is legally separate from the people who run it.

A CIC or Community Interest Company is a different type of limited company, set up to benefit a community rather than just shareholders. CICs can attract grant funding so this maybe a model to consider if you are looking for funding for arts or cultural projects that will benefit the community.

CICs must have:

- A community interest statement which explains what your business plans to do.
- An asset lock which is a legal promise agreeing that the company's assets will only be used for its social objectives. The asset lock sets limits to the money the company can pay its shareholders.

- A constitution, [see CIC regulator's model constitutions](#)
- Approval from the [Community Interest Company regulator](#).

For more guidance on setting up a CIC a good starting point is the [government's website guidance on setting up a CIC](#).

What needs to be in place legally?

You will have to pay tax, national insurance, maybe VAT if you are VAT registered. You have to file accounts. You have to submit records to Companies House.

If you are holding records about people you need to know about the 2018 Data Protection Act and be registered with the Information Commissioners Office <http://ico.org.uk>

Insurance

You will need insurance for your office, studio, equipment and materials. If you employ someone (or collaborate) you will need employers' liability. You may also need public liability and professional indemnity insurance. If you are planning to work for large companies or local authorities, their terms and conditions will state what levels of insurance you must have.

There are lots of insurers out there who provide this sort of cover. There's also a lot of competition so shop around.

And finally...

It may seem like there's a lot to think about, but remember help is available, and a lot of it is free. Consider paying for expert advice if you are unclear about anything. This type of advice may seem costly but it can be an important investment that will save you time and money in future.

Protect your Intellectual Property

04

Intellectual Property is your ideas, inventions and concepts. These can be protected by copyright, patent or trademark.

As a small business it's easy to get caught out on who owns intellectual property. On the face of it, it's simple: if you create something original you own it. You get copyright protection automatically. You don't have to pay a fee and there isn't a register of copyright works in the UK.

Film on the Brain are very clear about copyright and ownership. They have standard but simple contracts that have to be signed and agreed before they will begin any work on a project.

You own your intellectual property, unless you assign it or sell it to another party. So be careful. Large companies often include clauses in contracts which assign ownership of all intellectual property in the work they are commissioning and it passes to them. This means they have a legal right to use it in any way they choose, and you have no rights. For creatives, it is important to be clear about ownership.

Intellectual property law can be a hugely complex area, but the government's website is a good place to start to find out what your rights are and how to protect yourself. <https://www.gov.uk/copyright>

The law states that 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.

The government website advises:

- If you're self-employed, you usually own the intellectual property even if your work was commissioned by someone else - unless your contract with them gives them the rights.
- You usually won't own the intellectual property for something you created as part of your work while you were employed by someone else.

It's easy to get caught out so be very clear about the small print in any contract before you sign it. There is usually scope to negotiate even with large companies and councils.

Working with a specialist legal firm may seem costly but it can be a great way to get initial advice on writing your contracts and terms and conditions. This initial investment can save money long term.

Be realistic



Giuseppe



Chloe

Get help if you need it.

Chloe recommends working with others if you need help. If it is going to take you 12 hours (even with an app!) to do your book-keeping, consider employing a bookkeeper who could do the work in a couple of hours.

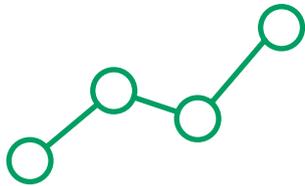
There's a lot of help out there. There will be a lot of help within your immediate circle of family, friends, colleagues, collaborators, school, college or university.

Here are few sources of further information that may be helpful.

- [Great Place: Lakes and Dales](#)
 - [Local Enterprise Partnerships](#)
 - [National Arts Fundraising School](#)
 - [NESTA](#)
 - [Visual Arts in Rural Communities.](#)
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- [Arts Council - Arts Jobs](#)
 - [Arts News](#)
 - [Arts Professional](#)
 - [Arts Marketing Association](#)
 - [The Audience Agency](#)
 - [British Council](#)
 - [Chambers of Commerce](#)
 - [Creative & Cultural Skills](#)
 - [Creative Industries Federation](#)
 - [Clare Duffield Foundation](#)
 - [Engage](#)

Create/be part of strong networks

06



Make links with likeminded people with complementary skills and support each other where you can. This doesn't mean working for free but if you can help out with advice, do. Sharing expertise on social media helps to establish you as an expert.

Simon and Natalie called their business the Knotted Project because they see great strength in working with likeminded people, creating strong bonds.

Film on the Brain create great visuals to help other businesses promote themselves.

Having strong networks can help in so many ways. They can provide expertise that will support your business to develop, they can introduce you to people you may choose to collaborate with, and they can point you in the direction of new customers or funding streams.

There are different kinds of networks. Small businesses often collaborate or work with partners. Most small businesses will have a network of suppliers, collaborators and clients. Great Place Lakes and Dales has provided several networking events to strengthen the links between young creatives in the area. [Collective North](#) is a way of sustaining these networks.

Then there are social media or online platforms. Below, there is a list of arts and culture-based networks. There's also a list of learning organisations. Training courses can be a great way to meet people with similar interests and needs to you and your business.

Top tips for networking events

Going to an actual networking event can be daunting. Here are few tips:

- Know why you are going to a networking event. There are a lot of events and not all will be relevant to your business. Choose wisely.
- Have a project in mind to talk about where you might like help.
- Have a few questions prepared before you enter a room.
- If you feel nervous, think about the other people there. Most people entering a room full of people they don't know will feel a bit nervous too, even if they don't show it. Take a genuine interest in the people you are talking to. Find out about them. You may not be able to work together directly but you may both have contacts that could be useful to each other in future.
- Don't approach anyone with the idea that you are looking to make a sale and are only interested in what people can do for you.
- When trying to start a conversation, the advice is generally don't approach a group of only two people. If you see someone standing on their own, they will probably be delighted to talk to you. Approaching larger groups is easier than approaching small groups.
- Take business cards.
- Have a relaxed, friendly attitude.
- Smile.



The Knotted Project

Networks

- [Art Connections](#)
- [Axisweb](#)
- [Collective North](#)
- [Contemporary Visual Arts Network: North West](#)
- [FEAST Settle Stories](#)
- [Group for Education in Museums](#)
- [New Writing North](#)
- [North West Theatre Network](#)
- [Settle Business Area Networking](#)
- [Social Art Network](#)
- [UK Theatre](#)
- [Writing Squad](#)
- [Yorkshire & Humber Visual Arts Network](#)
- [Yorkshire Sound Women Network](#)

Most towns and cities have a range of organisations offering networking events. Here are some starting points:

- Business Improvement Group or Business Improvement District (most towns have them)
- [Chambers of Commerce](#)
- [Local Enterprise Partnerships](#)
- Local university incubator units
- [Tourism Network](#)
- [Women in Rural Enterprise](#)
- [Yorkshire Mafia](#)

Be kind, reliable & great fun to work with

07

Small and creative businesses succeed by building strong relationships.

Emily has a great approach. She offers workshops to showcase the artists and makers whose work she promotes. This means her customers understand a little bit more about the processes involved in the pieces they are purchasing.

Business is not really that different from any other aspect of life. The keys to good customer and other relationships in business are simple. They are about trust and respect.

This is obvious. No one wants to work with people who are going to make their lives difficult or create problems for them.

Some industries spend millions on training their staff to use 'sales techniques'. How often have you felt a salesperson was using a 'technique' to sell you something that you didn't want or wasn't quite right for you?

Nigel Greenwood, customer experience expert and MD of his own consultancy business [Simply Customer](#), has some great advice:

As a business owner:

- Make it easy to do business with you
- Set expectations
- Keep your promises

- Keep your customers informed
- Treat your customers like individuals
- Put it right if it goes wrong.

Stick to your values

What are your values? How do these relate to how you want to run your business?

There are lots of challenges for people running small businesses but one of the great strengths is that your business is a reflection of your values and personality. Working for yourself means you work to your own strengths and values, not those of someone else's brand.

Enjoy what you do. Have fun.

Fun stuff

Here is a list of fun things to do in the Lakes and Dales. The Lakes and Dales provide great festivals every year.

- [Abandon Normal Devices](#)
- [Aerial](#)
- [Algorave](#)
- [Beat Herder](#)
- [Dark Skies Festival](#)
- [Feral Vector](#)
- [Hinterlands](#)
- [Kendal Calling](#)
- [Lakes Alive](#)
- [Lakes International Comic Art Festival](#)
- [Skipton Puppet Festival](#)
- [Thought Bubble](#)

And back to the first tip, put all of this in place and Love what you do!