Out on our own

Thanks to Ingrid Edsman for sharing her experiences with us in this issue as a newcomer to freelance writing. She has plenty of advice for those starting up in Sweden, and lots of general advice for those outside Sweden, concentrating on her office equipment. I (Alistair) agree with her that it is not worth skimping on office ergonomics. One of my best investments was an expensive office chair recommended in the German 'Test' Magazine. I had endless neck and back problems when working as a salaried employee, but since I have been working at home and started my freelance life with a 10-week course of acupuncture for the neck and back and my new chair, I have had only one very short period of back trouble in 6 years.

Sam tells us in this issue about her second year as a freelancer, not without ups and downs, but definitely coming out 'up'! A German colleague, Lutz Gegenheimer, who has been a freelance writer for 13 years and an EMWA member for almost as long, answers our ten questions. I received a few emails about invoicing from new members, so I put together some information on invoicing in Germany. I can only speak for Germany, so please let us know from other countries whether there are special aspects you have to observe and how you go about things.

In the next issue, freelance participants at the 27th EMWA Conference in London will be telling us how much it cost them to attend and whether they think it was good value. We will also be reporting on the Freelance Business Forum and on changes to the Freelance Listing on the new EMWA Website. And we hope we will be publishing some contributions from **YOU** on topics relevant to freelance medical communicators.

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Toolkit for freelancers

by Ingrid Edsman

Skriva en artikel i TWS Freelance Section om att starta eget i Sverige? The inquiry set my mind going. What could I tell about starting up as a freelancer in Sweden? Could I add anything to the previous articles in TWS on starting up in other countries? They have given a good picture of going freelance, and most of it is applicable to all newcomers to self-employment: developing a business plan that includes services provided and financing, registering the business with the authorities, finding customers, writing agreements, and marketing. Were there any areas left to cover? I started to think about all the equipment that I bought when I set up my office early this year. What were all the items, technical and non-technical? Maybe I could describe these in more detail? So, here is my personal view on tools of the trade. I will mention a few trade names, but I can assure you that I have not been sponsored-yet. I also want to give you some information on Sweden specifics when setting up a business.

Tools of the trade

Hardware

With the business plan written, the financing cleared, and the first customer on their way in, it was time to equip my home office. It was 'tool time'. I started with the technical tools and on top of the list was, of course, a computer. I took advice from more computer-skilled people than myself and got a laptop with XP as operating system, having heard negative comments about Vista. I also bought a 22-inch widescreen, which allows me to view two full-size A4 pages side by side and handle two documents at the same time, and that is definitely easier on the eyes.

Need-to-have software

Deciding on basic software was easy. MS Office with Word, Excel and PowerPoint is certainly a tool of the trade and the first of my business critical programs, a need-tohave. I felt compelled to buy MS 2007 because it was the latest version, but I am not happy with the graphical pres-

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entation of the menus. I wish Microsoft had let things alone with the 2003 version. The second need-to-have software was Adobe Acrobat 8.0 with its security and binder/package features; the latter is great for generating CSR appendices. The third program on the business-critical list was an antivirus program, and I chose Norton, which functions well on my private PC.

Nice-to-have software

The nice-to-have software included electronic dictionaries, a mind map program and an accounting program. As a nonnative English speaker, I frequently use dictionaries and having them online, just one click away, is very convenient. The dictionaries are embedded in the WordFinder search engine, and it gives me instant access to all dictionaries including my own user-defined dictionary with life-science specific terminology. The commercial dictionaries that I have selected as part of this solution are Norstedt's Swedish-English/English-Swedish Dictionary, Collins English Thesaurus, and Stedman's Medical Dictionary. I also have a single licence for Oxford Advanced Learner's Dictionary. I still do have a library of paper books and I use them regularly, but for daily writing I use the online versions.

Some years ago I read an article called 'Creative daub', which was about mind maps, and from then on I have been drawing mind maps to structure all kinds of information. The MindManager software has helped me think and organise information in a visual, non-linear way, e.g. jotting down and structuring ideas for this article. At meetings, I have discovered that mind maps trigger lively discussions and spontaneous actions.

In contrast to mind maps, there is nothing spontaneous about accounting. It just has to be done. I am brave and have decided to handle my own bookkeeping and accounting. Not because I am interested in economics, but because I want to have control over my own business. I may have second thoughts when I have to draw up the annual accounts next year! There are several accounting programs around and I have selected one designed for sole traders, Visma Enskild Firma. It is easy to use and I have made a habit of registering every in- and outgoing payment immediately to keep the records continuously updated. Several financial reports can be generated within the program and they give me a good overview of my income and expenses.

Backups

How to handle and secure the data and set up a well functioning data environment? This is how I do it (with a little help from my friend). All software is installed on my laptop and the data are stored on a separate device. This device, Drobo, has four hard drives with simultaneous mirroring, making it safe from hard-drive failure, and an addon system for sharing data across networks. After a day's work, I back up the data manually from Drobo to a third computer used only for backups. To be on the safe side, I also make backups once or twice a month on an encrypted memory stick, which is stored in a safety-deposit box at the bank. This procedure may seem overly cautious for securing the data, but as a hard-drive-crash-survivor, no measure is too cautious.

Communication

Communicating with clients and transferring data are also areas for technical solutions. When I worked within the pharmaceutical industry, we had online departmental meetings via NetMeeting and teleconferencing and that functioned very well, e.g. for sharing documents. I wanted to have the same possibility in my company, particularly for the document review process, and I have successfully participated and hosted online meetings using NetConnect meet24 and MS Office Live Meeting, both set up by the client. It is really an advantage when all meeting participants view and work in the same document. The meeting accounts are quite expensive though, so I have not signed up. My usage will be intermittent and therefore pay-peruse, a service provided by WebEx, is an alternative. Online meetings usually have integrated teleconferencing, but I have not tried it. I use my mobile with hands-free earphones and that works well.

Last, but not least, the Internet. I already had a reliable broadband connection for private use and I added a mobile connection as backup and for working out of the office. Early on I decided to have the company represented on the Internet and I had a rudimentary website set up. It is presently being updated and once the new website has gone live, I will register on the EMWA freelance listing, which is said to be a good source for client contacts. I waived the fax machine and till now there has not been a demand for one; e-mail is sufficient.

The office

With the technical tools in place, I turned to the office equipment. After two weeks of intense writing, I had acquired severe backache and realised that I had to do something about my home office. The Mousetrapper, a pointing device with a finger-controlled rod, and a longtime companion on my office desk, was obviously not enough to cope with the wear and tear on my body. I called an ergonomist, who made a house call and inspected my work place, resulting in the widescreen and a new office chair—by far my biggest investment—a good one comes at around SEK 6,000 (about € 600). As winter is approaching and days are getting shorter, I will soon invest in a bright office lamp. I took ergonomics for granted when I was an employee. As self-employed, it is equally important to have proper ergonomic design to avoid future problems with strain injuries.

A final word about office tools: a paper-shredder is not really a big deal, but I recommend using one to dispose of sensitive documents.

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Setting up a business in Sweden

When I had decided to set up my own business, I was fortunate to have a sole trader in my immediate family-an inspiration and an invaluable source of information for all small and big issues that emerge for a novice in business. Of course, this helped my transition from employment to freelance work immensely. But I also got very useful information from Nutek, the Swedish Agency for Economic and Regional Growth (Verket för näringslivsuteckling, www.nutek.se). Nutek has an Entrepreneur's Guide (Företagarguiden) that tells you where to find public authority information that is relevant for starting and developing businesses in Sweden. There are Start-up Days (Starta-företag-dagar) all over Sweden and you can call the Start-Up Line (Startlinjen)! In the brochure Starting up a business (Starta företag), you can read about planning, types of business enterprise with pros and cons, bookkeeping, accounting and types of insurance. In addition you will find a business plan template and a start-up checklist that may be customised for your own needs.

Registration and taxes

In some countries you can opt for value added tax (VAT) (mervärdesskatt [moms]) depending on your turnover. In Sweden there is nothing optional about taxes, except when to declare VAT: monthly, quarterly or annually if your turnover is less than SEK 1 million a year. When you start your own business, irrespective of legal form, you have to apply for an F-tax certificate (F-skattsedel) and register for VAT at the Swedish Tax Agency (Skatteverket). The F-tax certificate shows that you pay your own PAYE (pay-asyou-earn) tax and social contributions. As a sole trader, you may want to register with the Swedish Companies Registration Office (Bolagsverket) to protect your business name; all other types of business have to be registered. Registering your company is quick and easy-you can register with the Swedish Tax Agency and The Swedish Companies Registration Office at the same time at the joint website www.foretagsregistrering.se. The Tax Agency runs seminars on different tax issues free of charge and you can sign up for individual advice. I had an hour of free counselling with two tax officials discussing VAT within the EU.

There are other websites you may want to look at, e.g. Jobs and Society Start-Up Centre (Nyföretagarcentrum, www.nyforetagarcentrum.se) and The Swedish Trade and Industry Register (Näringslivsregistret, www.bolagsverket.se/snr/), and have a look in the magazine for entrepreneurs, *Running your own* (*Driva eget*, www.driva-eget.se). I have a subscription and it is worthwhile. There is a yearly Entrepreneurial Fair (www.egetforetag.se) with seminars and exhibitions, where I expect to pick up some hands-on advice.

Insurance and banking

Business insurance appears to be under constant debate among freelancers. Many Swedish insurance companies

offer packages of business insurances providing the most common types of insurances that a newly started company needs. A typical basic insurance designed for small size companies covers property, business interruption, liability for property damage, and legal protection. There may be an optional part specifically for advisory consultants covering liability for damages for financial loss. I have taken out the basic insurance and added the optional part as a precaution; it is 'hängslen och livrem' ('belt and braces').

The Swedish banks offer special business bank accounts. A standard package includes online banking with a current account linked to a debit card and a bank giro, and a business account with high interest rate and no limit on withdrawals. Also included is counselling and all this at a reasonable cost; I pay SEK 600 a year (about \notin 60).

Marketing

A brochure about marketing for entrepreneurs (Marknadsföring för nyföretagare) can be found at www.nutek.se. Marketing, networking and finding clients go hand in hand. I have found that life-science organisations are a great way of extending your professional network. They arrange interesting seminars and workshops, where you meet representatives from a wide range of companies within life science and have discussions in an inspiring atmosphere. I have certainly made my company more visible since I started going to the events arranged by SwedenBio (www.swedenbio.se). The combination of networking and educational activities may also be found at local universities. I live close to Karolinska Institutet in Stockholm and being a KI alumna, I am part of the KI Alumni network, which keeps me informed of the latest research news from KI and helps me stay in touch with old and new contacts.

The future

It seems like I am spending my time on purchase, business administration and self-improvement. What about the actual work, the writing? I have had a good start and written a couple of clinical study reports and I am presently working on a manuscript for publication. I look to the future with confidence. Running the business sometimes takes precedence over the writing; that is inevitable. But I believe that with a well-organised and smoothly run business infrastructure, I am better prepared for dealing with multiple clients without panicking about deadlines. And if there is only one client at a time, I will be able to complete the assignment swiftly and devote any spare time to life outside work, e.g. singing close harmony in a vocal trio—but that is another story.

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