



Being Your Own Small Business

DJ Metcalf

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About the Author

Dan Metcalf is a writer living and working in Devon, UK. He is a graduate of the Scriptwriting for Film & Television programme at Bournemouth University and the author of children's books such as The Lottie Lipton Adventures, a six book series from Bloomsbury Publishing. He lives in Devon with his wife and two sons and has so far absolutely refused to grow up.

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As the end of the tax year looms closer, and my stack of receipts from Costa Coffee and Staples mount up, I'm reminded that I am not just a person. Not just a writer, even, but a *business*.

Scary word, no? I never took Business Studies at school, never quite grasped the idea of self employment and creating stuff for profit, so when I started publishing books I was shocked to find this whole new world of bookkeeping, promotion, discipline and money. I was part of the Young Enterprise scheme at school (somehow) where myself and a group of friends formed a company to produce hand-painted rocks, but that hardly compares to the reality of setting up on your own.

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I was aided in this venture into the unknown when I was made redundant by my employer, a local council. Once I had declared myself unemployed, I pushed hard to get on to a scheme called the New Enterprise Allowance. This gave a small payment each week to attempt to live on (impossible, but I did have redundancy money and a wife in employment as well) but the most important thing was access to business training and mentors. This meant I was able to go to workshops on writing business plans, social media management, self assessment taxes, grant applications, marketing, starting out in business and much more. The access to a mentor was brilliant. Mine was an experience businessman and knew every trick in the book; funding, selling, self-promotion and the art of the deal (sorry to drop a Trump-ism in there...).

If you need support setting up or just general help with your career as a self-employed writer, don't suffer in silence. There are loads of free advice sessions available to you:

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- Ask your local council. When I first new that redundancy was on the cards, I asked my local council and got a meeting with a Business Development Officer, who went through my options. Most councils will have some similar service as it is in the government's interest to promote and help new businesses – it's them you'll pay your taxes to when you're a millionaire, after all.
- Check your local library. Many library authorities have a Business and Enterprise Hub now, which can hold meet-ups for free advice. It's worth having a look to see if your library authority subscribes to an online resource which is butchly named COBRA (COmplete Business Reference Advisor). Here they have fact sheets on every sort of career and business you can imagine, listing the research, qualifications and experience that would be helpful to start up. Some libraries can provide market research too from MintUK which can show lists of similar businesses and their turnovers, taken from the Companies House database. (Oh, and they have books too)
- Every area should have a local business advice organisation. These are the people who monitor the New Enterprise Allowance and can support start-ups. Ask your local Job Centre for advice on how to contact them.
- The government website here in the UK is invaluable. Gov.uk has loads of articles on how to set yourself up in business, all written in non-scary plain English. There is lots on there, so try <https://www.gov.uk/browse/business/setting-up> as a starting point.
- You may need funding; start up loans are available at reasonable rates but you'll need to get your business plan approved first. Check <https://www.startuploans.co.uk/> for details.

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- Lastly, ask friends for advice – even if they are a plumber or builder, they'll have a good grasp on self-employment and they will tell you it is not that scary. If you don't know anyone, join groups on Linked In and find meet-ups in your area. Don't be afraid to ask – every business person had to start out sometime.

Now, if you'll excuse me, I have some bookkeeping to do...

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