



# How to Start a Copywriting Business on a Budget

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BUSINESS INSURANCE BROKER

By Premierline

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# Introduction

If you have an excellent command of language and a scrupulous eye for detail, then becoming a copywriter may be your calling. It's an extremely versatile profession: one day you could be developing catchy copy for an email marketing campaign, and the next writing a blog post about the benefits of owning your own business!

Because copywriters rarely work from dedicated premises, you have the freedom of working from home, plus you get complete control over which work comes in and goes out. It's also really easy to start a copywriting business. Work through our how-to guide and see how you can become a freelance copywriter on a budget

Advantages and Disadvantages of starting a copywriting business:

Advantages	Disadvantages
Minimal overheads	A lot of competition
Variety of work	Potentially unsteady income
A year-round product	Some creative limitations
You can work from home	



# Business status



## Deciding how to trade

One common question asked by prospective copywriters is whether to trade as a company or an individual. The truth is there is no straightforward answer. Both have advantages and disadvantages, as well as tax, legal and financial implications.

The documentation provided by the [Central Government website](#) is particularly useful if you are unsure about how to structure your copywriting business.

Options include:

- Limited Company
- Limited Liability Partnership
- Partnership
- Sole Trader

Many copywriting businesses operate as [sole traders](#) because this allows them to keep all of their profits (after tax). The downside of this structure is that they are personally responsible for any losses the business incurs.

In contrast, a [private limited company](#) separates the individual from the company. This also means the copywriting company's finances are separated from the individual. If you start a copywriting business as a limited company, you will need to nominate at least one company director and register the copywriting business via [Companies House](#). Once you have chosen the structure most relevant to your business, you must register with [HMRC](#).

Martin Williams, [ukcopywriting.com](#)

"Sole trader status is fine. However, once you begin to get busy, you might want to consider using an accountant to set up a limited company. This will add a certain credibility and prestige to your business and will mean that the company's finances will be separated from your own"

# Qualifications and Accreditations

## Boost your copywriting skills

Although there's no 'official' qualification you need to acquire before starting a copywriting business, a degree in English-language, marketing, or journalism is valuable to prospective clients.

If you think your writing skills are a little rusty, there are many copywriting courses available to fine-tune your craft. As clients will be on the lookout for experience before all else, you may want to choose a course that gets you networking with those interested in your skills.

The [Chartered institute of Marketing](#) offers a [one day course](#) to help boost your copywriting skills.



# Equipment and Tools



## Things to consider...

One of the best things about starting a copywriting business is that, if you already have a computer, you are well on your way to becoming a fully-fledged writer. Of course, a decent desk, office chair and a reliable printer/scanner/copier are also part of the start-up process. Setting up a professional business email account can boost your professional image, and of course a reliable internet connection is needed for research purposes.

## Budget Office Software

To begin with, you will need a reliable piece of software to craft your copy. One of the best is Microsoft Word, as it is particularly good at tracking changes and making amends. It is also the most popular word processor which will ensure your documents are compatible with your clients' software.

However, if you are looking to work on a shoestring budget, there are plenty of other platforms that offer a similar working environment for free. Here are a few:

- [LibreOffice](#)  
All the LibreOffice suite programs are open source and available for Windows, OS X, and Linux, making sharing documents easy and risk-free.
- [Google Drive](#)  
Most clients will already use Google Drive, which makes sharing simple. Large storage space and a simple user interface makes it a favourite for freelancers.
- [Zoho Docs](#)  
Zoho Docs is good for running efficient businesses which need a personalised workspace. Everything is saved in the cloud, so sharing is simple.
- [Scribus](#)  
Scribus is a page layout program that runs Open Source desktop applications. Professional publishing features, such as versatile PDF creation, make this a favourite for copywriters.

# Equipment and Tools

## More useful tools

If you are still unsure as to which are best for your copywriting business, Jamie Thomson from [brandnewcopy.com](http://brandnewcopy.com) recommends some of his favourites:

- [Microsoft Office](#) for word processing, spreadsheets etc.
- [Evernote](#) note-taking app (also good for collecting swipe files)
- [Copyscape](#) Premium plagiarism checker
- [Google Drive](#) for sharing files
- [Google Analytics](#) for tracking website metrics
- [Hemingway App](#), to help with the flow of your writing
- [OmmWriter](#), for distraction-free writing
- [Balsamiq](#), for creating wireframes for website copy



# Getting a website



## Things to include on your website

Most small businesses require a professional-looking website, as this is a shop window into what you can offer your client. If you are becoming a freelance copywriter and need to build a website from scratch, you could benefit by doing the following things:

- Only include the most important information, i.e. about your expertise, contact details, previous experience, etc.
- Ensure your website clearly and professionally displays any published work
- Incorporate multimedia wherever you can, as this shows a prospective client you can work with a whole range of technology

## Building your own website

Some website building platforms which neatly display published work are highlighted below:

- [Clippings.me](#)  
Creates a portfolio of your published writing which is presented in a simple list, and can be separated into categories with pictures and publication details.
- [Contently](#)  
Displays all your published work in a Pinterest-style grid and includes social measures, such as how many times a piece was shared.
- [Journos Portfolio](#)  
This platform is designed specifically for freelance writers. Blog directly onto the platform and use the site to highlight past work. You can also use it as a personal blog.
- [SquareSpace](#)  
This platform allows individuals and businesses to share their stories, mainly through imagery. If you incorporate design or graphics into your work, this could be a good option.

# Getting a website

Jamie Thomson from [brandnewcopy.com](http://brandnewcopy.com)

“If you’re looking for some inspiration for your own website in terms of how to position yourself in the industry, I’d recommend checking out the sites of other freelance copywriters. Although there’s plenty of freelance copywriting work out there, it does help if you can differentiate yourself from the competition by developing a unique brand and specific offerings”

## Additional resources

If you are looking for additional help and would like to perfect your craft further, Jamie Thomson from [brandnewcopy.com](http://brandnewcopy.com) personally recommends the following:

- [Professional Copywriters Network](#)
- [Clever Copywriting School](#)
- [Copywrite Matters](#)
- [Copyhackers](#)
- [Brand New Copy](#)



# Marketing



## Catching the eye of potential clients

Once you have established yourself as a professional copywriter, you will likely rely on word-of-mouth and repeat business. However, when you're first starting out, you will need to bolster your marketing efforts to catch the eye of potential clients.

Although a freelance copywriter might specialise in one area, they will most likely accept work across several, if not all, of the categories listed below. Jamie Thomson from [brandnewcopy.com](http://brandnewcopy.com) advises having a good knowledge of each so you are prepared for all types of incoming work:

- Direct response copywriting (sales messages)
- Creative copywriting (slogans, taglines, etc.)
- Advertising copywriting (print media, adverts, etc.)
- Website copywriting
- SEO copywriting
- Conversion copywriting
- Product description copywriting
- Script copywriting (videos, TV, radio, etc.)
- Blog copywriting
- Press release copywriting

Once you've chosen the area – or areas – you'd like to work in, it is time to start marketing your services to the world. You can tackle this in a number of ways; some of the most effective ways are listed below:

## Social media

Create dedicated social media pages and engage with followers regularly. This doesn't mean setting up an account and posting the occasional update; you need to regularly share content and have a strong voice in the writing community. Staying active on social media will not only give you another point of contact for customers, but will also give you credibility and legitimacy.

[Twitter](https://twitter.com) and [Facebook](https://facebook.com) are particularly useful platforms for freelance copywriters: Twitter allows copywriters to network in an informal way, while Facebook is great for showcasing your work.

Jamie Thomson from [brandnewcopy.com](http://brandnewcopy.com)

"It was through Twitter that I landed my first paying client – a few days after my website went live. I got chatting to a copywriter called Alice West and she offered to send me some small projects that she needed help with. From there I managed to build up a small portfolio that helped me land bigger clients"

# Marketing

David Nield, Freelance Writer

“Twitter and Facebook are great — and free — ways to get noticed and to get work out there, and if you look at any blogger’s feed, you’ll see it’s full of links and self-promotion. Don’t just promote yourself though: interact with others, share other content and (most important of all) follow the people you want to be working with”

## Build a portfolio

You usually need to build a website in advance if you want to show your past work. As this may be the first place potential clients see your start-up copywriting business, you should build your portfolio based around your specialism, with evidence of other work too.

For instance, if you are focussing on SEO copywriting, you should make optimising your site top priority. If you are doing mainly blog copywriting, your on-site content should show some consideration for keyword research.

“Think of your portfolio as a mini case study where you explain how you approached the project and what the outcome was. I tend to split my own portfolio pieces into three sections:

- The brief
- The process
- The outcome

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Jamie Thomson from [brandnewcopy.com](http://brandnewcopy.com)

“In each section, I provide some background info before adding any relevant photos, images, or links. And don’t forget to include any client testimonials you received”

## Pay-Per-Click marketing

[Pay-Per-Click \(PPC\) advertising](#) is another quick and easy way to drum up interest. Many people looking to hire a freelance copywriter will use a search engine to sort the wheat from the chaff.





The key to effective PPC is attracting the right visitors at the right time, as you will be charged each time somebody clicks on your ad. By finding the most relevant keywords to your business, i.e. 'copywriters near me', 'professional copywriters', and analysing competing PPC ads, you should be able to build an effective campaign.

For more information on building a PPC advertisement, [Wordstream](#) offer good advice.

## Agencies

Marketing agencies are always in need of copywriters. Draw up a list of agencies and call them directly. Agencies get most of their enquiries by email, so making a phone call is an effective way of getting your name to the top of the proverbial pile.

## Job posts

Find freelance jobs on the internet. Sites like [Freelancer](#) and [Upwork](#) allow employers to post paid jobs. Just filter the keyword by "writing" or "proofing" and respond to adverts with your portfolio.

## Networking

Build a business network. Attend networking events with businesses who are looking to build connections with suppliers and hand out business cards. Bear in mind that this may not lead to immediate results; it takes time to build long-term relationships, and it's a good idea to start networking before you leave any full-time employment. Additionally, build a personal network. Find other freelance copywriters and open up opportunities for gaining extra work. If you don't know any other writers in your local community, search for "groups" on [Facebook](#) and [LinkedIn](#).

Martin Williams, [ukcopywriting.com](#)

"Get out there. To networking events, to exhibitions, to meet-ups to industry events. I'd advise choosing a single specialist vertical. An area you enjoy and/or have experience in. Mine is technology. In truth, copywriters typically have to cover a wide range of industries - especially when they start: I've written on everything from contact lenses to artificial grass, from pharmaceutical shelving to software development. The sooner you find your niche and major on that, the better. This is something I wish I'd done much earlier"

# Getting paid

## Staying in control of your finances

If you are starting a copywriting business from scratch, you may need to offer free samples of work and pro bono services, in order to generate the word of mouth required for repeat business. By doing this early on, you will have a professional-looking portfolio ready to give to a potential client, who is likely to value experience above all else.

Once you've guaranteed repeat business, a frustration for freelance copywriters is having to chase unpaid invoices. The upshot of not being paid on time is that it can put a strain on your personal finances, especially when you are first getting started. However, with a bit of planning, you can avoid compromising your livelihood. Here are some tips for staying in control of your finances:

### Deposits

Before starting work on any project, ask for a deposit payment – especially with new clients. While this may seem a little rash, it will give you peace of mind that your time is always financially rewarded. If you are billing for time, treat this deposit as credit, and deduct future invoices from the credit pool.

### Invoices

Invoice frequently. If you are working on 30-day payment terms, and you invoice once a month, it could be upwards of two months before you get paid! This isn't the most convenient situation, as very few copywriters have the cash flow to support themselves in the early months. By invoicing regularly, you could help eliminate late payments.

### Retainers

Where possible, try and organise a retainer with your clients. This means your client will automatically send you money on the same day each month/year. An automated payment system that will draft money from your client's account each month will save you time, effort and stress.

### Contracts

This goes without saying, but make sure to put all negotiations and agreements in writing. Using a set contract will help to avoid potential disagreements with clients, and should explicitly outline any financial and work obligations. You can find lots of free templates at [pandadoc.com](https://pandadoc.com).



# Getting paid



Jamie Thomson from [brandnewcopy.com](http://brandnewcopy.com)

“One of the best tips I could give for ensuring a steady cashflow is to request a 50% deposit from clients before you begin the work. Not only does this safeguard you somewhat against non-payers, but it also helps deter time-wasters.

For larger projects, I tend to request payment at various intervals as we reach certain milestones. This way, you’re not left waiting to be paid if the project gets abandoned, or stalls for a few months.

If I’m working with overseas clients, I always ensure that my costs account for any international payment fees that I may need to pay as a result of receiving money from abroad. I always insist that the client covers these fees so that I don’t lose out”

# Insurance

## Protect your business against the unexpected

Taking out the right insurance for your business is crucial. If the worst happens, insurance will help to protect your greatest assets, and ensure the future survival of your business; put simply, it is essential.

For a freelance copywriter with your own copywriting business, you should limit the risk of libel, slander, defamation and copyright infringement. Here are some of the insurance products you should consider:

### Covers to consider

Here are some insurance covers you might want to consider:

- [Professional indemnity insurance](#) (PI) is crucial as it would offer financial protection if anyone decides to sue you for something that you have published/written.
- [Public liability insurance](#) is essential if clients are visiting your home or office premises in case they injure themselves and sue you for compensation.
- [Cyber insurance](#) should be considered by any business that is predominantly online, as emails could be intervened, data could be hacked and information could be misused.

For advice on insurance, speak to the [business insurance](#) experts at Premierline today on 0333 320 6009.



# Thank you to our contributors:

We would like to thank our contributors for providing us with their tips and comments:

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This guide has been compiled by Premierline who specialise in arranging insurance for UK businesses.  
If you have any feedback on this guide, or would like to contribute to one of our  
business articles, please contact us at [questions@premline.com](mailto:questions@premline.com)