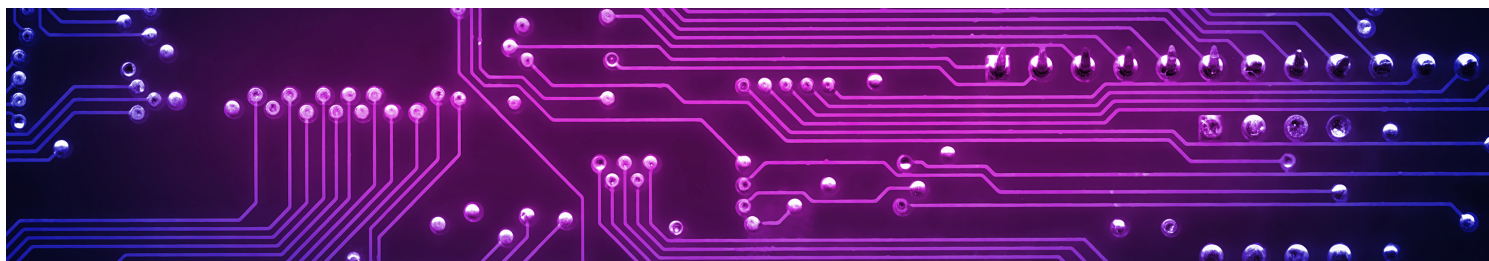


AICN Newsletter

The Quarterly Publication of the Alliance of IEEE Consultants Networks

1st QUARTER 2018



Local Network Volunteer Receives IEEE-USA Regional Professional Leadership Award

The [Alliance of IEEE Consultants' Networks Coordinating Committee \(AICNCC\)](#) congratulates IEEE Consultants Network of Silicon Valley (CNSV) volunteer, Brian Berg. Berg is the recipient of the 2017 IEEE-USA Regional Professional Leadership Award. These awards recognize members in U.S. IEEE Regions for outstanding leadership efforts in advancing the professional aims of the IEEE in the United States.

The IEEE-USA Board of Directors citation thanked Berg for “outstanding services to the Consulting and Electrical Engineering profession.” He received his award at the Joint Region 4/6 Meeting, in Burlingame, Calif., 3 February 2018. This award is the third IEEE service award Brian has received. The two others are the:

- 2012 Outstanding Leadership and Service Award for Santa Clara Valley Section, Central Area and Region 6

- 2017 Outstanding Leadership and Service to the IEEE for Santa Clara Valley Section and Region 6

Berg is an independent consultant, with a technical specialty in data storage, particularly flash memory. He also serves on the CNSV Board as Membership Chair, and as Program Chair. Berg is also responsible for helping to find the great speakers the CNSV features at its monthly events. He has served on the CNSV Board since 2004, serving as an At-Large Director for two years, a Director for nine years, and Chair for two years. Berg was also the IEEE Santa Clara Valley (SCV) Section Secretary, Vice Chair and Chair, for one year each.

Berg is an IEEE Senior Member, has participated in the Asilomar Microcomputer Workshop (including as conference chair) since 1987, and is the Technical Chair of the Flash Memory Summit. ■

Freelanced: The Rise of the Contract Workforce

According to a new NPR/Marist poll, one in five workers is a contract worker. Within a decade, contractors and freelancers could make up half of the U.S. workforce--a shift with far-reaching implications. Click the [link](#) to read the rest of this article.

For questions, comments or submissions
please contact Daryll Griffin at +1 202 530 8337
or d.r.griffin@ieee.org.

<https://ieeeusa.org/careers/consultants/>

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Contracts Matter

BY LYNN KOBLIN, CAE

Whether you are a new consultant—or an experienced, self-employed engineer—you may not be paying enough mind to your consulting agreement. According to Colleen M. Palmer, attorney at Beazley, an [engineer's contract](#) with its client is perhaps the most critical document in a project, because it defines the parties' responsibilities and rights in connection with that project. The contract should guide the parties as the project proceeds through completion. In the event of a dispute, it may be the first line of defense for an engineer depending on the negotiated terms and conditions.

There is a lot to think about when preparing a contract. But the good news is that IEEE's Member Group Insurance Program, [in partnership with Beazley](#), now offers risk management tools that every consulting practice can use. Start with

the [Contract Checklist](#), and see how your own agreement addresses the key areas to consider: agreed remedies to limit engineers' liability, record drawings, indemnity obligation to client, and many other terms.



Not sure if your contract needs an upgrade? Check out this [contract template](#)—it covers all the important terms in the Contract Checklist. Should you decide to purchase professional liability insurance for your practice through the IEEE Member Group Insurance Program, a contract review is one of the services that Beazley can perform. It will help assure that your coverage and contractual commitments

are appropriate, from an insurance standpoint. When you need to draft a new contract or want to polish up your old one, definitely seek the advice of your own attorney.

LinkedIn Groups Can Expand Your Network

Don't discount LinkedIn Groups as a way to network with like-minded people in specific industries, writes Nancy Collamer. With new features, the tool can help you seek out new job opportunities and learn about other fields, she writes. [Next Avenue](#) (3/5)



Have You Attended an IEEE-USA Webinar This Year?

In 2018, IEEE-USA has created a number of webinars just for you, consultants! In the first quarter of 2018, IEEE-USA has held three webinars directed solely at independent consultants. In January, we presented “[11 Ways Consultants “Overpay” on their Taxes, and How to Stop It Now](#).” This webinar focused on helping independent consultants not to overlook certain deductions; and what requirements they need to follow when filing their 2018 tax returns.

In February, our featured webinar was “[So You Want to be a Consultant?](#)” This webinar was for both beginners and experienced consultants about what it takes to start and maintain an independent consultant’s practice.

And in an upcoming April consultant webinar, “[Building the Consultants Practice of Tomorrow Using Today’s Online Tools](#)”

which the focus of the discussion will show how small consulting companies can utilize these three tools to increase their marketing reach, decrease their cost of doing business, and increase profitability.

Go to the [IEEE-USA Webinar page](#) to see all upcoming and archived consultants’ webinars. ■



Another Consultant’s Blog

In organizing and gathering information for this newsletter, IEEE-USA staff browses the Internet looking for interesting story to publish. Often, staff come across many interesting blogs and blog posts that we might share with you. Recently, we came across a three-part blog post titled, “[Three Unexpected Traits that Help me Thrive as a Freelancer](#).” It’s worth a peek—we think IEEE consultants will find this blogger’s musings most interesting.

From The Institute

How Blockchain Technology Can Improve the Way Companies Do Business

With the rise in cryptocurrencies, many IEEE members want to have a better understanding of the Blockchain. IEEE’s [The Institute](#) has tackled this question in a very clear and concise way. Click [here](#) for the link to the story.



AICN Newsletter

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2nd QUARTER 2018



Five Tips to Make Your Consulting Agreement Work for You

BY LYNN KOBLIN, CAE

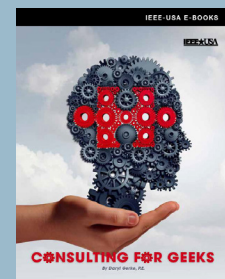
Consultants may earn their clients' business, when their technical expertise and proposals are the best fit for the project. However, satisfying business relationships also hinge on good contracts. Colleen M. Palmer, Esq., an expert at Beazley (IEEE's Member Group Insurance Program's partner), recently explained what to look for in contract provisions, during an IEEE-USA webinar. Palmer pointed out some actual "bloopers" she's seen in her practice. If there is a moral to the story, it is that the contract has to work for the consultant, even when it seems expedient to accept the client's standard agreement. Palmer recommended every consultant consider these five contract tips to protect their interests:

1. Scope of services. Specify the services you will perform with clarity, definition and description of competencies. Outline everything that you will do for the client, and what will be additional services. The consultant could also list what specifically you will not do under the agreement.

2. Standard of care. Use Black's Law Dictionary definition of "reasonable person" in the contract, instead of terms such as "world class" or "first-rate" and vague standards. An elevated standard of care may be unacceptable.

Cont'd. on pg 2

New IEEE-USA E-Book: *Consulting for Geeks*



Thinking about consulting, but not sure where to start? Already consulting, but need some advice? IEEE-USA has a new publication that may help. IEEE-USA recently published [Consulting for Geeks](#), written by author and consultant Daryl Gerke. It is now available for only \$2.99 for IEEE members.

Cont'd. on pg 2

For questions, comments or submissions
please contact Daryll Griffin at +1 202 530 8337
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<https://ieeeusa.org/careers/consultants/>

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“Five Tips” cont’d. from pg 1

- 3. Indemnity.** Indemnity means one party agreeing to assume the liability of another in the event of loss. The best situation is to have no indemnity--but a negligence-based provision, with no duty to defend--is the next most favorable position for the consultant. Professional liability insurance does not cover the duty to defend. If triggered, it is an out of pocket cost for the professional. Ensure that whatever indemnity you assume is appropriate for you, and consistent with your professional liability insurance policy.
- 4. Incorporation by reference.** The client should provide all incorporation documents, and you should be confident the documents are acceptable, if incorporated into the contract by reference.

- 5. Dispute resolution.** As a precedent to litigation, mediation is a positive condition to include in your agreement, because parties are usually able to resolve their disputes. Mediation is non-binding and confidential.

IEEE members may utilize items from Beazley’s resource library. Such tools as a sample consulting agreement are at <https://www.ieeeinsurance.com/usaproliability>, under the Risk Management Tools tab.

Please note that Beazley’s sample consulting agreement is not legal advice, and consultants should seek the advice of their own attorneys.

For more on this topic, listen to the full playback of Palmer’s presentation [here](#). ■

“New E-Book” cont’d. from pg 1

The focus of *Consulting for Geeks* is on how to become a small, independent consultant. Daryl Gerke (P.E.), is a self-described “corporate misfit,” who started and ran a successful consulting engineering practice for almost 40 years (30 years full time), with his late business partner, Bill Kimmel (P.E.). His secret mission is to help fellow engineers (or anyone else interested in consulting) enjoy life as a consultant. In this E-Book, he discusses management versus technical consulting, ways to attract clients, and things to consider when starting a new practice. Go to the [IEEE-USA Shop](#), and purchase this brand new and informative E-Book on consulting.

Overcome Your Fears of Facebook Live

As consultants and small business owners look for ways to market their services, social media has jumped out as an inexpensive way to accomplish that goal. Facebook has moved from just posting pictures and giving personal status updates to live video marketing. This article, “[3 Tips to Overcome the Fear of Facebook Live Videos](#),” may help those looking to use this medium to promote their practices.



IEEE Spectrum On-Demand Webinar: Bringing Your Big Idea to Life: What You Need to Know About Launching a Startup

This webinar explores various start-up companies, and provides you with knowledge and background to get into the game. It examines start-ups such as Apple, PayPal, Jawbone and Space-X--as well as the dot.com fiasco--to see what went right--or what was disastrous. The webinar also focuses on such considerations as the management team's impact, product/market fit, and scarce funding.

Click this [link](#) to view this on-demand webinar.

IEEE-USA has already released a number of on-demand webinars this year that you may find interesting, including

three new consultants webinars: [Building the Consultant Practice of Tomorrow Using Today's Online Tools](#), [So You Want to be a Consultant](#)

(by new E-Book author, Daryl Gerke) and [11 Ways Consultants "Overpay" on their Taxes and How to Stop it Now!](#)

Check out all of IEEE-USA's [on-demand webinars](#)--you can choose from many interesting topics!



IEEE★USA SmartBrief

An eye on Washington for Science and Tech Professionals

IEEE-USA publishes the *IEEE-USA SmartBrief*, a weekly newsletter that provides insight on government policy, technology trends and career development. Below are two recently published links consultants may find of interest:

- [U.S. Air Force Turns to Outsourcing to Bolster Cybersecurity](#)
- [Hiring Managers Look for Freelancers with Tech Experience.](#)

Pricing App for Consultants

IEEE-USA Staff has discovered an app that helps consultants with pricing. If you have an interest please click this [link](#).

****Please Note: This is *not* an endorsement for this product.****

PRICING STRATEGY



AICN Newsletter

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3rd QUARTER 2018



Introducing the IEEE-USA Consultant Finder

In early September, the **IEEE-USA Consultants Database** became the [IEEE-USA Consultant Finder powered by IEEE Collabratec](#), this redesigned service will maintain all the key features of its predecessor: simple and advanced search features, an assignment placement portal, and a full consultant profile for paid subscribers. The [IEEE-USA Consultant Finder](#) also comes with a big visual upgrade—making it easier to use, and web crawlers can now search it, so even more potential clients will be able to find your consultant profile. Additionally, the service is now more friendly to international consultants (those outside of North America) to post their profiles and attract clients. This service will continue to be free for clients, project managers and HR professionals to search for consultants to hire.

IEEE-USA has already alerted current subscribers to this change. Now, we would like every IEEE member to check out our [IEEE-USA Consultant Finder](#). Get in on the gig economy! There is no better, or easier, time to get started, than during the IEEE membership renewal period. Just add the [IEEE Consultants Network Membership Premium](#) into your cart, when you renew your IEEE membership.

This step allows your IEEE Collabratec profile to be listed in the IEEE-USA Consultant Finder.

The visual upgrade makes the Consultant Finder easier to use, and will attract even more clients, project managers and HR professionals to search for a consultant or [post a consulting or contract assignment](#).

Current “Membership Premium” subscribers, log in via [IEEE Collabratec](#) (or the IEEE Collabratec App) to review your profile, if you have not done so already. We have ported your information from the old database, but it is the perfect time to update your profile and take advantage of new features—like adding a photo; uploading a short biography; and listing your desired salary, or hourly rate.

IEEE-USA will be scheduling a free webinar soon, so we can personally outline the new features of this service. So again, welcome to the [IEEE-USA Consultant Finder](#)! Thank you to those that have subscribed to this service; we hope you like the new look and upgrades! For IEEE members who have not yet subscribed, we hope you take a closer look at this service. ■

IEEE-USA Consultants Fee Survey Report—2018 Edition

Since 1972, IEEE-USA has conducted surveys of U.S. IEEE members' compensation. It implemented separate surveys, focusing on consultants' compensation, in 1998. Except for the years 1999-2001, 2003, 2005 and 2008, IEEE-USA has published this report. With the exception of 2009, all surveys were stand-alone surveys. All findings in this report represent only those IEEE members who identified themselves as self-employed consultants. For purposes of this survey, such participants are defined as the 457 individuals who indicated 50 percent, or more, of their consulting hours came from working independently, with partners, or incorporated.

The information provided is critical for consultants' success--such as a general profile of an IEEE consultant; top areas of consultant services; and the median hourly rate consultants charge. This Report is one of a kind, and we believe it should be in the library of all IEEE independent consultants.

Purchase the [IEEE-USA Consultants Fee Survey Report—2018 Edition](#) today!



It's Not Too Late to Attend the IEEE-USA Consultant Workshop in Melbourne, FL

The Alliance of IEEE Consultants Network Coordinating Committee (AICNCC) wants to let you know that they are collaborating with the IEEE Melbourne and Canaveral (Florida) Sections to conduct a full day consulting workshop on Saturday, October 27. Click [here](#) for [registration information](#).

This full-day workshop will cover topics that interest both novice and experienced consultants providing insight and tips on how to be a successful independent consultant. Presentations include advice on networking, overviews of how to run a successful consultant practice, and financial advice to help better manage periods between contracts.

We're calling on all those IEEE member in Florida who are considering entering the gig economy to attend our workshop. The information provided will put you a step ahead of your peers. Again, click [here](#) for [registration information](#).

Should Consultants Manage Company Employees?

A recent web post from the [Society for Human Resources Management \(SHRM\)](#), the world's largest HR professional society, provides guidance to its members about whether they should allow independent consultants to supervise regular employees. Read, "[Can an independent contractor or a consultant manage company employees?](#)" to see what they advise.



The GIG ECONOMY

From The Institute

Top-Paying Jobs in the Gig Economy are in Tech

As employers look more to consultants and freelancers, our "Gig Economy" continues to show itself as another work option for technology professionals. [The Institute](#) says that the top paying jobs or gigs are in the tech field. Click [here](#) for the details.



Best Gig Economy Apps: 50 Leading Apps

Find Work and Live the Gig Economy Lifestyle

This list of [Gig Economy Apps](#) are mostly directed at millennials looking to work multiple, short-term, low-skilled jobs (gigs). However, engineering consultants may want to scroll through this [blog post](#). One or two Apps might benefit *all* independent consultants.

AICN Newsletter

The Quarterly Publication of the Alliance of IEEE Consultants Networks

4th QUARTER 2018



You Still Have Time to Renew (or Start) Your Consultant Finder Subscription...

In early September, the IEEE-USA Consultants Database became the [IEEE-USA Consultant Finder, powered by IEEE Collabratec](#). Many of you have checked out the updated service, and have already renewed your subscriptions. But some current subscribers have yet to visit, review their profiles, and renew their subscriptions. If that's you, not to worry—you still have time! 2018 is ending, but IEEE offers a short grace period after the New Year, before we begin removing profiles of members who did not renew their subscriptions. So act now! [Renew your subscription](#), review your profile, and add your picture!

IEEE-USA has started an aggressive marketing effort for this service using Google ads words, and other methods to get the word out to clients looking for consultants/freelance engineers.

Unfamiliar with this Service?

The IEEE-USA Consultant Finder allows IEEE members who work as consultants to display their profiles on a publically facing website, where potential clients can use simple and advanced search tools to find them. Clients can post consulting assignments on the site for free; and they have the option to download full consultant profiles.

The IEEE-USA Consultant Finder also has great visual features, making it easy to use. Web crawlers can search Finder to find different consultant profiles. And the service is now more friendly to international consultants (those outside of North America) to post their profiles and attract clients. And, of course, this service will continue to be free for clients, project managers and HR professionals to search for consultants to hire.

We would like every IEEE member to check out the IEEE-USA Consultant Finder and get in on the gig economy. Log into your IEEE Account, add the [IEEE Consultants Network Membership Premium](#) to your cart, and make the purchase. Completing those steps will enable you to list your IEEE Collabratec profile in the IEEE-USA Consultant Finder.

The new visual aspects of this new website makes the IEEE-USA Consultant Finder easier for clients, project managers and HR professionals to search for a consultant, or [post consulting or contract assignments](#).

Check out the recorded webinar — [All You Ever Wanted to Know About the New IEEE-USA Consultant Finder](#) — for an overview of the service's new features. ■

For questions, comments or submissions
please contact Daryll Griffin at +1 202 530 8337
or d.r.griffin@ieee.org.

<https://ieeeusa.org/careers/consultants/>

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AICNCC Receives Outstanding Service Award

The IEEE-USA Alliance of IEEE Consultants Networks Coordinating Committee (AICNCC) congratulates its own Hermann Amaya for being awarded the Outstanding Service Award by the Florida West Coast Section (FWCS), and the IEEE Florida Council, at the FWCS 62nd Anniversary celebration. Congratulations, Hermann! IEEE-USA and IEEE appreciate all your hard work and efforts for IEEE.

Another Consultant's Blog

In organizing and gathering information for this newsletter, IEEE-USA staff browse the Internet looking for interesting stories to publish. Often, we come across interesting blogs and posts that we want to share with you. Recently we came across this blog post — [“Are You Prepared to Meet?”](#) — Scroll down to the 26 September 2018 post. It's worth a peek—and definitely worth your time.



The GIG ECONOMY

Should You Become a Consultant?

The Alliance of IEEE Consultants Networks Coordinating Committee (AICNCC) has been partnering for the past few years with local networks to hold full-day consulting workshops. During these workshops, the committee networks with many would-be consultants. The question most often asked is “Should I become a full-time consultant?”

The following article, [“*Engineering in the gig economy: What are the pros and cons?*”](#) gives a brief overview of the benefits and challenges AICNCC members share with our workshop attendees. Check it out.

IEEE★USA SmartBrief

An eye on Washington for Science and Tech Professionals

IEEE-USA publishes the *IEEE-USA SmartBrief*, a weekly newsletter that provides insight on government policy, technology trends and career development. Here is a recently published story consultants may find of interest:

- [Cybersecurity, data positions among most in-demand tech jobs of 2019](#)

IEEE-USA E-Books Make Great Gifts for Experienced or Would-Be Consultants

IEEE-USA Consultants Fee Survey Report—2018 Edition

Since 1972, IEEE-USA has conducted surveys of U.S. IEEE members' compensation. It implemented separate surveys, focusing on consultants' compensation, in 1998. Except for the years 1999-2001, 2003, 2005 and 2008, IEEE-USA has published this report. With the exception of 2009, all surveys were stand-alone surveys. All findings in this report represent only those IEEE members who identified themselves as self-employed consultants. For purposes of this survey, IEEE-USA defines such participants as the 457 individuals who indicated that 50 percent, or more, of their consulting hours comes from working independently, with partners, or incorporated.

The information provided is critical for consultants' success—such as a general profile of an IEEE consultant; top areas of consultant services; and the median hourly rate consultants charge. This Report is one of a kind. It should be in yours and in the libraries of all IEEE independent consultants.

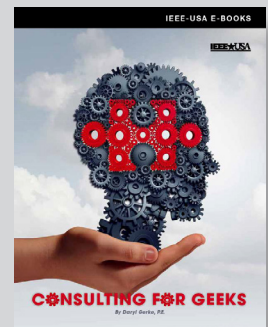
Purchase the *IEEE-USA Consultants Fee Survey Report—2018 Edition* today! Member \$29.95 Non-Member \$49.95. Go to the [IEEE-USA Shop](#).

Consulting for Geeks

Thinking about consulting, but not sure where to start? Already consulting, but need some advice? IEEE-USA has a publication that may help. IEEE-USA E-BOOKS is offering *Consulting for Geeks*, written by author and consultant Daryl Gerke. It is now available for only \$2.99 for IEEE members.

The focus of *Consulting for Geeks* is on how to become a small, independent consultant. Daryl Gerke, P.E., is a self-described “corporate misfit,” who started and ran a successful consulting engineering practice for almost 40 years (30 years full time), with his late business partner, Bill Kimmel, P.E., Gerke's secret mission is to help fellow engineers (or anyone else interested in consulting) enjoy life as a consultant. In this e-book, he discusses management versus technical consulting, ways to attract clients, and things to consider when starting a new practice.

Go to the [IEEE-USA Shop](#), and purchase this informative e-book on consulting.



Association Health Plan Update - December 2018

BY LYNN KOBLIN, CAE

Americans who purchase their own health insurance are just learning about plan options that may be more affordable than ACA-compliant plans, beginning in 2019. Small businesses owners, sole proprietors, or consultants may be eligible to join Association Health Plans. This type of insurance model is emerging; and it is not entirely ready for “prime time” distribution across the country. Some AHPs are already enrolling common communities members, while some states are not accepting the AHP model at all.

What is an Association Health Plan?

On 19 June 2018, the U.S. Department of Labor [expanded regulations](#) for Association Health Plans (AHPs). Businesses within a common geography, or common interest, may form an AHP. Now, sole proprietors, also called “working owners,” may participate in the same AHPs as firms with employees. A motive to join an AHP is the potential to drive down the insurance premium cost prohibitive to many small business employers, by aggregating them into larger pools of insureds, with similar characteristics. A premium cost savings, or access to broader benefits derived from an AHP situation, might also enable small business employers to offer a health insurance benefit; or to afford an increase in their contribution. This group-purchasing model could also help small business employers become more competitive with large firms, and retain top-notch staff.

Who can form an AHP?

Professional associations may offer AHPs, but must also provide at least one other sustainable purpose. An article in *Healthcare Law Today* stated, [“Notably, the Final Rule provides no definition of just what a “substantial business purpose” might be. Instead, the Preamble notes it might be sufficient if the bona fide group or association, in addition to its insuring activity, convened conferences, or offered classes or education materials on “business issues of interest” to AHP members, or served as a standard setting organization; or engaged in public relations activities, such as advertising, education or publishing on business issues of interest to association members. The only proviso is that the activity be “substantial enough that the association would be a viable entity, even in the absence of acting as a sponsor of an AHP.”](#)

States will regulate AHPs. There could be a variety of required consumer protections, or lack of protections, depending upon the States’ insurance regulations. For example, new insurance policies outside of Obamacare do not have to comply with its [ten essential benefits](#). The American Academy of Actuaries cautioned consumers to be alert to those protections, saying, [“While AHPs may save money if they do not have to bear the costs of these consumer protections, AHP enrollees may not realize they lack these protections until the time of claim, when it is often too late for recourse.”](#) In addition, actuaries were concerned about AHPs ever reaching the critical mass needed to achieve cost efficiency, compared to HMO plans, which are more sizeable.

Continued on pg. 5

Continued from pg. 4

At the time of this writing, AHPs are not available on a nationwide basis, in the practical sense. [Eleven states, and the District of Columbia](#), filed suit against AHPs. The states engaged in the suit are concerned about new AHPs bypassing the essential coverages that are mandatory in Obamacare. However, numerous trade associations are looking into the opportunity. The Financial Services Institute has spearheaded The Coalition to Protect and Promote Association Health Plans, a group of [16 organizations](#), to develop standards and principles to secure the AHP model. Some trade associations recently established AHPs, based on common geography, or industry. The [Nebraska Farm Bureau](#), [Transcend Michigan](#), and the [CCHPA](#)--Clark County Health Plan Association, in Nevada, are among them. Other large trade organizations, such as the National Association of Realtors, the National Association of Home Builders and the [Nebraska Dental Association](#) make note on their respective websites that they are reviewing the AHP opportunity.

As of this writing, the AHP insurance model has a promising, but unproven future in the U.S. insurance market. IEEE Member Discounts Department welcomes IEEE members' comments on this topic at memberdiscounts@ieee.org.

Freelancer Resources

The Freelancer News website (<https://freelancernews.co.uk/freelancer-resources/>) lists websites freelancers and consultants may find useful. Many are United Kingdom websites, but we hope you will find at least a few of them helpful, and of interest.

PCG Freelance Association – www.pcg.org.uk

Find Freelance Projects – www.freelancer.co.uk

Dropbox – Your stuff, anywhere – www.dropbox.com

Harvest – Time Tracking – www.getharvest.com

Pandle – Free Cloud Bookkeeping Software – www.pandle.co.uk

Trello – Get Organised – <https://trello.com>

Oh, Don't Forget – Never forget anything again – <http://ohdontforget.com>

Remember The Milk – Another No Forget Service – <http://www.rememberthemilk.com>

Toggl – Time Tracking – <https://www.toggl.com>

FreshBooks – Cool Accounting Software – <http://www.freshbooks.com>

GroupMap – Online Brainstorming – <http://www.groupmap.com/>

Bidsketch – Bid Proposals – <http://www.bidsketch.com>

UK Freelance Rates Calculator (web developers/design) – <http://ournameismud.co.uk/frag>

Your Rate – Calculate Your Rate – <http://www.yourrate.co/>

AIRV – Need your copy translating to a different language? Check out <http://www.airv.co.uk>