Checklist for Setting Up a Business in England

TENDRING4 GROWTH TRAINING SUITE.

Registering Your Business

Decide on your business structure:

- Sole Trader (simplest option for home businesses)
- Limited Company (offers liability protection but has additional responsibilities)
- Partnership (if working with another person)

- [ ] Register your business with **HM Revenue & Customs (HMRC)** for tax purposes.
- [ ] If forming a Limited Company, register with **Companies House**.
- [ ] Choose a unique business name and check for trademark conflicts.

Check for Legal & Planning Permissions

- [ ] Check with your local council if you need planning permission to run a business from home.
- [ ] If renting, review your tenancy agreement and get approval from your landlord.
- [ ] Check mortgage terms to ensure home business operation is permitted.
- [ ] Register with your local council if your business involves food production (food hygiene certificate required).
- [ ] If running a childminding, beauty, or health business, check for additional licensing requirements.

Tax & Financial Obligations

- [ ] Register for Self-Assessment Tax with HMRC if operating as a sole trader.
- [ ] Keep detailed financial records for income and expenses.
- [ ] Understand what business expenses can be claimed (eg home office, internet, utilities, business insurance).
- [ ] If your annual turnover exceeds £85,000, register for VAT.
- [ ] Set up a business bank account to keep personal and business finances separate.
- [ ] Consider using accounting software or hiring an accountant.

Business Insurance Requirements

- [ ] Take out Public Liability Insurance if clients visit your home.
- [ ] Consider Professional Indemnity Insurance if offering professional advice or services.
- [ ] If selling products, consider Product Liability Insurance.
- [ ] If you have employees, you must legally obtain Employer's Liability Insurance.
- [ ] Contact your home insurer to inform them of your business activities (you may need business cover added to your home insurance policy).

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Data Protection & GDPR Compliance

- [ ] Register with the Information Commissioner's Office (ICO) if handling customer data.
- [ ] Ensure customer information is stored securely (eg encrypted cloud storage).
- [ ] Create a privacy policy if collecting personal data via a website.
- [ ] Train yourself or employees on data protection best practices.

Health & Safety Compliance

- [ ] Conduct a home workplace risk assessment.
- [ ] Ensure fire safety measures are in place (eg smoke alarms, fire extinguishers).
- [ ] Check ergonomic setup of workspaces (eg desk, chair, computer setup).
- [ ] If storing hazardous materials (eg chemicals for beauty businesses), follow Health & Safety Executive (HSE) guidelines.

Licensing & Permits (if applicable)

- [ ] Check trading laws if selling handmade goods (eg labelling requirements, product safety standards).
- [ ] Obtain a food hygiene certificate if operating a home-based food business.
- [ ] Register trademarks or patents if needed to protect business ideas or products.
- [ ] Apply for music or performance licences if applicable.

For additional support, consider consulting a small business advisor or accessing government resources such as Gov.uk and HMRC guidance.

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