

# **Key Contacts and Organisations for Business Startups**

## **Introduction**

When starting your new business, there are certain organisations that you must contact before you start trading. This will help make sure your business is set up legally from the beginning.

There are also various other organisations that you may need to contact, depending on your business sector, activities, or legal structure, as well as your personal circumstances.

When planning your new business, allow enough time to contact and receive responses from all relevant organisations so all necessary permissions are in place before trading commences.

In this guide, we'll take you through the organisations that you will need to contact, and explain when and how to do this.

## **Key contacts for businesses in all sectors**

You may need to contact the following organisations when starting up, depending upon your business's legal structure or activity:

### **HM Revenue & Customs**

All sole traders and ordinary partnerships must contact [HM Revenue & Customs \(HMRC\)](#) to register for tax self-assessment when starting up. If you don't register, you could face a penalty of £100 and further penalties for trading illegally and not paying tax.

If you're planning to employ staff, you need to register as an employer with HMRC before the first payday. This applies even if the business has only one employee, for example if your business is a limited company and you're its only employee.

You may also need to register for VAT, depending on the projected turnover of your business. Penalties for late registration include fines and liability for VAT that should have been charged. [Find out more](#) about how and when to register for VAT.

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## Companies House

When starting up, private limited companies, limited liability partnerships and community interest companies must be registered with Companies House. Further information is available [here](#).

## Bank

You will usually need to set up a business bank account so that payments can be made into an account in the name of your business. If you plan to operate as a sole trader under your own name, you can technically use a personal account. However, some banks do not allow this, and in any case it is good practice to keep your business and personal transactions separate, both for practical purposes and to avoid any problems if HMRC ever investigates your business.

## Charity regulator

If you want to register as a charity, you need to determine your ‘charitable purpose’, decide on a legal structure, draw up your governing document and appoint trustees.

In England and Wales, organisations can apply to register as a charity via the Charity Commission for England and Wales, using an [online application form](#).

Required contacts depending on your business sector

## Sector regulators

If you plan to operate in a strictly regulated sector, you may need to register with the appropriate regulator before starting to trade.

Some regulatory bodies are UK-wide, while others vary according to where in the UK your business is located.

Examples of businesses that may need to register include:

- Financial services, such as insurance brokers and accountants.
- Care providers, such as nurseries and residential care homes.
- Healthcare services, such as community pharmacies and occupational therapists.
- Legal services, such a solicitor or a patent attorney.

## Local authority contacts

Local authorities enforce regulations concerning a wide variety of business activities. You may need to contact one or more local authority departments depending on your business sector or

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activity. You should consult your own local authority for advice and guidance, as local rules and responsibilities may differ from area to area.

Some of the main regulatory functions of local authorities include:

- Business rates.
- Planning and building control.
- Alcohol and entertainment licensing.
- Food hygiene and safety.
- Waste disposal.

As well as issuing compulsory licences and permissions, local authorities are also a useful source of business and trading advice.

## Other organisations you might need to contact

### Insurance providers

Your new business will require insurance cover of some kind. You can contact insurance providers directly for quotations and policy details, or these can be provided by insurance brokers.

Some types of insurance cover, such as employers' liability insurance and vehicle insurance, are legally required. Other insurance requirements vary according to your business activities.

You will need to contact your home insurance provider if you are planning to trade from a home base. You must hold adequate insurance cover for home and business purposes.

### Mortgage provider or landlord

If you are planning to operate from a home base, you should inform your mortgage company or landlord to check this is allowed under the terms of your mortgage or tenancy agreement.

### Information Commissioner's Office

Your business may need to process personal information (such as customer records) or use CCTV for security purposes. In that case, you must pay a data protection fee to the Information Commissioner's Office. [Find out more.](#)

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### Environmental regulators

Waste water produced by your business is classed as 'trade effluent' and you may require formal consent from your water company to dispose of it in public sewers. You can check whether you need trade effluent consent by contacting your local water company.

You must ensure any trade waste you produce in the course of your business is properly and safely disposed of. If you plan to dispose of it yourself by transporting it to a waste collection centre, you must register with the [Environment Agency](#).

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