



Business Start-up & Development Toolkit

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Introduction

Bristol City Council has developed this Business Start-up & Development Toolkit as part of its ongoing commitment to supporting the city's economy. Although primarily intended to support businesses linked to Bristol's vibrant and diverse range of high streets/local centres, there is a wealth of information that is relevant both to anybody starting – or thinking of starting – a business, and to those developing their enterprise.

Much of this document's content derives from the advice generously provided by local businesses, business advisors and traders' groups during a period of consultation, and the council is grateful for their ongoing input and continued support – please see below. As a live document it will be updated on a regular basis; any comments, suggestions or amendments should be emailed to business@bristol.gov.uk.

Acknowledgements

This document clearly demonstrates the willingness of members of Bristol's small business community to cooperate and to share their knowledge and expertise. Thanks therefore, in no particular order, to: BRAVE Enterprise; Make More Margin; Gordon Montgomery; Bracey Interiors; JPW Consulting; Post Office Retail; Papadeli; Amy Morse; Liz Kew; South West Investment Group; 1977 Design & Brand Consultancy.

Developing a Business Plan

A business plan is like a road map. If you have a clear idea of where you want to end up you have a much better chance of reaching your destination. The clearer your ideas are the more others such as advisors, banks etc. are likely to support your business. A good business plan will describe plainly what the business intends to achieve and how. It will demonstrate evidence that there is sufficient potential customer demand for the product or service at the proposed price points, and contain accurate costings and financial forecasts. See: www.gov.uk/write-business-plan.

Your business plan can also help to provide your business with its overall identity as well as reminding you of the direction the business is heading. So make use of it as the business develops and refer to it to keep you on track – if your business begins to fail you might find that you have lost touch with original ideas and targets. Maybe the business plan requires some rethink but do not change it significantly without getting advice – remember your financing was based on the soundness of a plan so check with funders before changing tack.

Do make sure that you write a realistic and honest plan. It takes time to get any enterprise off the ground and to develop a customer base. Remember that shoppers and potential customers will often look and not necessarily buy on their first or second visit. People often need time to shop around for the best deal as well as getting the funds together before making a purchase.

Your first three months or so might see lots of outgoing costs and nothing coming in from sales so you should not assume that you will have sales from day one. Build in a buffer in your financial planning

from the start of trading, as this will show banks and advisors that you have thought carefully about the difficulties of starting out in business.

Carrying Out Business and Market Research

Market research is vital; lack of understanding of their market place is a common reason for businesses to struggle or fail. So before starting up your business, speak to as many potential customers as possible. Do not rely on the opinions of friends and family alone, as they may not be representative of the general public through being either over protective or overly enthusiastic about your idea.

Find out whether there is a demand for your product or service from independent people; where they would like to purchase it from and when and how often they are likely to make such a purchase. It is unlikely that everyone in Bristol is a potential customer, so think carefully about what sort of people to target as your priority and research the opinions and behaviour of people fitting this profile.

You also need to find out about your competitors and how well the demand for your product or service is already provided for in your target area. This research can be done through a number of ways, e.g. street surveys or using social media. You can also seek opinions of customers who use competitors, or do some mystery shopping with your potential competitors to discover their strengths and weaknesses.

If you are going to operate from a property that will be reliant on passing trade, before committing to one it is also very important to monitor footfall at different times of the day and note the type of people who are going past to see if the location is suitable.

This page of the council's website – www.bristol.gov.uk/highstreets – provides further resources and links that may be useful, including sources of data on potential customers such as neighbourhood profiles, the Bristol Quality of Life survey, consumer classification tools (such as Acorn and Mosaic) and the *Who Feeds Bristol?* report.

Your business name is a powerful asset and you want to ensure you can both use it and protect it. At the research stage, check out whether or not you are infringing on anyone else's rights to use that name. A good starting point would be to:

- Check the Register of Limited Companies at Companies House to see if anyone has a limited company with that name already. See www.companieshouse.gov.uk and search online to see if anyone is trading under it. If you need a supporting domain name for a website, you can find out if it is available on websites such as Nominet (www.nominet.uk/domains), Dot UK (www.theukdomain.uk), or 123-Reg (www.123-reg.co.uk/domain-names)
- Consider commissioning a trademark search to see if you would be infringing anyone's trademark, see www.gov.uk/how-to-register-a-trade-mark. You can find out more about protecting your business name at www.gov.uk/intellectual-property-an-overview.

Business Finance

Sales Forecasts

To succeed in business you need a sales plan which describes and quantifies over a period of time how sales of your products or services will be made and to whom. The plan must include information about your business and customers.

A sales forecast predicts how many units of a product or service will be sold over time, such as on a monthly basis. This can then be multiplied by the price of each unit to give you a prediction of how much money you might receive from customers each month. The total amount of money gained from customers is known as the business 'turnover'. Some businesses are quite seasonal so consider if your turnover is likely to fluctuate with the time of year.

It is hard to forecast the future with pinpoint accuracy of course, especially before you have started. It may be helpful to do more than one forecast – one with sales going as well as they reasonably could be predicted to go, and another that assumes sales are going as slowly as you feel they could go in the worst-case scenario. Reality is likely to fall somewhere in the middle of these two extremes. If you are seeking funding from a bank or other agency, they will expect to see your projected business turnover supported by calculations based on sales forecasts.

Before going any further you will need to consider a break-even analysis. The break-even point of a business is the level of output or sales at which the income received by the business is exactly the same or equal to the cost of making and selling your product. The most important objective for any business is, at the very least, a break-even point, although making a profit would naturally be better. The process of calculation is the same no matter what the product or service is. See

- <https://www.thebalance.com/how-to-do-a-breakeven-analysis-1200834>
- <https://startups.co.uk/how-to-calculate-your-break-even-point/>.

Costings

In addition to sales forecasts you also need to work out your costs. It is usual to work out a list of start-up costs, i.e. all the things you need to spend money on in order to get into a position to begin trading, and it would be usual to calculate this on the same period as your sales forecast, e.g. monthly. The total of this list relates closely to how much money you will need to find to start up. If you do not already have all the money, you may need to consider obtaining funding.

You also need to think about how much money it will cost to run the business once it has started. This can often be the most crucial stage of business start-up, for lots of new businesses find that they haven't really considered how much income they actually need to cover the bills. Be hard-headed – *business like*. If a business doesn't set up to make money from the beginning, it is then little different from a hobby, and an expensive one at that.

Finally, you need to think about how much money you need to take out of the business to live on each month to pay for your own living costs. Money you take out of the business to live on is usually known as 'drawings'. Together, the sales forecasts and the costings can then be used to create a cash flow forecast.

Cash Flow

Managing your cash flow is vital for business survival and growth. To run your business effectively you need to balance the timing and amount of your costs with those of your income. Cash flow forecasting enables you to predict peaks and troughs in your cash balance.

On a typical cash flow forecast, the projected turnover for each month is shown coming in at the top of the form. This should match the figures generated by the sales forecast. Underneath, all the expenses due to come out in that month, and any drawings you plan to take, are also listed. The surplus or deficit for each month is calculated and the effect of the surplus or deficit on the business bank account is shown. If there is an unworkable deficit predicted then you can see if you can come up with a more favourable plan perhaps by securing loan or overdraft facilities, by cutting costs, or by altering the timings of purchases.

It is normal for bank loan providers or investors to request a 12 month cash flow forecast along with your business plan. There is further information about cash flows on this site:

www.startuploans.co.uk/cash-flow-forecast-template.

Sources of Funding

If you are looking for business loan finance to start or expand your enterprise in the Bristol area there are various sources of finance available.

Mainstream bank lenders include:

Bank of Scotland:	bankofscotlandbusiness.co.uk	0345 6060286
Barclays:	barclays.co.uk/businessbanking	0800 515462
Co-op:	co-operativebank.co.uk/business	0345 7213213
HSBC:	business.hsbc.co.uk	0345 7606060
Lloyds:	lloydsbank.com/business	0800 0560056
NatWest:	business.natwest.com	0345 7114477
Royal Bank of Scotland:	rbs.co.uk/business	0345 6002230
Santander:	santander.co.uk/uk/business	0800 0851805
TSB:	tsb.co.uk/business	0345 8353858

Non-mainstream lenders/other sources of funds include:

Al Rayan Bank (Sharia compliant):	alrayanbank.co.uk	0808 1598759
Allied Irish:	aibgb.co.uk/business	0117 9731306
Bank of Ireland:	bank-of-ireland.co.uk	028 90433000
Charity Bank:	charitybank.org	0173 2441900
Clydesdale:	cbonline.co.uk/business	0800 7560800
Cynergy Bank	cynergybank.co.uk	0345 8505555
Metro Bank	metrobankonline.co.uk/business	0345 0808508
Triodos:	triodos.co.uk/en/business	0330 3550355
Yorkshire Bank:	ybonline.co.uk/business	0800 0323971

There is also the British Business Bank which, among other things, produces/administers:

- A Business Finance Guide in association with the Institute of Chartered Accountants in England and Wales (ICAEW): www.thebusinessfinanceguide.co.uk/
- And a Finance Hub: <https://www.british-business-bank.co.uk/finance-hub/>

T: 0114 206 2131

E: info@british-business-bank.co.uk

W: www.british-business-bank.co.uk

Business Angels

A Business Angel investor uses their personal disposable finance and business or professional experience to invest in the growth of a small business, generally in start-up or early stage. Angel investors can make investments on their own or as part of a group or syndicate. See The UK Business Angels Association at www.ukbusinessangelsassociation.org.uk.

Lenders who may help when a bank or other financial institution is not feasible

If one of the lenders above refuses your application and you get evidence of that in writing, you can then apply to:

- The Fredericks Foundation; see www.fredericksfoundation.org
- South West Investment Group (SWIG), a not-for-profit organisation supporting small and medium sized businesses; see www.swigfinance.co.uk

The Start-up Loans Company is a UK Government-funded scheme; see www.startuploans.co.uk. It is delivered through a network of approved partners including SWIG and Outset Finance (www.outsetfinance.com).

Crowd Finance/Crowd Funding

These are terms used to describe a cooperative approach by people who network and pool their money and other resources together, usually via the internet, to support ideas proposed by other people or groups/organisations. Sometimes referred to as 'crowdsource funding' or 'equity crowdfunding' there are a growing number of on-line platforms that might be worth investigating, including:

www.crowdfunder.co.uk

www.fundingtree.co.uk

www.fundsurfer.com

www.ukcfa.org.uk

Peer-to-Peer Lending

This option is fast becoming a viable alternative to traditional ways of borrowing (or investing) money. Borrowers generally apply for finance online before being credit-checked and issued rates that vary depending on financial status and the amount and timeframe of the loan. Some suggested sites to explore:

www.assetcapital.co.uk

www.fundingcircle.com/uk

www.rebuildingsociety.com

Funding for young people

If you are aged 18 - 30 the Princes Trust may be able to work with you to turn your business idea into reality. See www.princes-trust.org.uk/help-for-young-people/support-starting-business or phone 0800 842842.

Funding for ex-military personnel

If you are a former member of the armed forces, you may be eligible for help through the Royal British Legion. See www.civvystreet.org or phone 0800 0098015.

Funding for the disabled

This site may provide some leads: www.disability-grants.org/business-grants-for-the-disabled.html

Business Structures, Record Keeping and Accounting

There are different business structures you can operate under such as sole trader, partnership, limited company or a co-operative. You can find out more about the requirements and obligations of each format here: <https://companieshouse.blog.gov.uk/2018/07/18/choosing-the-right-business-structure/>.

Regardless of which business format you choose, you will need to let Her Majesty's Revenue & Customs (HMRC) know that you have started to trade, and also keep proper records for your business. This means keeping all receipts, invoices and records such as bank statements, business diaries and mileage records for 5 years after your last tax return date. You must be able to work out and demonstrate how much money has entered and left the business. This is both to enable the necessary returns to government agencies, and for you to see whether or not you have made a profit.

For accounting purposes, it is advisable to keep business monies separate from your personal money and to open a separate business account. HMRC provides free support, for example through online webinars covering matters such as record keeping, completing self-assessment tax returns, taking on staff, setting up a limited company and operating with and accounting for VAT; see www.hmrc.gov.uk/webinars/index.htm. If in doubt over these issues, you may wish to seek advice from a qualified accountant; this link about choosing an accountant might therefore be useful: www.startupdonut.co.uk/tax-and-national-insurance/accounting-and-bookkeeping/choose-and-use-accountants-and-lawyers.

Marketing and Branding

How will you market and communicate your product or service to potential customers? It is important to clearly identify what message you want to send, and to ensure that message gets sent through a communication channel that your customers are likely to use. You need to be talking where your customers are listening!

Think through the 'Ps' of the marketing mix: Product, Price, Place, Promotion (you could add 'People' to the list). This link has a useful video on how each 'P' works together: www.bbc.co.uk/education/guides/zw987ty/video.

Locally, potential sources of support include: BRAVE Enterprise (see *Business Support and Training* section below); Bristol Independents (www.bristolindependents.co.uk); the Bristol Pound (www.bristolpound.org); and Indies in Bristol (www.twitter.com/indiesinbristol).

Few high street/local centre businesses are purely local in scope, as people visiting Bristol from elsewhere may need your products and services. They may search the internet to see where they can obtain them even before they arrive here. It would be advisable therefore to consider to what degree online marketing could benefit your business.

Digital marketing may be through your own website, through social media or through both. With social media establishing a presence on the likes of Twitter and Facebook is inexpensive and can allow you to communicate directly with your customer base; it does not necessarily have to be complicated to be effective. This link may be worth investigating: www.marketingdonut.co.uk/marketing/online-marketing.

You can also list your business on online directories, such as:

www.business.yell.com

www.findbristolbusiness.co.uk

www.365bristol.com/business-directory

www.bristolpost.co.uk/directory/landing

Also consider registering your business with Google (www.google.com/intl/en_uk/business) and alerting review sites such as www.bristol247.com. It is obviously more desirable to control the initial information these directories hold about you, rather than let a third party add it for you.

'Brand' has come to mean so much more than an identifying mark or logo; it has become central to the relationship shaped with your audience and so is a vital factor in every business. Therefore, any attempt to understand your business brand, no matter how simply, can only be a good thing; the clearer a business understands and communicates its value to people, the more appealing its offer. This blog provides a few pointers to consider: www.thestartupmag.com/budget-branding-startups.

Market Trading

Market stalls are relatively affordable and can act as a great test-bed or incubation unit for new businesses. There are a growing number of indoor and outdoor street markets in Bristol, ranging from the award winning ones at St Nicholas in Corn Street to the Tobacco Factory in North Street, Southville. See these links for further information:

- www.bristol.gov.uk/markets
- www.nmtf.co.uk/starting-up/.

Finding a Suitable Property

Information about available empty properties can be found at:

www.bristolandbath.co.uk/property-search

www.shopproperty.co.uk

www.propertylink.estatesgazette.com

www.rightmove.co.uk

Information on vacant units owned by the council can be found at www.bristol.gov.uk/property.

Funky Spaces is a platform for work, event and community spaces with a commitment to 'doing good': www.funkyspaces.co.uk/cities/bristol.

Another way to find a suitable property is to simply visit areas you're considering opening your business in to see what 'To Let' signs are up, and then contact the landlord/property agent. You will then be able to ask questions about the existing planning 'Use Class' of the premises, amount of business rates payable, length of lease etc (see below).

Before approaching a property owner or agent have a clear idea of what exactly you want to do, where you would like to do it, what size unit you need and for how long you want it for. You need to be able to demonstrate that you have a clear idea (your business plan) of what you want to achieve, and why it will be a good proposition for the property/landlord.

Agreeing a Lease with a Landlord

Your agreement with the property owner or landlord should be in writing. The lease should set out both your responsibilities and the landlord's. Read the small print on any lease contract to see exactly what you are agreeing to; for example, some lease agreements ask you to maintain just the interior décor, whereas others may ask you to take on full repairing responsibilities for the whole building.

At this stage, and before the signing of any agreement, you might find that the landlord or owner of the property will want a deposit or to see evidence of financial security. Some rental deposits could be as much as 3 or 6 months' deposit, potentially a hefty sum for a business start-up. Do make sure that you can cover a deposit or, if required, provide hard proof of financial ability to pay – this could be in the form of an accountant's reference, personal guarantee or bank statements showing available funds.

A long lease may be desirable from the point of view of stability, however you also need to consider for how long you are tied into the lease should the business not work out as anticipated and what effect that could have on your finances. There could be penalties for an early exit from a lease arrangement.

Before agreeing your lease make sure that you take advantage of advice that might be available from your bankers or financiers (some will have free expert advice); after all they want to make sure they are making a sound investment and want their return on any loans they make to your business. Similarly, if you take up membership of representative bodies like the Federation of Small Businesses check to see if they can also give you free legal advice. *If you are in any doubt about your legal obligations, you should take advice from your business adviser or solicitor.* Solicitor listings are available via www.lawsociety.org.uk/find-a-solicitor.

Temporary leases

To promote the use of temporary leases, the UK Government has produced a model lease agreement known as a Meanwhile Use Lease, see www.gov.uk/government/collections/meanwhile-use-leases-and-guidance-for-landlords. The intention is to provide an industry standard legal instrument to minimise administrative and legal costs for both landlords and tenants and to enable temporary occupation (or 'meanwhile' or 'pop-up' activity) to take place as soon as possible and without the need for lengthy legal procedures. However, both parties should ideally seek legal and professional advice in every case before signing.

The Code for Leasing Business Premises aims to promote fairness in commercial leases, and recognises a need to increase awareness of property issues, especially among small businesses, ensuring that occupiers of business premises have the information necessary to negotiate the best deal available to them. See

www.bpf.org.uk/sites/default/files/resources/The%20Code%20for%20Leasing%20Business%20Premises%20in%20England%20and%20Wales%202007%20%E2%80%93%20full%20suite%20of%20documents.pdf.

If you need to employ a professional surveyor for advice and guidance then do so early on in the process. This website gives advice on finding a surveyor: www.rics.org/uk.

For potential temporary spaces see also Appear Here at www.appearhere.co.uk and Meanwhile Creative at www.meanwhilecreative.co.uk. Although not Bristol-focused and perhaps not particularly kept updated regularly, these sites might provide useful further information: the Meanwhile Foundation at www.meanwhile.org.uk; the Empty Shops Network at www.emptyshops.wordpress.com/about.

Business Rates

Business Rates are calculated by multiplying the rateable value of a property with a 'multiplier' set by central government. This is currently 50.4p of rateable value, or 49.1p for smaller businesses in properties with a rateable value of less than £51,000. Each business property has its own value that is determined by factors such as size, type and location of the property. If you would like to know the rateable value (RV) of an individual property, go to the Valuation Office Agency website at www.voa.gov.uk.

The Business Rates regime and the reliefs available change periodically so it would be as well to bear this in mind in terms of your future financial planning. Currently, businesses who apply for Small Business Rate Relief are entitled to 100% relief for properties with a RV of up to £12,000. The rate of relief will gradually decrease from 100% to 0% for properties with a RV of between £12,001 and £15,000.

If you're in more than one building you could still be entitled to Small Business Rate Relief if your main building has a RV of less than £15,000, your other buildings each have a RV below £2,900, and the total of all the buildings is less than £20,000 (the relief being calculated on the RV of the main building only).

Between April 2019 and April 2021 certain retail premises may be able to get a business rates discount. The discount will be provided to eligible occupied retail properties with a rateable value of less than £51,000.

Registered charities, community amateur sports clubs, not-for-profit groups and community organisations may be eligible for both Mandatory and Discretionary Business Rate Relief.

See www.bristol.gov.uk/rates for full details on business rates, including the above relief schemes.

Planning and Use Classes

The key to achieving a successful result in terms of gaining planning approval is making sure that the proposed activity matches the existing planning 'Use Class' of the premises: A1 – Shops; A2 – Financial & Professional Services; A3 – Restaurants & Cafés; A4 – Drinking Establishments; A5 – Hot Food Takeaways; and so on. It is generally the case that you will need planning permission to change from one use class to another, although there are exceptions. Further information on the relevant legislation – the Town and Country Planning (Use Classes) Order 1987 – can be found at www.planningportal.gov.uk/permission/commonprojects/changeofuse, and further detail on BCC's planning application process can be obtained from www.bristol.gov.uk/planning.

Insurance

Once you have the keys to a property, you immediately become responsible for all the people who enter the building. If you want the public in your building, you must get Public Liability Insurance for a minimum of £5m per claim. It is as well to compare different insurers to get the best quote for your activity (visiting comparison sites such as Simply Business, Go Compare and Confused should be a good place to start). Other types of business insurance that may be needed include:

- Employers liability, needed if you have staff
- Product liability, desirable if you make products
- Professional indemnity, desirable if you give advice
- Stock/contents insurance, for items in the premises
- Motor insurance, so that your vehicles are covered for business use
- Insurance to protect against data loss etc. if you need to hold substantial computerised information directly related to your business.

Employing People

Once started and growing, you may want to employ people. A toolkit outlining the steps an employer must take when employing someone for the first time can be found at www.gov.uk/employing-staff.

The local Ways2Work employment support network can help you with recruitment; it organises and supports a number of jobs fairs and advice sessions, see www.ways2work.org.uk.

Employing an apprentice can be a good way of developing your workforce and there are incentives for doing so that you may want to explore:

- www.gov.uk/take-on-an-apprentice
- www.gov.uk/government/publications/national-insurance-contributions-for-under-25s-employer-guide

Complying with Legislation

Health and safety, public liability, consumer protection, obligations on record keeping and tax, and taking on staff are touched upon elsewhere in this document. You need to investigate if any other legal issues may impact on your business. Common issues pertinent to many businesses include:

- Protecting personal data you may hold about your clients; see www.ico.org.uk/for-organisations
- Provision of disabled access, see www.gov.uk/rights-disabled-person/overview. Local organisations such as the West of England Centre for Inclusive Living (WECIL) can provide advice and guidance on this and other aspects of making your business environment more inclusive; see www.wecil.co.uk.

Health and Safety

You must assess the risks involved with your activity – what harm your activity might pose to yourself, the building, and the people around you, including employees, customers, neighbours, contractors etc. See www.hse.gov.uk/risk for more guidance and examples of risk assessment basics, policy and templates.

Further advice on health and safety compliance can be obtained from BCC's Health and Safety Service:
W: www.bristol.gov.uk/en_US/health-safety E: health.safety@bristol.gov.uk

Emphasis must be placed on preventing fires and reducing risk. It is your responsibility to ensure the safety of everyone who uses your premises and in the immediate vicinity. See: www.avonfire.gov.uk/business-safety

Food Hygiene

If you are opening a food-related business, you need to be appropriately trained or experienced. The quickest way to demonstrate this is to undertake an appropriate qualification and gain a food hygiene certificate. There are a number of different food hygiene training courses you can attend, depending on which sector you work in, e.g. retail, catering etc. You will need to find out which course is best suited to your area of business.

It is the responsibility of all food business operators to make sure that food manufactured, sold and consumed in Bristol satisfies legal requirements and is safe to eat. Bristol City Council carries out a programme of checks and inspections to make sure that this is the case.

You can find questions and answers about food hygiene legislation, and about starting a food business at www.food.gov.uk.

Generally the three requirements when starting a food business are:

- Register with your local authority
- Assess the food safety hazards in the business and how these will be effectively controlled
- Have a food safety management system in place

For a checklist to start-up a food business see www.bristol.gov.uk/page/business-bristol/starting-and-registering-food-business. Further enquiries can be emailed to food.safety@bristol.gov.uk.

Licensing

Your business will need a license to sell alcohol, for entertainment (e.g. plays, films, indoor sporting events, live music, recorded music, dance performances) and to sell hot food or drinks between the hours of 11pm and 5am. Further information can be found at

www.bristol.gov.uk/page/business-bristol/premises-licence-application-forms-and-resources, email: licensing@bristol.gov.uk.

Trading Standards

Trading Standards protect consumers and honest traders by ensuring that trade is carried out lawfully, fairly and safely. The council's Trading Standards team give information and advice to traders and consumers, investigate complaints, regularly visit trade premises and check the goods and services being sold. When necessary they take action against traders who break the law and warn the public about unsafe goods or unfair trading practices. See www.bristol.gov.uk/page/financial-help-and-benefits/trading-standards-advice-businesses, email: trading.standards@bristol.gov.uk.

The Chartered Trading Standards Institute's Business Companion website, written by trading standards experts, helps businesses comply with trading standards law; see www.businesscompanion.info.

For useful guides on laws that apply to selling, pricing and product packaging, as well as consumer protection, see www.gov.uk/marketing-advertising-law.

Music on Your Business Premises

If you play recorded music on your business premises, e.g. a radio, CD or music channel, you are likely to need a licence. It could be an expensive mistake if your business is fined for any infringement of licensing requirements; see www.pplprs.co.uk/themusiclicence.

Traders' and Business Groups

Before you establish a business you may want to liaise with existing businesses in the area. This allows for good networking opportunities, finding out what local issues there may be and finding out if there are ways of saving money through such initiatives as collective waste contracts. There are a number of traders'/business groups, including Business Improvement Districts (BIDs), across Bristol. Contact details and information on their initiatives can be found at www.bristol.gov.uk/highstreets.

Waste and Resource Efficiency: Going Green

There is money to be saved by going green and discovering what you can do to eliminate, reduce, reuse and recycle waste and other resources. Support is available from various sources. For example the Carbon Trust's START2ACT programme offers free energy efficiency training and mentoring for startups and young SMEs: www.carbontrust.com/client-services/programmes/start2act/.

Organisations like Bristol Green Capital Partnership (www.bristolgreencapital.org/) and the Future Economy Network (www.thefutureeconomynetwork.co.uk) may be able to offer advice, signposting and networking opportunities.

Doing something as simple as ensuring the door to your premises is closed as much as possible can have a positive effect – it can, for example, cut energy use by up to 50%. Visit the Close the Door campaign's website for more information: www.closethedoor.org.uk.

Your business will almost inevitably produce waste/refuse in one form or another; guidance on your responsibilities in terms of commercial waste disposal can be found here: www.bristol.gov.uk/business-waste-recycling.

Legally each business is required to keep Waste Transfer Notes for all waste they dispose of, or have transferred, for a period of two years. For most businesses this would be a commercial waste contract. Bristol City Council can show discretion when smaller businesses share contracts where reasonable and appropriate, for example a small barber next door to a restaurant. The council would require a signed and dated written agreement between the parties, which would need to be produced on request to its officers.

Bristol Waste Company offers the businesses of Bristol and the surrounding area a comprehensive commercial waste management solution, and through its Reuse initiative can help source things like good quality recycled office furniture; see www.bristolwastecompany.co.uk/commercial/commercial-home/.

Bristol Energy, owned by Bristol City Council but independently managed and set up to offer an alternative to the big energy suppliers, offers business customers access to fair and transparent bills, with profits being reinvested back into the city's communities. Visit www.bristol-energy.co.uk for more information.

Dealing with Crime and Shoplifting

Like it or not, as a business at some time you are likely to need to respond to crime of one sort or another. How you respond is dependent on the type of crime committed and the contingencies you have put in place from the beginning. By far the majority of high street/local centre crime is in the form of shoplifting.

Advice on security including personal safety is available. Without the right measures in place you could end up seeing your profit margin dwindling due to thefts. Get to know other traders and discuss security with them, and get to know your local police officer/crime prevention team too. See www.crimestoppers-uk.org/keeping-safe/business-and-retail.

In terms of minimising risks from online activity, the National Cyber Security Centre has developed a short guide tailored for small businesses: www.ncsc.gov.uk/collection/small-business-guide

Contingency Planning

Consider the benefits of writing a business contingency plan. This is all about working out how to continue with your business operations under adverse conditions that include events like building fires, theft, vandalism, and incidents like power failure and floods. In fact, any event that could impact operations should be considered, such as supply chain interruption, loss of or damage to critical infrastructure or computing/network resources. You will also need to consider how the business will cope if you are off sick or hospitalised and all the business operational details are in your head and nowhere else.

Make sure that you store a copy of your plan away from your place of business – not much use to you if your only copy is in your business premises if it goes up in flames! See:

- www.gov.uk/resilience-in-society-infrastructure-communities-and-businesses
- www.bitc.org.uk/business-emergency-resilience-group.

Business Support and Training

Business advice, support and training are provided by a number of local enterprise organisations and business groups, and national ones which often have a strong local presence; they include:

Business is Great: A UK Government website portal providing support, advice and inspiration for growing your business.

T: 0300 456 3565 W: www.greatbusiness.gov.uk

Business West: Leads, connects and grows businesses through its Chambers of Commerce. Among other things Business West runs workshops specifically tailored for start-ups and is the lead partner in the *Enterprising West of England* programme funded via the European Regional Development Fund.

T: 01275 373 373 W: www.businesswest.co.uk; www.businesswest.co.uk/ewoe

BRAVE Enterprise: Provides start-ups and established businesses with information, advice and encouragement – every step of the way.

T: 0117 944 5330 E: info@brave.org.uk W: www.brave.org.uk

City of Bristol College: Provides a range of specialist courses including customer services, business planning, finance, sales, buying, hospitality, catering, health and safety, food safety and hygiene.

T: 0117 312 5000 E: enquiries@cityofbristol.ac.uk W: www.cityofbristol.ac.uk

Connecting Bristol: The city's digital partnership exploring the potential of the latest smart technologies to ensure Bristol becomes a resilient, sustainable, inclusive and livable place. **Currently promoting grants of up to £2,500 to improve broadband connectivity.**

E: city.innovation@bristol.gov.uk W: www.connectingbristol.org

Enterprise Nation: The nationwide small business organisation providing support through a number of channels including events, blogs and a network of business advisors.

T: 020 3871 2922 E: hello@enterprisenation.com W: www.enterprisenation.com

Federation of Small Businesses: The UK's largest campaigning group promoting and protecting the interests of the self-employed and owners of small businesses.

T: 07917 628 915 E: sam.holliday@fsb.org.uk W: www.fsb.org.uk

Get Set for Growth: Supported by the European Regional Development Fund and part of the *Enterprising West of England* programme, Get Set for Growth focusses on businesses with both the intention and potential to grow.

T: 0800 917 9324 E: westofengland@getsetforgrowth.com

W: www.getsetforgrowth.com/west-of-england/#ewofe

Nationwide Caterers Association: The UK's only trade association for mobile caterers and street food traders; also offers support to fixed site caterers.

T: 0121 603 2524 E: info@ncass.org.uk W: www.ncass.org.uk/home

Outset: A pre-start and start-up support service funded by the European Regional Development Fund through Business West's *Enterprising West of England* programme.

T: 0800 917 9324 E: westofengland@outset.org W: www.outset.org/west-of-england/

The Prince's Trust: The Prince's Trust Enterprise Programme supports unemployed young people aged 18-30 to work out if their business ideas are viable and whether self-employment is right for them.

T: 0117 9292 300 E: webinfosw@princes-trust.org.uk W: www.princes-trust.org.uk

Shell LiveWIRE: Shell LiveWIRE's mission is to stimulate local economies through entrepreneurship, innovation, and meaningful employment. Every year the initiative supports individuals in accessing the knowledge, skills, networks and resources to turn their ideas into successful businesses.

W: www.livewire.shell

University of Bristol: Links with business and industry in a variety of ways, and plays a key role in the likes of the West of England Local Enterprise Partnership and SET Squared.

T: 0117 928 9000 W: www.bristol.ac.uk/business

University of the West of England: Offers practical solutions with access to funding grants, graduate talent, training, incubation facilities, as well as innovation and business growth solutions.

T: 0117 328 1043 E: uwebusiness@uwe.ac.uk W: www.uwe.ac.uk/business

West of England Growth Hub: Offers access to an extensive, connected network of business knowledge and skills partners.

T: 0117 456 6955 E: wearegrowth@westofengland-ca.gov.uk W: www.wearegrowth.co.uk

Yena: Offers a serious networking environment for founders, freelancers and ambitious professionals.

E: info@yena.co.uk W: www.yena.co.uk/

Many of the organisations listed above and mentioned elsewhere in this toolkit hold regular networking meetings and events. Attending these can be an effective, low-cost means of developing marketing and sales opportunities.

Also, don't overlook **your local library** as a resource – free access to computers, the internet and wifi; meeting space; and access to business-oriented research data, intelligence and information. At Bristol Central Library for example, the COBRA subscription website includes hundreds of small business ideas, practical how-to guides and business development toolkits.

W: www.bristol.gov.uk/libraries-archives/business-information

The *Donut* range of business resource websites offer a wealth of advice and guidance:

Start Up: www.startupdonut.co.uk

Marketing: www.marketingdonut.co.uk

Finance/Tax: www.moneydonut.co.uk

Law: www.lawdonut.co.uk/business

Tech: www.techdonut.co.uk

Sectors: www.sectorsdonut.co.uk

Business Start-up Checklist/To Do List

This UK Government website is intended to remind you of the tasks you may have to undertake when starting your business. Remember, not every small business will have to address each thing: www.gov.uk/starting-up-a-business.

For high streets/local centres information, see:

Twitter: @ShopLocalBris W: www.bristol.gov.uk/highstreets

AND FINALLY:

- *Do something you enjoy and believe in – this is much more likely to be successful!*
- *Do not give up easily or without a fight – be positive; remain determined to make a success of your idea*
- *The first year will be hard and you might not turn any profit and may even make a loss. But if your product or service is good enough and you believe in it, then keep going even when the going gets tough*
- *Determination is often the key to a successful business.*