

Key Contacts for Business Start Ups

Business Information Factsheet

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Introduction

When starting a new business, there are certain organisations that all start ups should contact before they begin trading.

This factsheet covers the key organisations that start ups usually need to contact or register with.

HM Revenue & Customs

All sole traders and ordinary partnerships must register with HM Revenue & Customs (HMRC) for tax self-assessment. Go to www.gov.uk/register-for-self-assessment for more details about registration.

Any start up that employs someone must register as an employer with HMRC before the first payday. The sole director of a limited company must also register as an employer as they will be classed as an employee of the company. Go to www.gov.uk/register-employer for details about registering as an employer.

Companies House

When starting up, private limited companies (whether limited by shares or guarantee), limited liability partnerships and community interest companies must be registered as a legal entity with Companies House.

Before registering a company, directors and a company secretary must be appointed, along with shareholders or guarantors. A 'memorandum of association' and 'articles of association' must also be created.

Further information about registering a company is available at www.gov.uk/set-up-limited-company.

Insurance providers

Some types of insurance cover, such as employers' liability and vehicle insurance, are mandatory, while other insurance requirements vary according to business activity and industry.

Anyone starting up from a home base should contact their home insurance provider to inform them that they are intending to run a business from home.

Mortgage provider or landlord

Anyone intending to run their business from a home base should inform their mortgage provider or landlord and check that they are allowed to do this under the terms of their mortgage or tenancy agreement.

The Small Business, Enterprise and Employment Act 2015 allow tenants to run a home-based business from a rented residential property under a specific 'home business tenancy' granted by their landlord, as long as it is the kind of business that could reasonably be expected to be run from home.

Local authorities

Local authorities are responsible for enforcing a range of regulations relating to health and safety, trading standards, food safety and environmental health. As part of their enforcement responsibilities, local authorities require certain types of businesses and activities to be registered or licensed before they start up. Examples include:

- Food businesses – all food businesses are legally required to be registered or approved by the environmental health department of their local authority.
- Alcohol sales – any business in England, Wales or Scotland that sells or supplies alcohol to the public requires a premises licence and must have at least one staff member with a personal licence.
- Market stalls - anyone intending to trade from a market stall in a local authority market must apply for a licence.
- Beauty and massage therapists - premises where treatments such as massage, facials, manicures and waxing are offered may need to be licensed by their local authority. The therapists who provide these treatments may also need to be registered.

Sector regulators

In certain sectors, businesses must be registered with an appropriate regulator before starting up. Some regulators are UK-wide, while others are specific to England, Wales, Scotland or Northern Ireland. Examples of the sectors which require businesses or individuals to be registered include healthcare, childcare and financial services.

Related factsheets

BIF006 Insurance Cover for Business
BIF017 Running a Business from Home
BIF032 Business Legal Structures
BIF152 Business Activities Licensed by Local Authorities
BIF264 Income Tax Self-assessment for the Self-employed
BIF498 Registering with HMRC as a New Employer

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