



*A GUIDE TO UK SOURCES OF  
HELP & ADVICE*

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## USING THIS GUIDE

This guide is intended to be used alongside *Entrepreneurship and Small Business (4e)*. It provides some of the main sources of help and advice to start-ups and SMEs in the UK and should be used alongside the *Guide to UK Laws & Regulations*, also available on this website.



This telephone symbol refers to a UK telephone number.



This internet symbol takes you to the relevant website where more information can be found using an embedded hyperlink. Website addresses change frequently and it is possible that these may have changed since this guide was produced.



This video symbol takes you to a relevant video using an embedded hyperlink.

To activate a link, simply press **Ctrl** and click on the symbol (alternatively right click on the symbol and left-click on 'Open Hyperlink'). To find out the hyperlink address of any sources, simply right click on the symbol and left-click on 'Edit Hyperlink'. Although every effort is made to keep these addresses up to date, they do change frequently. The date at the bottom of the page tells you when these addresses were last updated.

## COMMERCIAL ORGANIZATIONS: GENERAL HELP, ADVICE & INFORMATION

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### UK GOVERNMENT



0845 600 9006

General advice and information on setting up in business in the UK is available from this telephone number and these government websites.



<https://www.gov.uk/browse/business>

The first is a general website for business.

The second website contains lots of useful information about what you need to do to get started in business.



<https://www.gov.uk/browse/business/setting-up>

More specific help and advice for start-ups and existing SMEs in the UK is organised on a regional and local basis. Regional bodies supporting business each have their own web sites.

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### WALES



0300 060 3000

In Wales help and advice can be obtained through Business Wales.



<http://businesswales.gov.wales/>

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### SCOTLAND



0300 013 4753

In Scotland help and advice can be obtained through Business Gateway (Scotland).



<http://www.bgateway.com/>

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### NORTHERN IRELAND



0800 181 4422

In Northern Ireland help and advice can be obtained through Invest Northern Ireland.



<http://www.investni.com/>

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### COMPANY FORMATION



<http://www.companieshouse.gov.uk/>

Information about how to set up a company can be obtained from Companies House. 'Off-the-peg' companies can be bought from company registration agents. To find one, simply Google this title.

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*FRANCHISING*



Advice on franchising, including franchising opportunities, can be obtained from the British Franchise Association.

<http://www.thebfa.org/>

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*SHELL LIVEWIRE*



Shell Livewire is the UK's largest online community of young entrepreneurs starting a business. As well as help and advice, it offers business awards, training courses and a social network.

<http://www.shell-livewire.org/>

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*PRINCE'S TRUST*



The Prince's Trust offers practical help and advice and low interest loans to young entrepreneurs.

<http://www.princes-trust.org/>

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*CHAMBERS OF COMMERCE*



Once you have set up your business you might decide to join your local Chamber of Commerce, membership of which gives you access to certain support and services financed by membership fees. These are largely self-selecting, self-regulating groups although the British Chambers of Commerce have developed their own accreditation and quality assurance system for their members. The services provided by local Chambers vary enormously but generally they can provide you with information and advice cheaply and quickly. They generally attract a high proportion of local owner-managers and are therefore good places for local networking.

<http://www.britishchambers.org.uk/>

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*TRADE ASSOCIATIONS*



Many business sectors have trade associations, membership of which gives you access to certain support and services. As with Chambers, the services these associations provide vary enormously but generally they can provide you with information and advice cheaply and quickly. This website gives a list of trade associations. Information on the services offered can be obtained from the website of the relevant association.

<http://www.britishservices.co.uk/>

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*BANKS*

Many of the banks also provide free information and advice. For example, Barclays provides free Business Information Fact-sheets which give information on size of market, types of customers, competition, advertising, start-up costs, qualifications and legal matters relevant to particular fields of business. They also provide more general start-up information in the form of free booklets. Information on these services can be obtained from the website of the relevant bank.

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## BUSINESS & MARKET INFORMATION

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### LIBRARIES



<https://www.gov.uk/business-knowledge-management>

Local Business Libraries and, if you can get access, University Libraries are the obvious first place to go for information. This is a useful short video explaining where business information can be obtained.

### BRITISH LIBRARY BUSINESS & IP CENTRE



<http://www.bl.uk/business-and-ip-centre>

The most comprehensive single source of information in the UK is the British Library Business and IP (Intellectual Property) Centre in London. The free Reader Pass gives you access to the Library's collection of over 150 million items – books, manuscripts, maps, newspapers, magazines, patents, prints and drawings, photographs and more.

- You can find images and sounds to aid in the creative process, technical literature to aid in scientific discovery and market information to help develop your competitive strategy;
  - There is information on market size, trends, competition and target customers including hundreds of market research reports from companies such as Mintel, Datamonitor and Frost and Sullivan covering a huge variety of industries;
  - The Library offers free online access to databases giving company, financial and industrial information such as Fame, Amadeus, OnSource, Lexis-Nexis and Dialog;
  - It also houses the most comprehensive collection of patent specifications in the world – over 50 million specifications from 40 countries – and provides access to the most up-to-date literature on patents, trademarks, designs and copyright, together with access to extensive online search tools;
  - It even has an inspirational entrepreneurial role model events programme.
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## BUSINESS TAXATION

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### VALUE ADDED TAX (VAT)



<https://www.gov.uk/vat-registration>

Businesses with a turnover above a certain level must charge and collect Value Added Tax. Check with HM Revenue and Customs (HMRC) whether registration is necessary because of turnover level.

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### SOLE TRADER & PARTNERSHIP



<https://www.gov.uk/register-for-self-assessment>

Need to register with HMRC and obtain a Unique Taxpayer Reference (UTR) number(s). You will need your National Insurance number (your local Jobcentre Plus can help you with this if you do not have one). Income Tax is collected on a self-assessment basis.



<https://www.gov.uk/simpler-income-tax-cash-basis>

Sole traders or partnerships can register to have their income and expenses assessed on a 'cash basis', rather than a profit basis if it suits them. The second website gives you information on this option.

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### LIMITED COMPANY



<https://www.gov.uk/what-is-corporation-tax>

Need to make an annual Company Tax Return and file annual accounts with HMRC. If your accounts and Company Tax Return cover the same period, you can send them to both Companies House and HMRC at the same time.

The video is a general introduction to Corporation Tax.



<https://www.gov.uk/first-company-accounts-and-return>

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### PAY-AS-YOU-EARN (PAYE) INCOME TAX DEDUCTED FROM EMPLOYEES



<http://www.hmrc.gov.uk/payerti/index.htm>

Need to register with HMRC and deduct tax and National Insurance from all employees receiving payments (including directors) and pay over to HMRC.

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### LOCAL TAXATION (BUSINESS RATES)



<https://www.gov.uk/introduction-to-business-rates>

Local taxation is collected through Business Rates. They are handled differently in England/Wales, Scotland and Northern Ireland. Generally the Local Authority will send you an annual Rates bill in February/March each year.

## FINANCE & GRANTS

### GOVERNMENT



<https://www.gov.uk/business-finance-support-finder>

There are numerous schemes that offer finance and other forms of support to start-ups and existing SMEs. These vary for different sectors and between regions. They also change over time.

The best place to start to search is the UK Government interactive finance and support tool that allows you to search out what is available to your particular business.



<http://british-business-bank.co.uk/>

*British Business Bank* is a government-owned business development bank dedicated to making finance markets work better for smaller businesses. Information on where finance can be obtained for SMEs can be found on this website. Two of their schemes are listed below.



<https://www.startuploans.co.uk/>

*Start Up Loans* is a government-funded scheme that funds and mentors entrepreneurs. Applicants are assigned a 'delivery partner' who will help develop a business plan. This is assessed and funding decided by the Start Up Loans Company who can provide a low-cost unsecured loan, business mentoring and a range of business support products if the plan is approved. The fixed-rate loan must be paid back within 5 years.



<http://british-business-bank.co.uk/ourpartners/enterprise-finance-guarantee/understanding-enterprise-finance-guarantee/>

*Enterprise Finance Guarantee Scheme* is a guarantee scheme to facilitate lending to viable businesses that have been turned down for a loan or other form of debt finance due to inadequate security or a proven track record. It is administered by the banks. Information is provided on this website.

### FINANCIAL CONDUCT AUTHORITY (FCA)



<http://www.fca.org.uk/>

The Financial Conduct Authority is the body that supervises and regulates financial institutions. It has a public register of all individuals, firms and other bodies that are authorised to offer finance and credit, as required by UK law. You can use this to check the authenticity of finance providers.

### UK BUSINESS ANGEL ASSOCIATION



<http://www.ukbusinessangelsassociation.org.uk/>

The UK Business Angel association is the trade association representing angel and early stage investment in the UK.

### BRITISH PRIVATE EQUITY & VENTURE CAPITAL ASSOCIATION (BVCA)



<http://www.bvca.co.uk/>

The British Private Equity & Venture Capital Association is the industry body and public policy advocate for the private equity and venture capital industry in the UK.

## INTELLECTUAL PROPERTY (IP)

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### GOVERNMENT



<https://www.gov.uk/browse/business/intellectual-property>

This government website gives you information on what safeguards are available for IP in the UK and how to go about obtaining it. Professional advice is often needed.

### UK INTELLECTUAL PROPERTY OFFICE



<https://www.gov.uk/government/organisations/intellectual-property-office>

The Intellectual Property Office provides more detailed information on regulations and laws in the UK.

### WORLD INTELLECTUAL PROPERTY ASSOCIATION



<http://www.wipo.int/portal/en/index.html>

The World Intellectual Property Organisation, an agency of the United Nations, produces a *Guide to Intellectual Property Worldwide*.

### INTERNET CORPORATION FOR ASSIGNED NAMES & NUMBERS



<http://www.icann.org/>

To search or register a domain name you should apply to an 'Accredited Registrar'. Contact details are available from the Internet Corporation for Assigned Names and Numbers on this website.



## *SOCIAL ENTERPRISE: GENERAL HELP, ADVICE, INFORMATION & FUNDING*

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### *UK GOVERNMENT*



General advice and information on setting up a social enterprise in the UK is available from this government website.

<https://www.gov.uk/set-up-a-social-enterprise>

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### *UNLTD*



UnLtd offers advice, training and support, as well as funding, to social enterprises in the UK.

<http://unltd.org.uk/>

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### *SOCIAL ENTERPRISE COALITION*



Social Enterprise Coalition is the national body for social enterprise in the UK.

<http://www.socialenterprise.org.uk/>

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### *ASHOKA CHANGEMAKERS*



Ashoka Changemakers is a global network of social entrepreneurs, innovators, business leaders, policy makers and activists. The website provides a range of resources for social enterprise.

<http://www.changemakers.com/>

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### *INSTITUTE FOR SOCIAL ENTREPRENEURS*



The Institute for Social Entrepreneurs is a US based international organization set up to encourage social enterprise. It provides information, education and training resources to help launch and expand social enterprises.

<http://www.socialent.org/>

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### *CO-OPERATIVES UK*



Information on co-operatives is available from Co-operatives UK.

<http://www.uk.coop/>

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### *CHARITIES COMMISSION*



Information on how to start-up and close a charity in the UK, as well as other general information, is available from the Charities Commission.

<http://www.charitycommission.gov.uk/>

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