



Business Start-up & Development Toolkit

August 2015



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This toolkit is designed as a checklist for setting up and developing a high street/local centre business in Bristol and for ease of use is divided into the following sections:

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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 targeted at supporting Bristol's vibrant and diverse range of high streets/local centres and related businesses, there is a wealth of information that is relevant 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 input and continued support – please see below. As a live document it will be updated on a continuous basis; any comments, suggestions or amendments should be emailed to declan.murphy@bristol.gov.uk.

Acknowledgements

If nothing else 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: Make More Margin; Gordon Montgomery; Bracey Interiors; JPW Consulting; Post Office Retail; Papadeli; Amy Morse; Liz Kew; South West Investment Group.

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/starting-up-a-business/develop-and-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 business plan. It takes time to get any business 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 – 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 trade 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.agreatplacetobe.uk
- Consider commissioning a trademark search to see if you would be infringing anyone's trademark, see www.ipo.gov.uk/types/tm.htm. You can find out more about protecting your business name at www.gov.uk/intellectual-property-an-overview.

Business Finance and Funding

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. See www.gov.uk/forecast-business-finances.

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, 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 of course be even better. The process of calculation is the same no matter what the product or service is. See www.businesscasestudies.co.uk/business-theory/finance/fixed-variable-costs-and-break-even.html#axzz3fTgNz7Yn

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 very 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 – *businesslike*. 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. See www.gov.uk/avoid-business-cashflow-problems.

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:

Barclays:	barclays.co.uk/businessbanking	0345 6052345
HBOS:	bankofscotlandbusiness.co.uk	0845 6060286
HSBC:	business.hsbc.co.uk	0800 0321770
Lloyds:	lloydsbusiness.com	0800 0560056
NatWest:	natwest.com/business	0345 4135020
RBS:	rbs.co.uk/business	0800 0961958
Santander:	santander.co.uk/uk/business	0800 0687010
TSB:	tsbbusiness.co.uk	0345 8353865

Non-mainstream lenders/other sources of funds include:

Al Rayan Bank (Sharia compliant):	alrayanbank.co.uk	0808 2315934
Allied Irish:	aibgb.co.uk/business	0870 2430331
Bank of Cyprus:	bankofcyprus.co.uk	0345 8505555
Bank of Ireland:	bank-of-ireland.co.uk	0345 8501234
Charity Bank:	charitybank.org	01732 441900
Clydesdale:	cbonline.co.uk/business	0800 0323971
Co-op:	co-operativebank.co.uk	0800 764764
Funding Circle:	fundingcircle.com	0800 0488747
Triodos:	triodos.co.uk	0800 3282181
Yorkshire Bank:	ybonline.co.uk/business	0800 7560800
Zopa UK:	uk.zopa.com	0207 5806060

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 or, for a local organisation, the South West Angel Investors Network at www.swain.org.uk.

Lenders who may help when a bank or other financial institution cannot:

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 runs a microloan fund for people who are starting or expanding businesses; see www.fredericksfoundation.org/bristolbath
- South West Investment Group is a not-for-profit organisation supporting small and medium sized businesses; see www.swigfinance.co.uk
- Start-up Loan (a UK Government-funded scheme); see www.startuploans.co.uk
- Outset Finance works with entrepreneurs and helps them get 'investment ready' and is now an approved delivery partner for the Start-up Loan scheme; see www.outsetfinance.com.

Funding for young people:

- If you are under 31 and not in full time work and/or in possession of postgraduate qualifications, the Princes Trust may be able to assist with a test marketing grant or loan, provided you have first attended their enterprise course. See www.princes-trust.org.uk or phone 0800 842842.

Funding for ex-military personnel:

- If you are ex-military, you may be eligible for help through the British Legion. See www.civvystreet.org/betheboss or phone 0800 1694073.

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:

www.crowdfunder.co.uk

www.fundingtree.co.uk

www.fundsurfer.com

www.spacehive.com/initiatives/towncentres

www.ukcfa.org.uk

www.wefund.co.uk

Connecting Bristol

With online sales rising significantly, current and emerging technology is seen as both a threat and opportunity to high streets/local centres. Under the UK Government's Connection Vouchers scheme, small businesses can access up to £3,000 to offset the capital costs of upgrading their broadband connection to superfast. See www.connectionvouchers.co.uk/city/bristol and also www.connectingbristol.org.

Marketing

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 to your customers, 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 5 P's of marketing: Product, Place, Promotion, Price and People. The UK Government's website provides a useful video on how each P works together. See www.gov.uk/market-research-business. Locally there is support available from:

- BRAVE Enterprise (see *Business Support and Training* section below)
- www.bristolindependents.co.uk
- www.bristolpound.org
- www.twitter.com/ShopLocalBris.

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

Digital marketing may be through your own website, through social media or through both. Remember that 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 in online directories, such as:

- www.bristolbusinessguide.co.uk
- www.itslocalbristol.co.uk/bristol
- www.findbristolbusiness.co.uk
- www.yell.com.

Also consider registering your business with www.maps.google.co.uk and alerting review sites such as www.thisisbristol.co.uk, www.bristol247.com or www.touchbristol.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.

Market Trading

There are a growing number of indoor and outdoor street markets, ranging from the award winning ones at St Nicholas in Corn Street to the Tobacco Factory in North Street, Southville. Market stalls are relatively affordable and can act as a test-bed or incubation unit for new businesses. This route can act as an excellent starting point for anyone wanting to learn how to manage a business. See:

- www.bristol.gov.uk/markets
- www.gov.uk/government/news/apprentice-stars-top-10-tips-for-market-stall-start-ups.

Finding an Empty Property

Information about available empty properties can be found on:

- www.bristolandbath.co.uk
- www.shopproperty.co.uk
- www.estatesgazette.com/propertylink.

Available vacant units owned by the Council are listed at www.bristol.gov.uk/property.

Another way to find a suitable property is to simply visit the area that you want to open your business in and 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).

A long lease may be desirable for you 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 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 made 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 deposits 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 demand for deposits or, if required, provide hard proof of financial ability to pay – this could be in the form of accountant's reference, personal guarantee or bank statements showing available funds.

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 trade 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 for temporary uses, see www.gov.uk/government/collections/meanwhile-use-leases-and-guidance-for-landlords.

The purpose of this lease 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.leasingbusinesspremises.co.uk.

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.

See also Appear Here at www.appearhere.co.uk/destinations/bristol; the Meanwhile Foundation at www.meanwhile.org.uk; the Empty Shops Network at www.emptyshops.wordpress.com/about/; and the EE and CEBR report (from July 2014) www.ee.co.uk/our-company/newsroom/ee-and-cebr-study-identifies-2-1-billion-pounds-pop-up-retail-contribution-to-uk-economy. If you're a young (16-25) creative visit Somewhere To at www.somewhereto.com.

Business Rates

Until 31 March 2016, businesses who apply for Small Business Rate Relief may be entitled to up to 100% (doubled from the usual rate of 50%) for properties with a rateable value of £6,000 or less. This means that they may not pay business rates on properties with a rateable value of £6,000 or less. The rate of relief will gradually decrease from 100% to 0% for properties with a rateable value between £6,001 and £12,000.

You could still be entitled to Small Business Rate Relief if, having more than one property, the rateable value of each of them, apart from the main one, is less than £2,600, so long as the total rateable value of all properties does not exceed £17,999. The rateable values of the properties are added together and the relief applied to the main property.

Certain retail premises will be eligible for a £1,000 discount in 2014/15 and £1,500 in 2015/16 (this is the Retail Relief scheme). These premises must be occupied and have a rateable value of £50,000 or below. There will also be a reoccupation discount of 50% off the business rates bill for 18 months for

new occupants of retail premises previously empty for a year or more (this is the Retail Re-Occupation Relief scheme).

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

See www.bristol.gov.uk/rates for details on all the above relief schemes.

Business Rates are calculated by multiplying the rateable value of a property with the 'multiplier' as set by central government. This is currently 49.3p of rateable value (48.0p for small businesses). 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 of an individual property, see www.voa.gov.uk.

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. For example, if you would like to use a shop for an art gallery/exhibition you may need a planning change of use from A1 Shops to D1 Non-Residential Institutions. 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.

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 to enter your building, you must get Public Liability Insurance for a minimum of £5m per claim. It is best to compare different insurers to get the best quote for your activity. 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, which ensure your vehicles covered for business use
- Insurance to protect against data loss etc if you need to hold substantial computerised information directly related to your business.

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. This includes any offence that may be caused as well as physical harm. See www.hse.gov.uk/risk for examples of risk assessment basics, policy and templates.

Further advice on Health and Safety compliance can be obtained from BCC's Public Health Service, email: 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 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 Bristol City Council to make sure that food manufactured, sold and consumed in Bristol satisfies all legal requirements and is safe to eat. You can find questions and answers about food hygiene legislation at www.food.gov.uk.

Generally the three requirements when starting a food business are:

- Register with your local authority
- Have training in food hygiene
- Have a food safety management system in place

For a checklist to start-up food business see <http://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, performance of dancing) 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 UK Government provide useful guides on laws applying to selling, pricing and product packaging, as well as consumer protection, see www.gov.uk/marketing-advertising-law.

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:

- Provision of disabled access, see www.gov.uk/rights-disabled-person/overview
- Protecting personal data you may hold about your clients, see www.ico.org.uk/for-organisations.

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 from the Performing Rights Society for Music. Do not get caught out by not thinking you need a PRS licence and a PPL licence; it is easy to overlook and could be an expensive mistake if your business is fined for any infringement of licensing requirements. See www.prsformusic.com/users/businessesandliveevents/musicforbusinesses/Pages/becomelicensed.aspx.

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: www.gov.uk/business-legal-structures.

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; see www.hmrc.gov.uk/webinars/index.htm. You can also contact their Business Education & Support team on 0845 603 2691 to request to attend fully funded workshops on matters such as record keeping, doing self assessment tax returns, taking on staff, setting up a limited company and operating with and accounting for VAT. If in doubt over these issues, you may wish to seek advice from a qualified accountant.

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. It applies to most first-time employers who have already decided who they want to take on. More information is provided at each step of the toolkit for employers who may have further legal obligations.

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

Employing an apprentice can be a good way of developing your workforce. Extra funding has been made available to support demand in 2015 for the Apprenticeship Grant for Employers (AGE) scheme for 16-24 year olds, with the focus entirely on small businesses – those with fewer than 50 employees. For further information visit <https://www.gov.uk/government/publications/apprenticeship-grant-employer-fact-sheet>.

Traders'/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 Town Teams and Business Improvement Districts) across Bristol. Contact details and information on their initiatives can be found at www.bristol.gov.uk/highstreets.

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.

Bristol is European Green Capital for 2015, and the associated Go Green initiative forms part of ongoing plans to raise awareness about how cost-effective absorbing environmentally-friendly activity into everyday business practice can be. See www.gogreenbusiness.co.uk for further details.

From the latter part of 2015, businesses will be able to purchase their energy through Bristol Energy – a brand new energy company set to be launched by the Council. Bristol Energy will offer customers access to fair and transparent bills, with profits being reinvested back into the city's communities to keep the money local; it will be a supplier designed for the 21st century, helping businesses to operate in a more energy efficient manner. Visit www.bristol-energy.co.uk for more information and to register your interest.

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 all of your profit margin disappearing 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.

Business Contingency and Continuity 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, and 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.

Business Support and Training

Business support and training is provided by a number of local enterprise organisations and business groups, and national ones with a strong local presence; they include:

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

T: 0300 456 3565 W: 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.

T: 01275 376 233 E: info@businesswest.co.uk W: businesswest.co.uk

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

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

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

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

Connecting Bristol: Your business can get a connection voucher of up to £3,000 for faster, better broadband through the UK Government's Broadband Connection Vouchers scheme.

T: 0117 352 1055 W: connectingbristol.org

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: 01285 700 810 E: sam.holliday@fsb.org.uk W: fsb.org.uk/gloswestofengland/branches/bristol

GrowthAccelerator: Now part of the Business Growth Service, GrowthAccelerator provides advice and funding towards bespoke business coaching, and matched funding for leadership and management training to start-ups and young businesses looking to grow.

T: 0300 303 0034 E: enquiries@growthaccelerator.com W: growthaccelerator.com

Outset Online: A free-to-use interactive online learning platform that offers resources and tools to support you on your business start-up journey.

W: www.outsetbristol.co.uk/programme/outset-online/

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 929 2300 E: webinfosw@princes-trust.org.uk W: princes-trust.org.uk

Shell LiveWIRE: This programme offers free online business advice to young entrepreneurs in the UK. Funding is also possible for young entrepreneurs developing business ideas that address some of society's biggest sustainability challenges.

T: 0191 423 6229 E: enquiries@shell-livewire.org W: www.shell-livewire.org

Social Enterprise Works: Supports those seeking to establish social enterprises through training and advice.

T: 0117 204 7511 E: info@socialenterpriseworks.org W: www.socialenterpriseworks.org

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.

W: www.bristol.gov.uk/page/leisure-and-culture/libraries

Business Start-up Checklist/To Do List

The business start-up checklist website below is intended to remind you of the tasks you may have to perform when starting your business. Remember, not every small business will have to complete each step:

- 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.*