



Bear and Willow

HR

So, you're thinking
of starting a
business?

So, You're Starting a Business? Let's Keep It Simple.

Starting a business can feel like an exciting whirlwind — one minute you're full of ideas, the next you're Googling "how to register with HMRC" at 11pm and wondering if you need a business bank account *right now*. Sound familiar?

This guide is here to cut through the noise. No jargon. No fluff. Just clear, step-by-step guidance to help you build a business that feels like *you* — something solid, purposeful and sustainable.

Whether you're turning a side hustle into your main gig, freelancing full-time, or launching a new product or service, this isn't about ticking boxes. It's about laying strong foundations, making confident decisions, and doing it your way.

Let's get started.

"When I started Bear and Willow HR, I couldn't find a guide that felt *human*. Everything was either too formal or too vague. So, I created this — a guide that's clear, practical, and honest. The kind of resource I wish I'd had when I was starting out."

Emma.

Your Business Journey Starts Here

You've got a great idea. Maybe it's a long-time passion, maybe it's a gap in the market you can't stop thinking about. Either way, you're ready to go for it and start your own business — exciting, right?

But where do you begin?

This guide walks you through the key steps to get your business off the ground. Whether you're just exploring ideas or ready to go live next week, it'll help you build strong foundations and grow with confidence.

"I started out solo, just like you might be now. And while I still keep things personal, I know how important it is to think ahead — whether that's planning for a team one day or just getting systems in place that support your wellbeing."

Emma

Visit www.bearandwillowhr.co.uk for more help and advice

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Step 1: Do Your Research

Before you leap into building a website or ordering business cards, take a breath and zoom out.

Good research helps you build a business that's relevant, needed, and actually profitable. Here's how to start:

Understand your industry

- What's already out there?
- Who are your competitors?
- What's missing that you could offer?

Get to know your ideal customer

Build a profile of who you're trying to reach. Think about their goals, struggles, preferences, and behaviours. What would make them choose you?

Ask the audience

Run a short survey, host a quick poll on social media, or have some honest chats with potential customers. Find out what they *actually* need — not just what you think they want.

Walk through the customer journey

Imagine how someone would discover your business, what would convince them to buy, and what that experience should feel like. Make it easy, engaging and worth coming back for.

Find your edge (aka your USP)

What makes you different? Maybe it's your price, your story, your quality, your values, or how you deliver your service. Whatever it is, make it clear and own it.

Do a quick SWOT

Don't be put off by the jargon — this is just about writing down:

- What you're great at (Strengths)
- What you could improve (Weaknesses)
- What's on the horizon (Opportunities)
- What could trip you up (Threats)

It helps you plan realistically, spot gaps, and prepare for challenges before they hit.

Step 2: Choose a Business Structure That Works for You

There's no one-size-fits-all when it comes to setting up your business — and the structure you choose will affect everything from how you pay tax to what happens if something goes wrong.

Let's break down the main options so you can choose what suits you best:

Sole Trader (Self-Employed)

This is the simplest way to get started. You run the business as an individual, keep all the profits, and manage the taxes yourself.

You'll need to:

- Register with HMRC
- Track your income and expenses
- Submit a Self-Assessment tax return each year

Top tip: HMRC has a budgeting tool to help you work out how much to put aside for tax.

Best for: Freelancers, consultants, makers, and side hustlers testing the waters.

Limited Company

This setup means your business is its own legal entity — separate from you. You're a director, and the company has shareholders (you can be both).

You'll need to:

- Register with Companies House
- File annual accounts and tax returns
- Follow extra rules around how you take money out of the business

You're protected by *limited liability* — which means your personal assets are (mostly) safe if things go south.

Best for: Those who want to grow, apply for funding, or prefer a formal setup from the start.

Business Partnership

Going into business with someone? A partnership means you share profits, responsibilities, and any losses.

Best for: Joint ventures with someone you trust, especially if you're bringing different skills to the table.

Limited Liability Partnership (LLP)

This is a halfway house between a company and a traditional partnership. Each partner's liability is limited, and the LLP itself is a legal entity.

Best for: Professional services (like accountants or consultants) who want the flexibility of a partnership with the protection of limited liability.

Social Enterprise or CIC

If your business exists to make a difference (not just a profit), you might consider setting up as a social enterprise. You can run this as a limited company, partnership, CIC, or charity — it depends on your goals.

Best for: Community-focused businesses or those reinvesting profits for good.

Unincorporated Association

This one's for clubs or volunteer groups — not technically a business, but still important to get right if you're fundraising or handling money.

Not sure which to pick? Start simple. You can always change your structure later as your business evolves.

Step 3: Build a Brand That Feels Like You

Your brand isn't just your logo — it's the first impression people get of your business. It's your tone, your style, your vibe. Whether you're selling handmade candles or offering business consultancy, your brand tells people what to expect.

Choose a Name That Sticks

- Keep it simple and easy to remember
- Check no one else is using it (and make sure it's available as a domain/social handle)
- Avoid names that are too similar to existing businesses — it can cause confusion or even legal trouble
- Think ahead: Will this name still work if you expand your services later?

Not sure what to call yourself? Use a free name generator, ask your friends, or scribble ideas over a coffee. You don't need to get it perfect right away.

Create a Logo (Without the Stress)

Your logo is your visual handshake. It can be super simple — as long as it feels right for your business.

Think about:

- What your brand stands for
- The colours that reflect your tone (bold, calm, creative?)
- Where you'll use the logo (website, invoices, packaging, socials)

Use free tools like Canva or enlist a creative friend if design isn't your thing.

Pull Together Basic Brand Guidelines

Even a one-page cheat sheet can help you stay consistent as you grow.

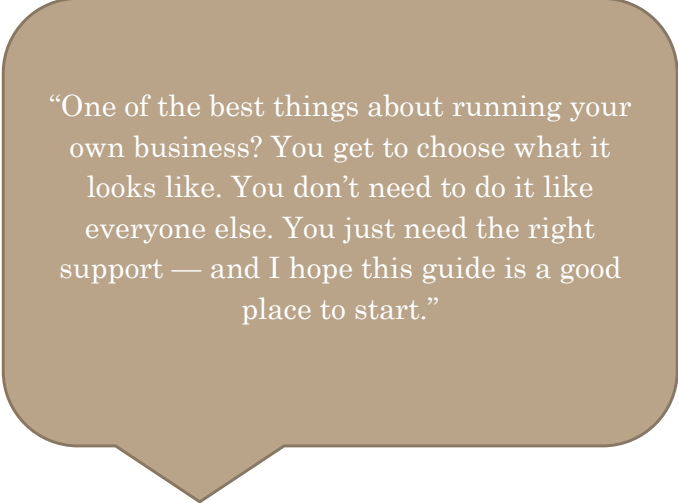
Include:

- Your logo and how to use it
- Your brand colours (with codes for web/print)
- Fonts you'll use
- Your tone of voice (how you talk to customers)
- Your values, mission, and elevator pitch

Example tone: “Friendly, honest, no-nonsense advice for small businesses.”

Protect Your Brand

If you’ve come up with a unique logo, tagline or product name — it might be worth trademarking it. This stops others from using it and protects what you’ve worked hard to build.



“One of the best things about running your own business? You get to choose what it looks like. You don’t need to do it like everyone else. You just need the right support — and I hope this guide is a good place to start.”

Step 4: Write a Business Plan That Works for You

You don't need a 40-page document full of buzzwords. A good business plan is something *you'll actually use* — to stay focused, get clear on your goals, and explain your idea to others (like banks or collaborators).

It helps you:

- Clarify your vision and direction
- Spot any gaps or risks before they trip you up
- Keep your priorities in check as your business grows
- Measure your progress and tweak as needed

What to include in your business plan:

1. Executive summary

What your business is, what you offer, and what you want to achieve.

2. Background

Why you're starting this. What skills or experience you're bringing with you. Any training or support you might still need.

3. Products or services

What exactly are you selling? Who's it for? How will you deliver it? Who are your suppliers?

4. Marketing strategy

How will people find you? What makes you different? Where will you promote your business?

5. Competitor snapshot

Who else is out there, and how are you going to stand out?

6. Operations plan

Where are you working from? What equipment or tech do you need? Who's doing what (even if it's just you for now)?

7. Finance section

Your startup costs, pricing, expenses, income projections, and what success looks like in numbers.

💡 *Tip:* Even if it's just for you, write your plan in plain English — not in a way you think you "should." It's meant to help, not impress.

Step 5: Get to Grips with Your Finances

Let's be honest — managing money isn't everyone's favourite part of running a business. But keeping things simple and organised from day one can save you so many headaches later on.

Open a business bank account

Yes, it's tempting to use your personal account — but having a separate one for your business makes life easier.

- You'll be able to track income and expenses clearly
- Tax returns are simpler
- Some personal accounts don't allow business use (and might freeze your account if they spot it)

Think long term — even about pensions

If you're self-employed, you'll need to sort your own pension. It doesn't need to be complicated, but the sooner you start, the better.

Do you need an accountant?

An accountant can help with:

- Tax returns and deadlines
- VAT registration
- Making sure you're compliant with HMRC
- Spotting financial risks or opportunities

But if you're just starting out, you *can* manage things yourself with spreadsheets or online tools like FreeAgent or QuickBooks.

Terms & Conditions (yep, even you need them)

Whether you're selling to businesses or consumers, having clear terms is essential. They protect you *and* your clients.

- Set out what's included, what's not, and how you'll get paid
- Make sure your clients have seen and agreed to them *before* you start work
- Be aware: consumers have more legal protections than businesses — so the rules differ depending on who you're working with

Invoicing: get paid, properly

- Use clear, consistent invoices
- State your payment terms upfront (e.g. 7 or 14 days)
- Set boundaries: what you charge, what's extra, and when things are due
- Avoid being too flexible — late payments can wreck your cash flow

Step 6: Where Are You Running Your Business From?

Whether you're working from your kitchen table, opening a shop, or renting a unit, your workspace matters — and so do the rules around it.

Working from home?

A lot of small businesses start here — it's low cost and convenient. But there are a few things to double-check:

- Does your home insurance cover business activity?
- Do you need permission from your landlord or mortgage provider?
- Will neighbours be affected? (e.g. if clients or deliveries are regular)
- Do you need planning permission based on how you use the space?

If your home has a room that's now mainly used for work, you might be liable for **business rates** — but you could also be eligible for relief or exemption. Worth checking.

Renting or buying a separate space?

If you're going into a unit, shop, studio or office:

- Make sure your lease or agreement covers business use
- You may be responsible for **business rates** and repairs
- Public liability insurance is strongly recommended if people visit your space

Insurance basics

No matter where you work, the right insurance protects your business if something goes wrong.

Here are some to consider:

- **Public liability:** Covers you if someone gets injured or property is damaged because of your business
- **Employers' liability:** Legally required if you hire anyone
- **Professional indemnity:** Covers you if a client claims your advice or service caused them loss
- **Product liability:** If you make or sell physical products

Health & Safety

Even as a one-person business, safety still matters — especially if others come into your workspace.

Ask yourself:

- Is there enough room to work safely?
- Is your equipment set up properly?
- Is lighting, ventilation and furniture comfortable for longer work periods?
- Are there tripping hazards or obstacles?

You don't need to overcomplicate it — just do a quick risk assessment and fix anything that could cause harm. It's about looking after yourself *and* others.



Step 7: Let's Talk Marketing

Now it's time to get seen. Marketing is simply how you connect with your ideal customers — and it doesn't have to mean flashy campaigns or huge ad budgets.

Make a marketing plan (it doesn't need to be fancy)

Start with:

- Who you're talking to
- Where they hang out (online or offline)
- What you want to say
- How often you'll show up

A basic plan helps you stay consistent — and avoids the panic-posting at 11pm because you haven't said anything in a week.

Be clear on your message

Use what you learned in your research:

- What problems are your customers trying to solve?
- How does your product or service make their life easier, better, faster, happier?

Use plain English, not buzzwords. Speak like a human. That's what builds trust.

Build a website (if it makes sense)

Even a one-page site with your contact details and services looks more professional than having nothing. Free and low-cost website builders (like Wix or Squarespace) make this simple to set up.

Make sure:

- It's mobile-friendly
- Your contact details are clear
- Your personality shines through
- You include a way for people to buy/book/contact you

Get social — but don't be everywhere

Start where your audience is:

- Instagram or TikTok if it's visual and creative
- LinkedIn for B2B or professional services
- Facebook for local communities or older audiences

Pick one or two platforms you'll actually use. Post consistently, even if it's just once or twice a week.

SEO & being found online

You don't have to be an expert in search engine optimisation (SEO), but there are small things you can do:

- Use keywords your audience would Google
- Write blog posts or FAQs to answer common questions
- Update your site regularly
- Add a Google Business Profile if you serve a local area

💡 *Bonus tip:* If you're doing email marketing, make sure you're following the **Privacy and Electronic Communications Regulations (PECR)**. You need permission to send emails or newsletters — otherwise, you could face fines.

You Don't Have to Do It All at Once

If you've made it this far — take a moment to celebrate. Even thinking about starting your own business is a bold move. Taking action? That's next-level courage.

The steps in this guide are here to support you, not overwhelm you. Build at your own pace, refer back when you need to, and don't be afraid to ask for help along the way.

Running a business isn't about having all the answers — it's about staying curious, adapting when you need to, and remembering *why* you started in the first place.

You've got this. And you're not on your own.

✦ Still overwhelmed? You don't have to do it alone.

Bear & Willow HR supports solo founders and small teams with simple, inclusive HR tools and guidance.

Feeling ready to take the leap?

If you've made it this far, you're already doing the brave work of building something new. Whether you're going it alone or preparing to hire, Bear & Willow HR has Starter Packs designed to help you take that next step with confidence.

Each pack includes practical templates, calm guidance, and everything you need to get your HR foundations in place—without the overwhelm.

👉 **Solo Trader Essentials** – for sole traders who are their own team (for now)

👉 **First Hire Pack** – for small businesses ready to employ their first team member

You don't have to figure it all out by yourself.

Let Bear & Willow HR help you grow—gently, and with support that makes sense.

👉 [Learn more at www.bearandwillowhr.co.uk](https://www.bearandwillowhr.co.uk)

👉 [Or email **support@bearandwillowhr.co.uk** to get started]



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