

HOW TO...

START A BUSINESS

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WELCOME TO THE HOW TO... START A BUSINESS GUIDE



This is your essential guide on how to open a business in Harrow. The following chapters will take you through the process, from first steps and business planning to raising finance and marketing your business idea. Each chapter is told by a local business person who was once standing in your shoes. The stories that follow are truly inspiring, with useful advice that will genuinely help you start up your new business. This guide was created in partnership with Harrow in Business a local, one-stop business advice service that provides practical guidance.

Harrow has a diverse and thriving local economy, providing a range of goods and services, from multinational businesses employing over 200 people to micro businesses employing less than five people. The type of businesses are also diverse, from business support (finance, insurance, ICT, legal services), to tourism, retail, manufacturing, construction, health and education.

As a new start-up you want to feel confident in the area you are investing in and that is why we are working to encourage £1.5 billion worth of investment into the borough to make Harrow a metropolitan centre where your business can grow from strength to strength.

Harrow has excellent transport links, green spaces and a thriving entrepreneurial community. Over ten per cent of Harrow's working age population is self employed and we are proud to say that Harrow town centre is the fourth safest place to invest in the UK*, and is a low risk business opportunity. We hope this guide will give you the confidence you need to become part of the business community in Harrow.

This guide takes you through each of the areas you should consider along with practical advice on where to go for further help. Head to the top tips section on page 20 for your essential must-do's and to page 22 to find the go-to organisations in the directory.

Please contact the Economic Development team to find out about our work. You can call **020 8736 6084** or email **edo@harrow.gov.uk**. There is more information on how to sign up to our newsletter and you can add your business to the business directory by visiting: **www.harrow.gov.uk/business**.

Councillor Keith Ferry, Portfolio Holder for Planning and Regeneration

Keith Ferry



04/

FIRST STEPS: GETTING STARTED

Suquena Panjwani is the owner of Apple Tree Day Nursery, an Ofsted registered day nursery in Harrow Weald. She has recently opened her second early years setting near Harrow on the Hill incorporating the Montessori method, which focuses on independence and a more flexible approach which follows the child, for example students choosing their own activity from a range of options.

Suquena (pictured) said: "My background is in childcare and so when my husband's job was relocated from Peterborough to London we bought a family home in Harrow with the idea of extending to open our own nursery. Having my own business is something I've always wanted to do and Harrow's diverse and buzzing community was important to us. Since we opened, neighbours have said that they wished there was something like Apple Tree around when their kids were young. On our first day of opening I was nervous, but it was exciting too. I stood in my Apple Tree jumper thinking there's no going back now!"

SUQUENA'S TOP TIPS ON STARTING UP YOUR OWN BUSINESS:

Before you do anything...

- Get the right advice from your industry's experts: I contacted Early Years Foundation Stage who suggested I got in touch with OFSTED. OFSTED then told me that I needed to seek planning permission from the council. They will advise you on where to start and what you need to know and do before you get up and running.
- Do your research: Before deciding where we would live I bought a huge map of Harrow and researched the areas to see where there weren't any day care nurseries. I discovered Harrow Weald which is where we now live.
- Find the right premises: When searching be clear on how you are going to use it. We use our ground floor for the nursery and live upstairs, so we went for mixed use planning permission. Be prepared for things to go wrong and have a back-up plan. Speak to the duty planning officer at the council by calling **020 8901 2650** or via email: **duty.planner@harrow.gov.uk** or you can visit Access Harrow at Civic 1. They will advise you on how to apply for planning permission. It's also worth speaking to people who live near to your potential business so that you don't spring any surprises on them. Hopefully this means they will be more supportive.

Be professional from the outset

- Check you meet all the right standards: Which for me included OFSTED, fire, environmental health and as we serve food - a food hygiene certificate. Of course all of our staff are checked by the Criminal Records Bureau (CRB) to ensure that they present no risks to the children we care for. You can find out how to do this on Business Link's CRB pages **www.gov.uk** or calling CRB Information Line **0870 9090 811** or via: **www.homeoffice.gov.uk/agencies-public-bodies/crb**

- Be professional from day one: Ensure that your business looks the part to your customers. Your staff and premises should be presentable; your staff are ambassadors of your brand. Ensure you have the correct operating procedures in place, and that your staff work to guidelines. Just because you're not a large, well known business yet, it doesn't mean that you can ignore operating policies and procedures that will give people trust in the service you're providing. We began with just three or four children and wanted to offer the very best service from the beginning; we arranged regular outings and a class photograph, parents loved it and people have been coming back ever since.
- Staff development: Your staff (if like mine!) will be eager to learn, I've achieved my qualified teachers status, and my staff are studying for the same degree in Early Years, it's important to keep your staff skilled and enthusiastic. You can find out more about training via **www.harrowinbusiness.com** or search for industry specific training at **www.gov.uk**
- Find the right support: Get all the help that you can. My husband helped me to write my business plan, but Harrow in Business can also help you with this, as they offer mentoring services, see **www.harrowinbusiness.com**
- Train up! Get used to finding your feet in all areas, accountancy especially! See the training section on pg 23.

Tell people you've arrived

- Developing your look and feel: Branding is important, make it your own. Our logo was designed by our children with the ethos that we are a home from home.
- Promoting your business: We've grown by word of mouth but we did some leaflet drops when we first opened.



06/ **HOW TO DO YOUR BUSINESS PLANNING**

Priti Vyas, daughter and business partner of holistic therapy and beauty centre owner Bharti Vyas, who also lends her name to the business, tells us how they approached writing their business plan. “My mother Bharti wrote our business plan in 1981 but it remains as relevant now as it was then! The secret to our successful plan was that we were very clear about our strategy and business model and knew our products well as we were brought up around Ayurvedic and holistic therapies. I would advise you not to take the safe route and do what your competition does, have the confidence to go for it!

PRITI'S TOP TIPS ON STARTING YOUR BUSINESS PLANNING:

Your business plan – where should you start?

- Focus on your strengths: Our main strengths centre on our holistic approach of treating people by looking at their whole life experience for example stress or diet. Our first salons were located in Baker Street and Marylebone and this approach has earned us a good reputation. This became the core of our business plan.
- Have a unique selling point (focus on what makes you special) and assess your competition: It's no good coming to an area and attempting to sell what everyone else is offering – you need to give people a reason to come to you!
- Get advice from the professionals: You can access a business plan guide via **www.gov.uk**, it will show you how to prepare a high-quality plan using a number of easy-to-follow steps and it includes a template. You can also speak to Harrow in Business (HiB) for one-to-one advice by visiting **www.harrowinbusiness.com**.

Researching for your business plan

- Planning for your audience: When writing your business plan it is important that the ethos of your business is clear, we brought our brand philosophy with us to the new Harrow branch but introduced prices and promotions that our Harrow customers might expect.
- Planning your marketing and sales: Make sure you produce a good brochure and website. We have collated a database of clients that we are able to contact about offers, which we send out by text. We identify what promotion works best - knowing what the customer will respond to is trial and error. It's also useful if you can attend events already taking place in the local community to showcase what you do. Social media is useful for getting your message out too.

- Your locality: We came to Harrow because we had clients from this area that visited our central London branch and asked if we'd consider opening in Harrow, so we said we'd give it a go. At first we rented a salon in Golds gym, but with no shop front we weren't visible enough. If you're new to an area its important to do your research, as an established business we didn't need to do this, we already had a customer base that lived in Harrow and travelled to our central London branch.
- The biggest challenge when writing your plan is having a full profile of your clients including their likes and dislikes. Through experience we've found that customers will wait for a special offer. You have to be open to tailoring pricing around your clients, which means responding to customers' needs rather than doing what you want to do.

Budget forecasting

- Working with your bank: My mum had no problems raising finance from the bank as the business plan showed that there was a gap in the local market. The bank could see how the business model had worked successfully in previous branches. See the bank directory on pg 26 for local branches which you can approach for help with accessing finance.
- Budgeting: Apart from the day-to-day running costs you also need to remember to budget for advertising and window displays – your image is how people perceive you. You can access training about working to a budget via learn direct **www1.learndirect-business.com**
- A consistent cash flow is vital: When we first opened in Harrow we advertised in the local newspapers – if you don't tell people about you then they won't know you're there! Since the recession we've advertised less, we're fortunate as many of our customers hear about us from word of mouth.



08/ SHOW ME THE MONEY: HOW TO RAISE YOUR FINANCES

Parimal Patel, owner of Document Capture, gives us his tips on how accessing the right finance at the right time helped him to purchase the business premises he'd always wanted. Document Capture, which works with organisations such as the NHS, the police and local authorities, helping people to automate the collection of their data. This might take the form of a paper questionnaire, online forms or on a tablet device. They have been up and running since 2001 and moved into new premises in 2006. An improved business plan provided the evidence they needed to raise the finance for the new venture.

PARIMAL'S TOP TIPS ON HOW TO RAISE YOUR FINANCES:

Find a mentor to help advise you with your finances

- Find a mentor who can help develop your skills and use friends and peers from professional backgrounds. Understand the strengths and weaknesses of these people, i.e. a chief executive will be great at helping you see the 'big picture'. I got involved in a scheme run by Harrow in Business, www.harrowinbusiness.com, where I met a mentor who helped me with my business plan, in particular enabling me to condense it into something the bank was more likely to accept. The plan took two to three months to complete and then I took it to my usual bank. During the course of writing the plan I had three to four sessions with my mentor. He was particularly helpful with translating my plans and projections into 'bank language'.

How to raise finance

- Ask your accountant what type of financing would suit your business needs the most. I'd advise seeking out corporate finance over going to a high street branch; corporate banks are more exposed to small to medium businesses and are open to negotiations.
- Use your contacts well, we got financial advice from Harrow in Business (see the signposting section for advice on helpful organisations and a banking directory) on how we should access different levels and types of finance at different points of setting up. For example we accessed finance from a high street bank but later we approached RBS Access2Finance and RBS for commercial lending.

Tips on managing your finances

- If you are refinancing for growth be realistic with your budget, especially when looking for premises and remember they need to be big enough for your machinery and staff. From 2001 - 2006 we had been

in rented offices and we wanted a larger building of our own that could accommodate our new set-up. It took us two years to find our own premises which finally came together in 2006. If you would like to expand your business in a similar way to myself, then you need to ensure you have the finances coming in to make this work. Visit www.gov.uk as they have a useful chapter on managing cash flow for growth.

- Keep the belief and motivation that you felt at the start. It can be quite a lonely world when you feel like you are not selling and it's not working. You will need to adopt and adapt a lot of skills that might be quite far from your original area of expertise; you need to get skilled in finance, HR, marketing and much more! See the Training section for some pointers on where to start.

Stay on top of your game: the secret to maintaining cash flow

- Keep adapting your products or services to keep up to date with the market you are in. Spot the potential business opportunities and work with your customers to do this too. You might find, like we did, that our customers asked if we offered a certain service, this is normally a good sign that the demand is there. We now offer whole packages to give our customers an all round service. This helps ensure our cash flow continues to steadily grow.
- Keep speculating about your market, what are the future trends and what software should you be using? We bought our new building in order to house more updated machinery which could handle the larger jobs; it is this kind of work which helps to keep us afloat financially.



10/ MARKET RESEARCH

Monica Lowenberg of FocalVocal has a background in teaching in state and independent schools and wanted to build on this expertise. As well as running Shakespeare workshops for GCSE and GCE students, FocalVocal also runs courses in diversity, communication and management development skills, for clients in the public and private sectors. Bringing together experience, talent and creativity from the worlds of business, media, the arts, training and education. Monica wanted to stay in an education setting and build a business where she had time to pursue her academic interests. Opposite she shows us how important it is to research your market before you go out to sell to customers, especially in the current financial climate.

MONICA'S TOP TIPS ON MARKET RESEARCH:

Why research?

- When you start up a business you have to do a lot of research first. You need to establish if there is a gap in the market and also the level of demand for your product or service. You can watch videos on how businesses made the right decisions for themselves at **www.gov.uk** as well as get advice on research strategies.
- You have to have a good idea about what problems will arise. One of my courses helped organisations acclimatise to business life in China. However, since starting the course some organisations decided to use their own in-house trainers with their teams. The demand simply disappeared and paired with the recession it soon became clear the course was no longer viable. It taught me a valuable lesson that even after conducting all the research possible, client's needs can change rapidly and the need can disappear. You have to be prepared to adapt at all times.

Market research in the current climate

- A recession can be a great time to set up a small business if you keep costs down to a minimum; with less offices, staff and running costs you can focus on what makes you special and use your time to cultivate your customers and services. For FocalVocal, this meant developing a new programme, FocalVocal Shakespeare in Schools: a series of workshops that with the aid of forum theatre and role-play, aim to demystify Shakespeare and help students in key stages 3, 4 and 5 prepare for their GCSE and GCE exams.
- Don't give up your day job, but at the same time don't give up on your idea, make little steps and mistakes and in a few years your garden will grow. It's hard

to keep a balance between your day job and your new start-up and even harder to know when to make that jump into owning your own business. Getting your market research underway means can more accurately assess if people are actually interested in the product or service you are offering, I would advise getting someone to one advice from Harrow in Business on how you manage this process.

You can call Harrow in Business on:

020 8427 6188 or find out more by visiting **www.harrowinbusiness.com**

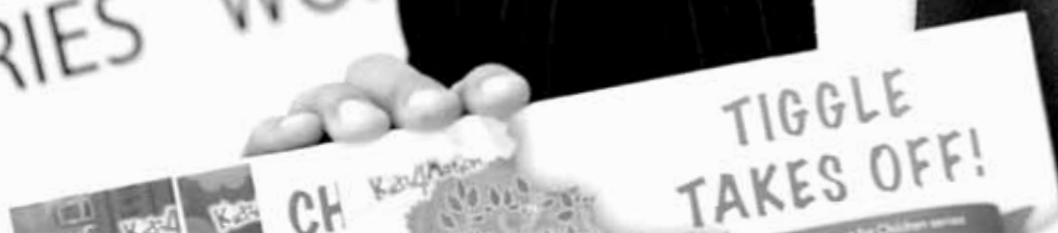
Top tips for doing your market research:

- You can do your research yourself, hit the phones!
- Remember that busy people may need an incentive to respond to you.
- If you're a new start-up business it's important to do your market research first; don't just go with something on a hunch!
- It's lovely to have a fire in your belly, but take calculated risks.
- Look at your competitors. What are they offering? What structures do they work with? Can you see what could be improved and what skills they are lacking?
- Recognise that your reputation is everything; you have to create a good name for yourself.
- Provide people with value for money and be someone they want to work with.
- It's unlikely you will make money in the first year, but you will spend a great deal of time and money getting things set-up. Get your market research right as it governs everything else that you do.



12/ BEING A SWITCHED ON MARKETER

Hitul Thobhani founded Kidz4Mation to help children get the best start in life. They do this by offering training and books which include fun stories and activities to help children aged 5 to 12 to overcome low confidence issues, which can stop children achieving. The business came to life after Hitul and his wife Seema shared the idea with their co-founder, Amal, at a conference. Amal's wife Santa completes the two-couple team of co-founders who deliver the business model; (we all co-wrote the books and are co-directors). Hitul shares his ideas on how to market your business idea.



HITUL'S KEY PRINCIPLES OF A MARKETING STRATEGY:

Reaching your target market

- What's your unique selling point? Now you've checked that your market is viable and serviceable, it is time to work out what makes your business different. For us it was about providing life and emotional skills for children, a service which no-one else seemed to be offering. We use 'Disney meets positive thinking' which means creating happiness by applying positive thinking to our resources and training to motivate children.
- Finding the gap in the market: This is where no-one else currently offers what you do, we spotted a gap in the education system. We recognised early on that some clients wouldn't book workshops due to budget restrictions but would purchase resources which aren't available anywhere else.
- Know your market: The secret to reaching your audience is communicating in the language that they understand, and leaving your messages in the places they frequent. For example, to reach parents we get included on parenting blogs – as this is the kind of place our target market visit to get advice on parenting. There are some great chapters on marketing your business confidently at www.gov.uk.
- Target the right demographic: Think of your audience as a tribe or community and tailor your products or services to what that community like, do, experience and need.
- Don't forget your call to action: This is a device that encourages your customer to act and engage with your brand. This may be email us or like us on Facebook - include it on all the marketing that you do. This is ultimately where you get the direct contact with your customer which will lead to that all important sale!

Marketing for a sustainable business

- Make it easy for your customers to make a purchase: You should use multiple channels to sell to customers. For example, we sell our books through Amazon and high street retail outlets, we now have our books in Waterstones. When you use lots of channels, your engagement with customers will continue to grow as they start to recognise your brand.
- Offering different ways for your customer to engage: We created workshops as the books alone weren't keeping us afloat, and additionally, they provided a new way for our customers to engage with Kidz4Mation. The workshops are sessions where children can build on their emotional skills. We promote our products at the sessions and consequently reach out to a wider target market beyond just parents.
- Creating a database: You often need to incentivise people to give you their contact details, so we offered an e-newsletter full of free tips. Keep your customers up-to-date with news, and create a community that they want to be part of.

Get online savvy: once you have a website built how do you ensure people visit it?

- Facebook and Twitter have both been valuable for our business. Decide if social media is right for you. We knew that many parents stay in touch via social networks, so it was important for us to have a presence. Keep focussed on your goal, do you want to increase awareness of your brand, find new customers or to network with professionals?
- A blog is an information page on a website. You can use it to share news about your business, in the context of topical stories that your audience want to read about. Some typical blogger websites are www.blogger.com and www.wordpress.com. Blogs can help you create a forum for customers to get to know you better. They also drive traffic to your website and increase the chance of people finding out about you.

14/

MANAGING YOUR FINANCES AND FRANCHISING

Emma Brooker has worked at Prontaprint in Harrow for 18 years. Following the previous owner's decision to retire six years ago she made the leap from being manager to joint franchisee. She runs the business with her graphic designer business partner James (both pictured) and felt it was a natural step from managing the store to part-owning it. Emma shares her experiences and the importance of managing your finances well.



EMMA'S TOP TIPS ON MANAGING YOUR FINANCES:

Keeping your cash flow healthy

- To avoid cash flow problems we apply a strict 30 day invoice scheme. We also have an overdraft facility which can be useful if rates suddenly go up and we need to use the reserve as a buffer. For the retail side of the business we operate cash on collection only.
- We recover debt by chasing the people that haven't paid. We print out a statement at the end of the month which details the terms customers agreed to pay by. If a business goes bankrupt you have to write off the debt, there's no other option, that's why it's important to stay up to date with your invoicing.
- We credit check our clients by asking them to supply two current suppliers that they work with, how much they spend with them, and then check these out as references. We need to know how they pay, the terms that were agreed, if they pay on time and the amount of money they spend per month. Once there is some history on the account we can look at increasing their credit limit.
- We look at our performance monthly by printing out statements which gauge customer spend so we can pull out any trends, as well as monitoring their terms, missing invoices and payments. We use software called Printsmith to manage this for us. Make sure that you test any financial monitoring software before you purchase it to check that it meets your needs.

Life as a franchise – what's in it for you?

- You can find out about possible franchise opportunities from a range of places, a useful starting point is: **www.thebfa.org/members** as well as national newspapers, exhibitions and on websites.
- The great thing about being a franchise is the branded name, we can get the best equipment which without the support of Prontaprint we wouldn't be able to afford. We also get plenty of support with our marketing from our

head office. Each centre has to follow guidelines which means that everyone works in the same way. Of course we pay a levy, which is a percentage of our sales.

- Another perk of being a franchise is that we can access better rates – and not just for equipment, but in all aspects of the business. Our central office can bulk buy and negotiate rates for all the centres, which we benefit from. For example, by leasing our equipment; we get to update the printers regularly. The downside to buying equipment is that you'll often find the value decreases as technology progresses and you've made a loss.

Managing finances when economic conditions are tough

- Make sure your customers are aware of the benefits of using you: People are very price conscientious so you have to give customers a reason to shop with you. For example, we offer a face to face service that takes customers through each stage of the job. We find that doing things the old fashioned way earns us trust with our clients as we understand their needs and people come back to us.
- Don't wait for people to come to you: Before the recession we would do this, but now we have to get out there: cold call, visit people, collect business cards, send e-shots, attend business breakfast meetings to try and grow the business. We use BNI Harrow, a supportive business group where people get together to network and learn, **www.bni.eu/uk/bni-experience.php**.
- Analyse the health of the business as you go. I analyse year on year, month on month, so that if we have a quiet August but the previous August was also quiet we can spot that it is a regular seasonal trend and that in September it will pick up again – this helps us to plan our finances and we can predict for lower income months in advance.



16/ FROM ACORN TO OAK TREE

Dipesh Patel is the company director of Eye To Eye, an opticians in Belmont Circle. He opened his first business, Eye Optics in Hounslow 2001, and Eye to Eye followed in 2007, he said. "We're still growing, our focus is to give every customer a personalised service and retain customers to our best ability." He talks us through how to grow your business.

DIPESH'S TOP TIPS FOR GROWTH:

Growing your business

- Access the right support: We were happy with our first shop Eye Optics. If it wasn't for the courses and mentor support provided by Harrow in Business (HiB) I'm not sure I would have opened another shop. They gave me the confidence in mentoring sessions to grow my business. Their guidance helped me get the business plan together. Go to **www.harrowinbusiness.com** for specific advice on growing your business.
- Knowing how to grow your business: We thought we'd trial Belmont Circle as a new location for our growth venture. Although we were aware that Belmont doesn't have the heaviest footfall in Harrow we chose it because it neighbours lots of busy local areas. It's hard when you're trying to grow amongst stiff competition, but we're five years old now with over 5,000 customers registered. We are working long term on franchising out the business. (You can read more about franchising on Prontaprint's story on page 14.) HiB also offer Coaching and Micro-Consultancy, if your business idea is felt to have significant growth potential and you've been trading for more than two years, consultants can come into your business to help you with specific issues.
- Business Link has a large chapter on Setting a Vision for Growth that would be useful to you if you're considering growing your business **www.gov.uk**
- Be careful with your finances, your business plan will detail how you're going to recover your money, which can run out quicker than you'd imagine. You can get tips on preparing a business plan for growth, and use an interactive action planning tool on Business Link.

Customer focus is key

- Provide a personalised service: If customers are happy with your service, they will come back again. As an independent retailer, it's tough out there; you have to use your advantages, for example the level of customer focus you can offer.
- Build a long term relationship: A lot of our customer base is families. Parents bring their children which builds a long term relationship with those families and your business.
- Always get feedback: Both the negative and positive, if the customer isn't happy, address it.

Make the most of your local area

- Promote locally: Ensure your business appeals to people from the local area, we distribute flyers in the area – once the good word starts to spread about the service you're offering they'll tell their friends and family to come to you; people are more keen to support local businesses than they used to be.
- Location is key: You have to weigh up the benefits of either going for a cost effective local location or a higher rent in a more central area. If what you're doing works in a quieter area, it can work anywhere!

Work with your competition

- You can do what your larger competitors do, but better! We offer buy one get one free deals like our high street competitors do, but we have the advantage of being able to offer a more bespoke service as well.
- Work in alliance with your local competition: There is a competitor optician in Belmont - if I'm full, I'll often recommend clients visit the other opticians. We have our own customers and our competition comes from the high street giants, not from one another.



18/ FOOD FOR THOUGHT

Sanremo Deli Ltd opened in November 2005. Ela Patel used to work in the city and decided after having children that she wanted to open a business that worked around her family life. Her family is experienced in retail and she'd always had it in mind that she wanted to work for herself. Ela shares her experiences of opening a food business.

ELA'S TOP TIPS ON OPENING A FOOD BUSINESS:

Step by step advice – setting up a food business

- Get VAT registered: With HM Revenue and Customers (HMRC) who have plenty of online materials that are useful **www.hmrc.gov.uk/vat**. Your accountant can advise you on which kind of business you should register as and what your liabilities are.
- Register as a company: Limited companies need to register at the companies' house: **www.companieshouse.gov.uk**.
- Do your business planning: My plan was financially over ambitious. I spent more than I realised I would and my budget didn't work as well as I'd hoped. (see business planning on pg 6)
- Do your market research: It's important to understand the type of people passing by your business. You have to give it time for your business to build, which comes when your reputation grows. We looked into the kind of sandwiches that were selling well locally. (See market research on pg 10)
- Find the right location for your business: When I was deciding where to establish my business I visited Pinner, Harrow and Ruislip and walked around the areas and checked out where the nearest office buildings were. I chose Harrow for the community feel.

Red tape – what you need to know

- Your first stop should be Harrow's business portal which advises you on all the business regulations that you need to adhere to: **www.harrowcouncilbusinessportal.co.uk**.
- Environmental health and food hygiene: My team and I go on courses at the council and update ourselves every three years. Environmental Health also conduct spot checks. Once you're up and running and they have found your premises to be to the required standard they tend to come less often. There's lots

of useful information online via Business Link **www.gov.uk** and details of environmental health training here **www.ehcareers.org**.

- Organise waste collection: You can do this commercially or via the council, I found that paying to recycle your waste is cheaper than sending it to a landfill. Visit **www.harrow.gov.uk/business** for advice on commercial waste collection.

Housekeeping and operations for a food business

- Finances: In the first three years we made a loss, in years four to five we broke even. You have to be prepared to put in the hours. If I had gone into business with my family we could have shared the load in terms of hours spent here, and I would have made a profit by now, I didn't have that option, so my team wages are a big outgoing for me.
- Stock control: We've learned from our mistakes, at the start I made too much food, over time we've reduced our waste. I know what dishes sell the best and the days when I need less. Having a good relationship with your suppliers is important, if I need more they can usually get an order to me quickly. I decided to go with a local supplier after lots of research into: stock, prices, quality and delivery.
- Keeping records: Make sure you keep records of your employees pay and their tax and National Insurance contributions, HMRC have a helpful download where you put in the details of your staff and it calculates their contributions for you, that's been a real time saver **www.hmrc.gov.uk**.
- Customer care: Always be courteous and polite and thank people for waiting when it's busy. We always have banter with our regular customers and remember their orders. Always ask customers what they want and you'll have people coming back.



20/ **WHAT I WISH I HAD KNOWN AT THE START**

This is your guide to avoiding the pitfalls when starting out with your new business, it includes top tips from all the local businesses who helped create this How To guide.



FocalVocal

In the first few years you won't make a lot of money, if any – so you might have to do jobs to prove your reputation, and at a low cost, to demonstrate that you can do a good job.



Eye to Eye

If you want to open a business get your figures, rent and location right first and always check the conditions of your lease.



Sanremo Deli

Go to networking meetings – I've started attending Link 4 Growth (L4G) – a group with a local branch who champion local business development. It's open to all and there's no fee to pay to get involved. They hold weekly meetings which are good to share ideas or you can subscribe for more specific information and support. www.link4growth.biz



Prontaprint

Our top tip is about franchising – you should check the different franchise agreements and the loyalty level you are expected to pay out. Make sure you speak to other centres within the franchise and check the length of your contract. A five year contract is ideal for us so we're not tied in if circumstances change.



Document Capture

At the start it is natural that you won't necessarily understand financial planning, unless you already have a background in it. Keep your forecast realistic – ask yourself, how many sales you will really make and what this means on a day to day basis, which may be different to what you first thought.



Apple Tree

Really take what your customers say seriously. Reflect on all the feedback you receive and meet the needs of everyone that walks through your door, as much as possible.



Bharti Vyas

In any business you have to be able to utilise the best skills in your team. Ensure the right people are doing the right things. Know where your skills and strengths lie and when you need to use outside professionals on the areas you aren't good at – you can't be an expert at everything.



Kidzformation

We thought we'd change the world overnight and make money in the process. Like many people we underestimated the time it would take, the cost involved and how difficult things could get. But it was worth it!

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SIGNPOSTING

Harrow in Business

HiB (Harrow in Business) is a local, one-stop business advice service that provides practical guidance, support and health checks to micro, small and medium sized enterprises, whether they are start-up businesses, or established businesses looking to grow, diversify or take advantage of business and investment opportunities in emerging overseas markets.

Businesses are provided with holistic and integrated solutions ranging from: one to one advice, coaching and mentoring, training courses and networking events on all aspects of running a successful business. Harrow in Business can help with signposting but more tailored services, i.e. mentoring are paid for sessions.

HiB is a proactive and innovative port of call if you're thinking about starting up, raising finance, or marketing and growing your business. If you're looking for funding or ways to grow your business, locally or globally, they are a good place to start, and they can signpost you to many different partners and professionals.

020 8427 6188

info@hib.org.uk

www.harrowinbusiness.com

Chamber of Commerce

The role of the North West London Chamber of Commerce is to help you be more successful in your business or organisation. This may mean training; help with marketing or representation and networking. The Chamber operates as a membership organisation, which you are welcome to join (members enjoy discounts). Non-members may attend networking events at a small premium. The Chamber can help with:

- Networking, gaining contacts, and building your business.

- Keeping you up to date in an ever changing regulatory environment.
- Being the voice of business in Harrow.
- Having a pivotal role as the link between the business community and local government - issues such as crime, parking, transport, infrastructure and regeneration are the subjects of regular dialogue with Brent and Harrow councils.
- Influencing Councils' thinking and actions on many key issues.

020 8427 2884

info@nwlichamber.org.uk

www.nwlchamber.org.uk

Federation of Small Businesses

The Federation of Small Businesses (FSB) is a non-profit making organisation and the UK's largest campaigning pressure group promoting and protecting the interests of the self-employed and owners of small firms. Formed in 1974, it now has 200,000 members nationally. The Federation is committed to delivering a wide range of high quality, good value business services to members of the FSB.

Members benefit from services including free 24 hour legal helpline, free tax protection, free Health & Safety advice as well as discounts on a variety of products and services.

In each region, various events are organised regularly giving the members a valuable opportunity to network as well as learn and improve.

For more information visit **www.fsb.org.uk** or contact: Hoss Youssefi, the regional vice chairman, on **07920 774 000** or **hystevens@aol.com**

Training

Many of the organisations listed in this signposting chapter offer training and there's much more available too. You need to consider what length of commitment you can sign up for and how time intensive your training should be. Think about what essentials you need or refresher courses you should re-visit if you've become a little rusty in some areas. Online training is flexible and can work around your schedule.

Remember you may need training for your employees too. A Training Needs Analysis (TNA) is a way of figuring out what training your business needs and where you have skills and knowledge gaps. Regular TNAs help you to keep on top of your changing skills needs as the business develops. The following organisations are a good place to start:

- **National Skills Academies**

National Skills Academies are employer-led centres of training excellence, ranging from purpose-built training centres to online courses. They operate in a range of sectors including financial services, construction and manufacturing. (There are over 18 different skills academies, search for the academies at **www.gov.uk**

- **Sector Skills Councils (SSCs)**

SSCs are independent, employer-led organisations that provide a range of services to help employers to reduce skills shortages and improve learning standards.

www.sscalliance.org

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RESOURCES



HOW HARROW COUNCIL CAN HELP

Useful Numbers

Harrow Council has a range of support available which will help you find your feet when starting out.

There's a dedicated business zone on the council website **www.harrow.gov.uk/business** that can help you with the following areas:

Building control, applications and guidance
020 8901 2650

Support and advice
020 8736 6084

Apply for trade waste collections
020 8901 2600

Information on licences and street trading
020 8901 2600

The council also has a website which can help you out with business regulations, a place to visit when you need to drill down to the detailed information.
www.harrowcouncilbusinessportal.co.uk

Tools and resources

- A Business Directory which is full of contacts, you can also register your own business to:
www.harrow.gov.uk/business.
- Harrow Business guide directory: information on the background of Harrow, where you can seek skills and support and more contacts:
www.harrow.gov.uk/business.
- If you're searching for premises here is a guide to what is available: **www.harrow.gov.uk/premises**
- Harrow Council's Commitment to Business guide

Other useful websites

Business Link is a self-help portal for small and medium businesses and can now be found at **www.gov.uk**. If you are unable to access the website or are unable to find the support you're looking for you can call the Business Link Helpline on **0845 600 9006** (9.00am - 6.00pm Monday to Friday).

Get advice on legal aid at the Citizens Advice Bureau
www.citizensadvice.org.uk

Attend events run by the business group West London Business **www.westlondon.com**

Six West London councils - Barnet, Brent, Ealing, Harrow, Hillingdon and Hounslow form the West London Alliance (WLA) who aim to promote the interests of West London residents and businesses,
www.westlondonalliance.org.uk

Keep in mind the Data Protection Act when collecting personal information from your customers: **www.ico.gov.uk**

HMRC provide business education and support
www.hmrc.gov.uk/bst

Small business advice (UK) at
www.smallbusiness.co.uk

Finance advice from ASC finance – **www.asc.co.uk**



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Lloyds TSB | Commercial

Lloyds – Business start up

Starting up a business can be daunting without the right help and guidance. As part of their support for you on your business journey, Lloyds offer a range of online resources and tools to help you get your business idea up and running.

They'll give you the best possible support throughout each stage of your business start up offering guidance which covers a range of different topics including writing a business plan, market research, and legal issues. Lloyds also encourage you to take advantage of free online guides and resources to help you get started. Lloyds also provides you with an opportunity to read first hand accounts/tips and advice from other small/medium sized businesses that have used their guides.

Visit **www.businesshelp.lloydstsbbusiness.com** for more information on how to expand and grow your business.

HSBC

Your local contacts to find out how HSBC can help to start a new business or grow your business:

Pri P D De Abrew

pri.deabrew@hsbc.com

0758 4403753

Gayathiri Rajagopal

gayathiri.rajagopal@hsbc.com

0758 4404382

www.business.hsbc.co.uk

The contact details included in this guide are correct at the time of printing. These are subject to change, in this instance please refer to the website addresses provided.



Barclays: Supporting your success from the very beginning

Starting, running and growing your own business is exciting. Barclays Business is dedicated to helping you get off to the best possible start with everything you'd expect from a business bank account – and a lot more besides.

- A range of solutions to make your everyday banking more convenient include 24/7 online, mobile and telephone banking as well as counter service in over 1,600 branches.
- Products and services to help give you better control of your business and its finances, including tools to help credit check customers, recover bad debt and keep your business data safe.
- Expert guidance for you and your business from your Business Support team, Barclays Business Managers and nationwide business seminars and workshops that enable business owners to network and gain practical help and support.

Your support number is: **0845 605 2345** **

Your contacts in Harrow are:

Start-Up Specialist: Sue Williams

Established businesses can contact:

Gurprit Dhaliwal, Siddharth Sabbella and Kashif Munir

Barclays offer a minimum of 12 months free banking to every start-up business*.

To talk to Barclays about your business plans, make an appointment with a Business Manager on 0800 515 462 **

www.barclays.co.uk/business

* Available for individuals setting up their first business bank account for a business within its first 12 months of trading. There is no charge for standard transactions for 12 months with our standard Business Start-up Package.

** Lines are open Monday to Friday 8am–8pm and Saturday 9am–1pm. To maintain a quality service, we may monitor and record phone calls. Read our call charges and information.

Disclaimer

Harrow Council has produced this Guide to help new businesses understand what is involved in starting up a business and some of the main issues to consider. The advice has been offered from existing businesses and everyone's experience is unique. This Guide has been published in good faith by Harrow Council and the Council shall not incur any liability for any action or omission arising out of any reliance being placed on the Guide. It is not intended to be an official guide or to constitute definitive legal, financial or any other professional advice and so any person or organisation in receipt of this Guide should seek their own independent advice when considering what action (if any) they take in relation to the contents of this Guide. Therefore the Council will not be held liable for any claims relating to the contents of this Guide.



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[@harrow_council](https://twitter.com/harrow_council)