Module 3: Structure & Setup Layer

Build your business on solid legal and operational ground — UK-specific, step-by-step.

Objective

To legally register your business, structure it correctly, and set up your digital and operational infrastructure with zero confusion.

Education Box

Most entrepreneurs delay their launch because the admin feels overwhelming. But when broken into bite-sized steps, this process becomes fast, empowering, and executable — even if you're starting with zero experience.

SECTION 3.1: Sole Trader vs LTD Company

What's the difference?

Sole Trader: You are the business. Simple to start. Less paperwork. But you're personally liable for debts.

Limited Company (LTD): A legal entity separate from you. More formal. You're legally protected. Tax benefits possible as you grow.

Feature	Sole Trader	LTD Company
Legal Status	You = business	Business is separate legal entity
Setup Cost	Free	~£12 (Companies House)
Taxes	Self-Assessment (Income)	Corporation Tax
Liability	Personal	Limited (you're protected)
Public Visibility	Low	High (info on Companies House)
Best For	Simple services or trials	Long-term or higher-risk ventures

Exercise 3.1: Business Structure Choice

Which structure	do you	prefer	and	why?
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SECTION 3.2: Registering Your LTD Company (Step-by-Step)

Use this guide if you're choosing LTD setup.
Go to: https://www.gov.uk/set-up-limited-company
Choose a name (run a check to make sure it's unique).
Add company details: address (can be a registered agent), director info, share structure.
Submit the form + pay £12 fee.
Get your Certificate of Incorporation via email (usually same-day).
You're officially a company director.
Exercise 3.2: Company Registration
Company name:
Registered address:
Target registration date:

SECTION 3.3: VAT — What It Is and When To Register

VAT (Value Added Tax) is a UK sales tax.

You only need to register if:

- You expect £90,000+ in revenue per year
- You work with VAT-registered clients or want to reclaim VAT on costs

How to register:

Go to: https://www.gov.uk/register-for-vat

Use your Companies House number (LTD) or NI number (sole trader).

If you're just starting out, you usually don't need VAT yet.

Exercise 3.3: VAT Planning

Expected annual revenue: _____

Do you need VAT registration now? Yes / No

SECTION 3.4: Business Bank Account Setup

You must keep business and personal finances separate.

Bank	Best For
Starling	All-round business banking (free)
Wise	International payments
Monzo	Easy interface, great support

What you'll need:

- Your company name + address
- Certificate of Incorporation (if LTD)
- ID verification

Tips

Alchemist Tip	Architect Tip
Choose a bank that feels good — you'll check it daily.	Integrate with Xero or accounting tools from Day 1.

Exercise 3.4: Banking Setup

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Documents ready:

- [] Company name + address
- [] Certificate of Incorporation (if LTD)
- [] ID verification

SECTION 3.5: Domain, Email & Hosting — Simplified

What is a domain? Your domain is your web address — e.g., www.mybusiness.co.uk

What is hosting? Hosting is the online server space that stores your website's files.

What is business email? A custom email using your domain — e.g., info@mybusiness.co.uk

How to Set This Up

Buy your domain: Use Namecheap, GoDaddy, or Google Domains - Choose a .co.uk or .com domain

Buy hosting + business email: Use Fasthosts, Bluehost, or Google Workspace

Connect your domain to your hosting: Usually 1-click if you buy both from same provider. If separate, your host will show you how.

Set up your email inbox: Through your hosting panel or Google Workspace (recommended for ease).

Done right, this entire step can take less than 30 minutes.

Exercise 3.5: Digital Setup

Domain name:
Hosting provider:
Email solution:

SECTION 3.6: Business Phone, Mailbox & Address

Business Phone Line

- Use a free second number app like SmartNumber, TextNow, or Skype Business
- Or get a VOIP business line with RingCentral or Aircall

Mailbox & Registered Address

If you don't want to use your home address, use services like: - Hoxton Mix - Regus

Exercise 3.6: Contact Setup
Phone solution:

Address choice: _____

SECTION 3.7: Legal Pack — Templates & Tools

What you'll need:

- T&Cs (Terms & Conditions)
- Privacy Policy (mandatory under GDPR)
- Refund Policy
- Service Agreement / Contracts
- Data Processing Agreement

Tools:

- Termly.io
- Rocket Lawyer UK
- Brandscaling Legal Pack (included template in this course)

Exercise 3.7: Legal Documentation

Tool	choice:	

Documents needed:

- [] T&Cs (Terms & Conditions)
- [] Privacy Policy
- [] Refund Policy
- [] Service Agreement / Contracts
- [] Data Processing Agreement

SECTION 3.8: Cookie Consent + GDPR Setup

If your website collects any user data (email forms, cookies, analytics), you must:

- Add a Cookie Consent bar (use Cookiebot or Termly.io)
- Link to your Privacy Policy
- Ensure users can opt in/out of data tracking

Exercise	3.8:	GDPR	Comp	oliance
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Does your website collect user data? Yes / No
Cookie consent solution:
Privacy policy location:

SECTION 3.9: Company Calendar & Key Dates

Create a shared calendar to track:

- Holidays (yours + staff)
- Blackout periods (no sales/content planned)
- Business sprints (focused working periods)

Tools: Google Calendar, Notion, ClickUp, or TeamUp

Exercise 3.9: Calendar Setup

Calendar	tool:	

Key dates to track: _____

SECTION 3.10: Insurance, Disclaimers & Risk

Depending on your business model:

- Get Public Liability Insurance (if people visit your premises)
- Professional Indemnity Insurance (if giving advice)
- Add disclaimers on site + social where needed

Use Simply Business or PolicyBee to compare quotes.

Exercise 3.10: Insurance Planning

Insurance needed:

- [] Public Liability Insurance
- [] Professional Indemnity Insurance

Insurance provider: _____

Completion

Congratulations — your business is now legally structured, protected, and ready for real operations.

Final Checklist

Setup Complete:

- [] Business structure chosen
- [] Company registered (if LTD)
- [] VAT registered (if required)
- [] Bank account opened
- [] Domain and hosting set up
- [] Legal documents created
- [] Insurance obtained

Date Completed: _____

Your Signature: _____