

# Getting Started in Private Practice

A check list

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# Getting started in private practice

**Thank you for downloading this ebook.** I hope you find this checklist a useful “jumping off point” to get you thinking about everything you need to put in place to get your practice off to a flying start. While our advice is relevant to most small businesses we’ve written this guide with counsellors, coaches, therapists, celebrants, doulas and all other heart-centred people in mind.

You embarked on your training because you really want to help people, and your course has given you some valuable skills to do that. Sadly however, many courses don’t address the reality of getting started i.e. setting up in business. There is way more to it than setting up a directory listing and waiting. If it’s something you’ve been avoiding thinking about you’re not alone! You’ve been so focused on learning your skills there hasn’t been the headspace to worry about the practicalities of bringing them to the people that need them. Chances are you weren’t thinking about this as something to make you rich. Nevertheless the reality is you will need to put some thought and energy into making your dream of helping people a reality by addressing the need to become a business owner.

This guide is a starting point, if you’d like more detailed help there are resources from Flourishh covering most of these topics in more detail. Some are free via our social media and some paid for courses and resources via our website.



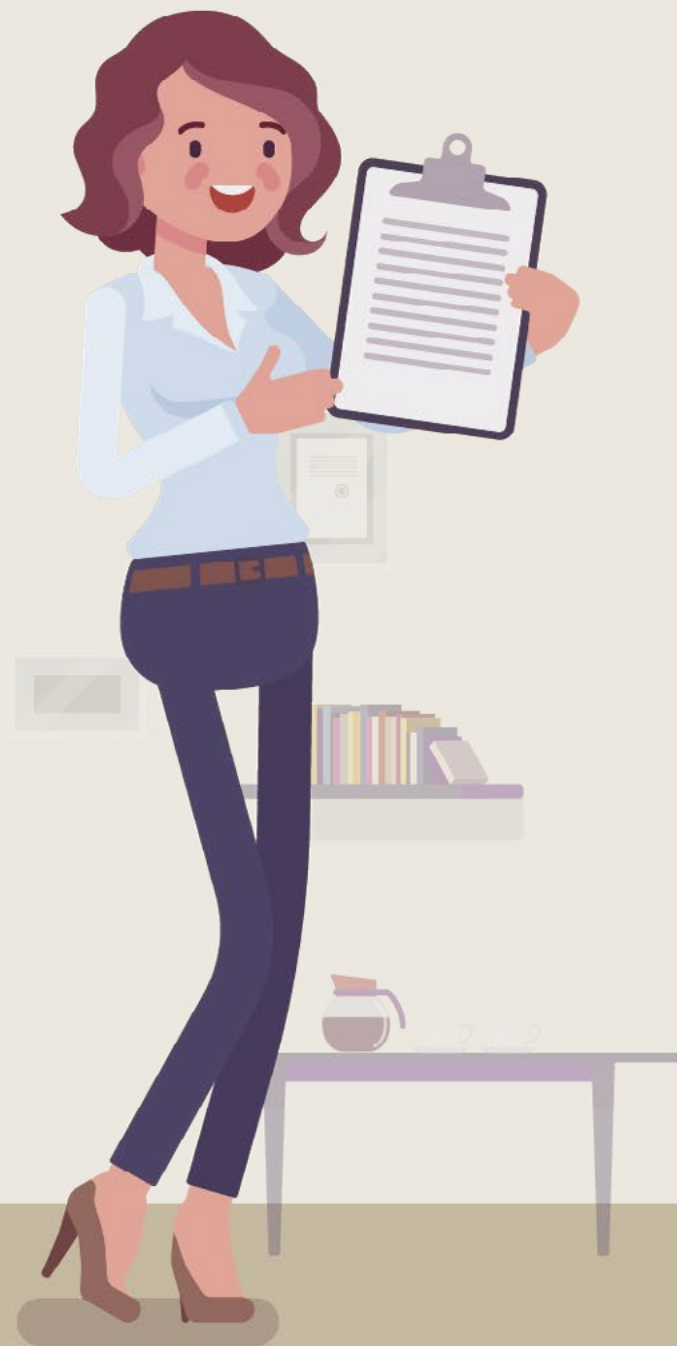
# Get organised

There's a lot to do. You might find it helpful to have a notebook or journal where you can jot down ideas as you have them, all in one place.

It can also be a good idea to have a project folder to keep documents / reference materials together.

This might be in electronic form or my preferred option – paper in a ring binder. It is also worth noting that there is not a prescribed order for doing things.

**We've tried to put this list together in a rough chronological order but the first lesson of business is the need to be flexible!**



# First Identify your target customers

This may seem like a slightly odd place to start. Trust me. Everything flows from knowing the answer to the question “Who are you helping?” The more specific you are, the clearer everything you do becomes.

You won't know if your company name is a good one unless you know who it needs to appeal to. You can't do any marketing until you know who you are talking to.

What is your niche? This topic can be a whole training course on its own but the key is to go back to that first question – who do you really want to help? The more specific the better. “I can help anybody really” just won't cut it. Imagine going into a restaurant for dinner and ask for the menu, and the waiter says “well we can cook you anything really” is that helpful? Or is it more helpful to see a menu and realise that what really appeals right now is the Thai curry and not the burger?

Be as specific as you would to the waiter, think about how often you order and the waiter asks more questions eg rice or chips, chicken or veggies – rather than Thai Curry you'd order Thai Curry with chicken and the steamed rice. Your target client isn't “women over 50” it might be “women over 50 struggling with anxiety and menopause symptoms.”



# Identify what problem you solve?

**People don't care much about what you do or how you do it.**

They really don't care about your qualifications. They do care about whether you can help them. Start thinking about the difference you make – make it about the client not you.

So instead of “I'm a Nutritional Therapist” I help people resolve their IBS. When you learn to focus on what problem you solve alongside who you solve it for everything starts to drop into place in terms of marketing, websites and yes even your company name.

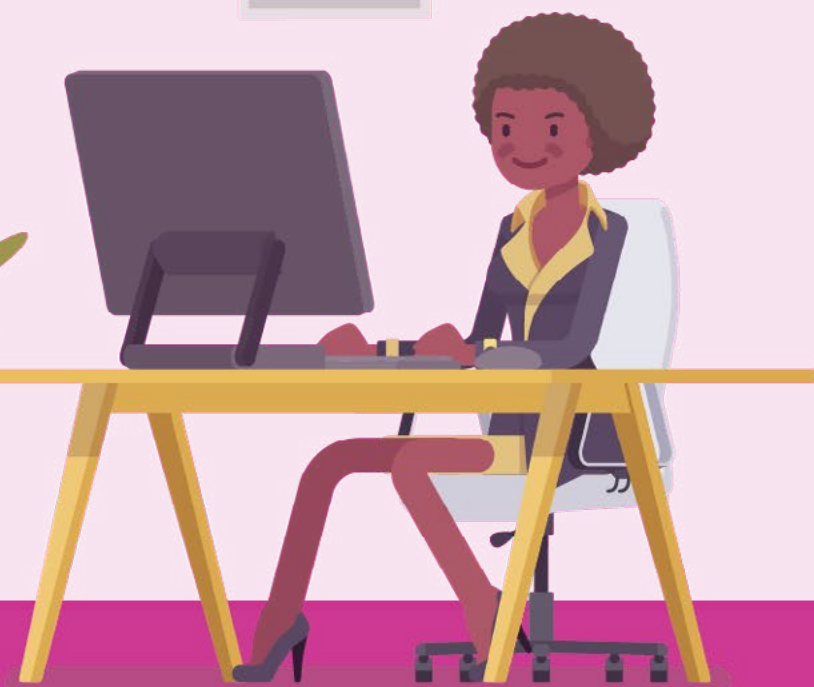
# Choose a name

Names are very powerful and can make a big difference to your potential clients. So while you have to like the name you're going to be marketing yourself as, it is much more important that it resonates with your audience, is easy to remember and that you can get a suitable web domain for.

The simplest and often the most effective name for your business is your own name. As people start to use your services and recommend you personally they'll use your name. You can then reinforce that by adding what you do. For example Joanne Taylor Reiki Healing. This tells any potential client who you are, what you do and even someone who doesn't know what Reiki is, will get an idea with the inclusion of the word “healing”.

Personal names also have the advantage that they are likely to be available as a domain name – which is crucial for when you come to get your website. It's fine to get creative with your business name, just ensure that it conveys what you do.

**Remember Apple didn't start as Apple. They started out as Apple Computers.**





## Buy a Domain name & set up your email

While you don't need a website to start a business you will need an email address for just about everything.

What many people don't realise is that when you buy a domain name you can usually get a few email addresses at no cost. Try searching for your name at <https://domains.google.com>.

Keep your domain as short and simple as possible. Imagine telling someone over the phone what your website or email address is, and them writing it down. If you make it too long and complicated you'll soon be looking to change it as it's a pain for you to say, runs the risk of them getting it wrong and you losing the enquiry!

Using the above example I could get **www.joannetaylorreikihealing.co.uk** but it is too long & looks a bit odd because of the double "r". I would go for **www.joreiki.co.uk** instead.

Buying a domain through Google has the advantage that it comes automatically with all the Google features such as email, calendar etc. When you're ready to get a website your provider will help you move it from Google if you need to.

Having an email address with your own domain looks much more credible than a gmail or hotmail address, is less likely to be attacked by spambots and generally costs less than £10 a year – **bargain**.

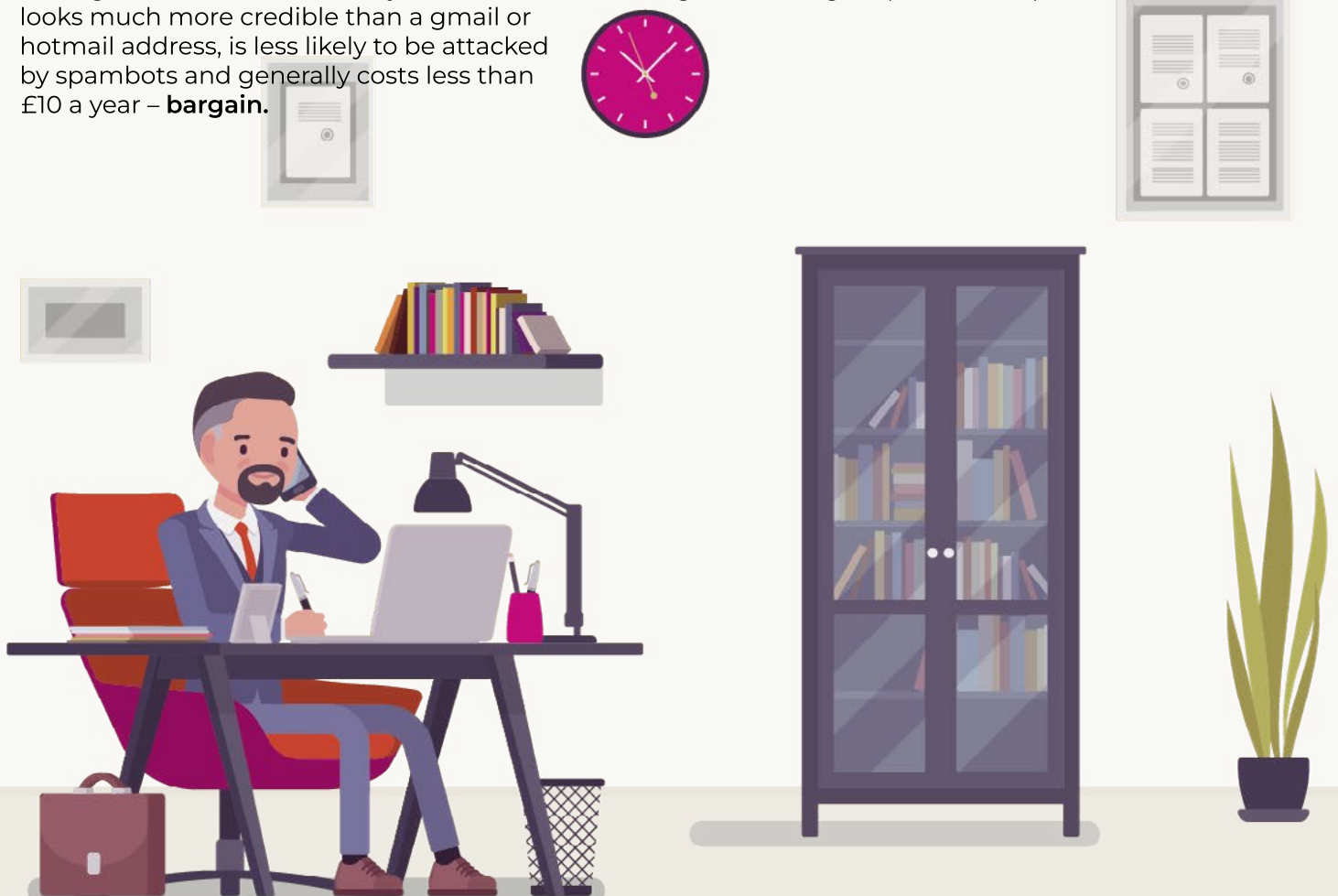
## Decide which company structure

The most common choices for your company are Sole Trader and Limited Company.

The most straight forward is sole trader and this is how most people get started. Being a sole trader means there is no legal distinction between you and the company. In other words if the company gets into debt, you are in debt. A limited company is more involved to set up but is legally a separate entity to you as a person. In other words if the company has a liability it stops there. You are not personally liable. There can be tax advantages to having a limited company subject to how much you earn and your expenses. This is one of those subjects where the answer to "should I go limited?" will always be "it depends".

Talk to an accountant about your specific set of circumstances and go from there. Many accountants will offer an initial consultation free of charge to help you decide and can then set up a company for you. (This bit will incur a fee.) If you decide to opt for the sole trader route you will need to notify HMRC.

If you're thinking of starting a Community Interest Company, which is a more complex form of limited company and ideal if you plan to go for funding or grants then get Specialist help.



## Open a business bank account

At time of writing this guide it is taking banks 6-8 weeks to open new business accounts for new clients and about 2 weeks if you're already a customer.

**Therefore if you want to avoid the bank you use now don't leave this job until the last minute.**

If you're a sole trader you can simply open another personal account in your name – it doesn't have to be a business account. Don't be tempted to make do with using existing personal accounts – it makes accounting for your expenses much more complicated than it needs to be. If you're a limited company you won't be able to open the account until the business is fully set up at Companies House and it must be a separate account specifically for limited companies.

**Most banks offer free banking for the first year or two to new customers.**

## Open a separate Paypal account

**It's quick and easy to set up a Paypal account and is a great way to invoice / take card payments instantly.**

Buying things through your business Paypal account is a good way to track business spending while you wait for the bank to get around to opening the account and sending you a debit card. Yes Paypal will take a percentage of what you invoice, you just have to chalk it up as a cost of doing business.



## Check if you need a licence

There are some professions that require a licence and this is something that your vocational trainers should have told you about. Ultimately though the responsibility is on you. However, more generally you may also need a licence if you intend to play background music in your workplace, have a CCTV system or a video doorbell. If you are working from home you will need to register, even if the system was installed for domestic use. You can check here if you need a licence:

<https://www.gov.uk/licence-finder>

## Register with the Information Commissioners Office

At [www.ico.org.uk](http://www.ico.org.uk) you can register your CCTV and or video doorbell as mentioned above. You will also need to register if you are processing or handling data ie customer details for someone else – for example you are offering emailing marketing services. However, if you are using information for your own accounts records, and or your own advertising or marketing only then you won't need to pay. (unless you have CCTV) They have a free questionnaire that will tell you if you need to register and if so what the fee will be. Be sure to read the questions very carefully. The good news is that the fee is small, about £35 at time of writing, for small businesses.

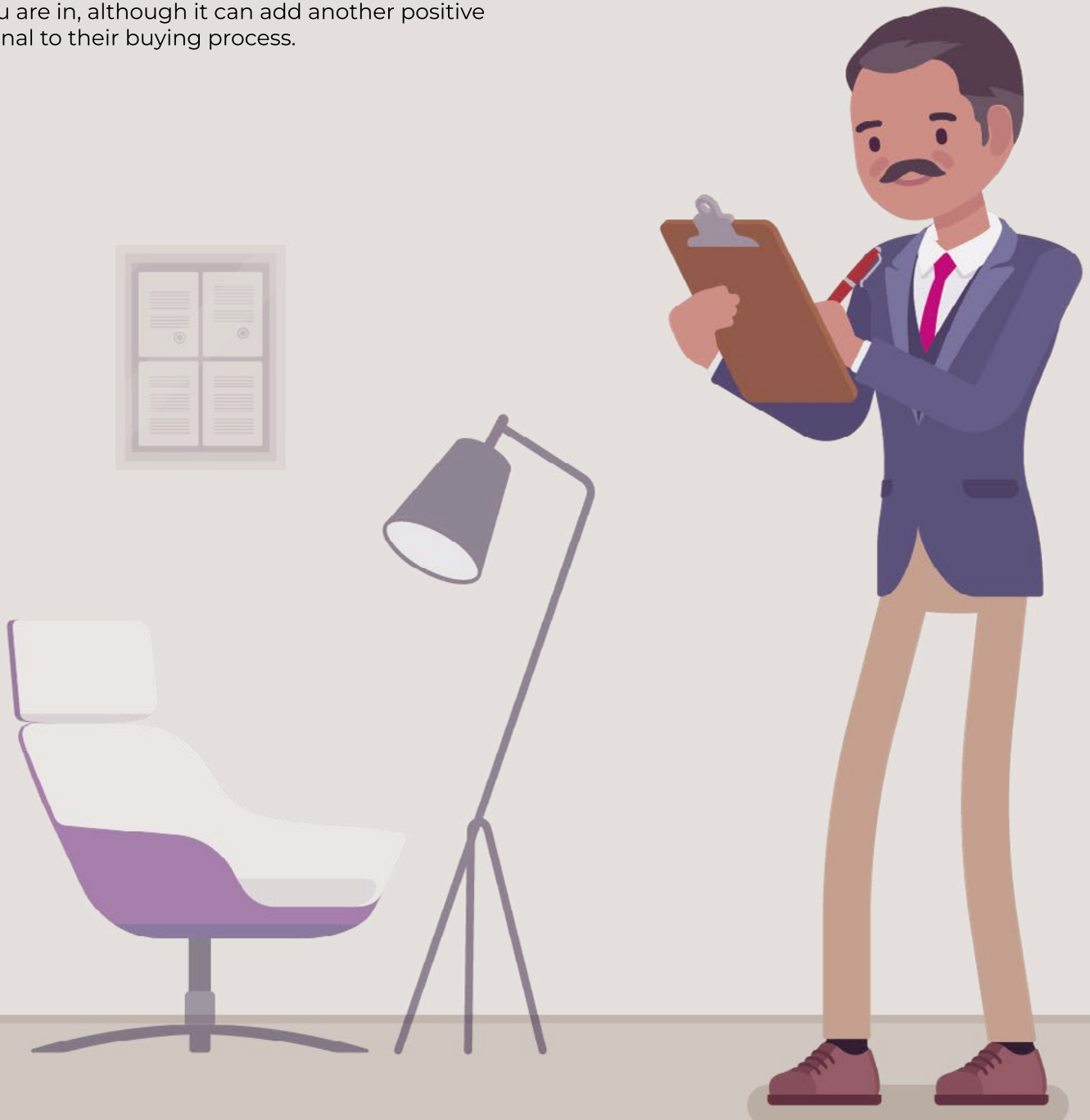


## Sign up with any required bodies, review the optional ones

You may already be a member of your professional body as a student, remember to get your membership updated. Equally take a look at the options for your profession and make a value based judgement on whether the membership is essential for success, a nice to have or really does nothing other than add a logo to your website and social media. A good place to get some ideas on the value of any particular body is in peer groups on social media. Some membership bodies have directories to help potential clients find you. Not all of these are well used so don't assume this will make paying your membership worthwhile. Do your research! Depending on what you offer, most clients really don't care which membership body you are in, although it can add another positive signal to their buying process.

## Start cost tracking

Make a note of everything you spend in relation to your business – especially online as these are easy to miss – unlike emptying the paper receipts out of your wallet or purse! You could use a notebook or a simple spreadsheet. Set up a folder for your invoices and receipts – this could be on your computer or in a ring binder. Personally I like to do both. Take photos of offline receipts to be able to store them with your other online documents. When I started my accountant gave me a very helpful template for basic bookkeeping. Now due to the imminent arrival of “making tax digital” they will encourage you to look at bookkeeping software. Once you get going this is definitely worth getting.





# Get Insurance

## You will need:

- Professional Liability Insurance.  
This covers you if a client is harmed or loses money because you provide negligent advice, or services and protects you in the event of false claims.
- Public Liability Insurance.  
This is important if customers visit your premises or you carry out work on client sites

## You should seriously consider:

- Health insurance for self employed people / small businesses.
- Insurance for any Specialist Equipment – do not assume your standard home policy will cover you.
- Insurance you have for any inventory ie products, consumables etc that you hold in stock.
- If you have staff members that are not family you will need employer's liability insurance even if they are volunteers.
- Cyber Insurance – especially if you have an online business or rely on your computers.

You should tell your Insurer if you plan to work from home. They may change the premium, or make caveats. For example they may set limits on the number of clients you can see in a week.

If you have separate buildings cover from contents be sure to inform both. An increase in premium is a business cost and records should be kept accordingly. There are specific working from home insurance policies on the market and it might be you need to shop around for a new provider.

# Pension

Look at your pension situation. There are rules around how much you can contribute, if you've been employed you may not have had to think about that before.

Talk to an Independent Financial Advisor. If you don't know one ask people you trust who they use.



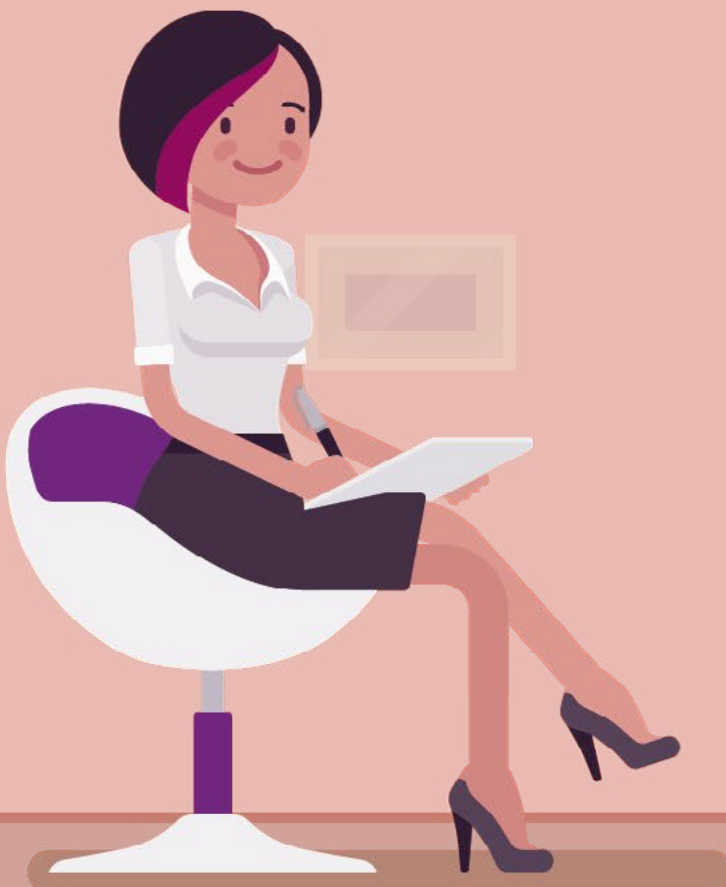
## Plan where to work

Working from home can be a low cost way to start but there are drawbacks. Otherwise there are offices you can rent by the hour – for when you see clients, or by the month if you need a full time work space.

Research your options thinking about your client experience as well as the cost implications. Many places by the hour won't guarantee you'll be in the same room each time which can be inappropriate especially if you are doing emotional work where consistency is a key part of emotional safety.

You will need somewhere to do your admin as well as your client work. If you work online with clients you will still need space where you can work without noise or family interrupting. You also need to think about lighting, camera and sound quality.

Do not be tempted to rely on the built in camera in your laptop – it will be almost impossible to position it in the best place. Pay as much attention to your workspace client experience online as you would in your face to face consulting room.



## Write a business plan

If the words **"you need a business plan"** put a stab of fear through your heart you wouldn't be alone.

Before we get into whether you need one or not let's understand what a business plan actually is. It's very simple – this is a document where you set out what you intend to do, how you're going to do it and how much you think it's going to cost. It doesn't have to be a fancy presentation with thousands of words, illustrations, and graphs etc unless you're pitching to investors for a large sum of money. If you're applying for a grant or loan then you will need a lot of detail. However, if you are planning to start small by self-funding then planning is really important but a fancy report isn't.

Apparently it was World War Two leader and former US President Dwight Eisenhower who famously said "plans are useless – planning is essential". While we know that it can seem like a stab in the dark predicting income in a year's time the importance of the task comes not from knowing how much you're going to make and how much you're going to spend but the act of thinking everything through so you are more prepared when life doesn't go as expected.

A simple business plan should include:  
A description of what you will be offering – even if you're not showing this plan to anyone else – it is important to start thinking in concrete terms about your offer. For example if you've just trained as a Nutritional Therapist saying "I'm going to offer Nutritional Therapy" isn't enough. How many types of consultation will you offer? Will you be selling products such as supplements? Will you be offering testing? What problem are you solving? Then set some goals.

Next look at the market. How much competition is there? If you're working in person then geography is a key factor. If you're working online this can be much trickier to work out. How much need is there v how much demand. What is the going rate? (see pricing)

Then set out your strategy. Another scary word! All it really means is your plan of action! How are you going to go about implementing your offer? How are you going to get customers etc.

Finally a financial plan – what is it going to cost to get set up, what will the ongoing costs be and how and when will the money come in. While a lot of this maybe guesswork it is crucial to understand if the business can even be viable.

# Create your marketing plan

As a line from a movie **“build it and they will come”** is OK. As business advice it is terrible! As we said right at the start setting up a Facebook business page and waiting will not work. I saw a really sad example today in small business group I belong to on Facebook. This person had organised a huge event and ticket sales weren't going as fast as he'd like so he posted in the group for ideas on how he could do better. There were lots of helpful suggestions but what alarmed me was that when asked **“what's your marketing budget?”** the answer was “whatever it takes to get these sold”. Here was clearly someone with no plan at all, potentially facing disaster. It is essential that you plan to spend on marketing and you'll need more in the early days than when you get established.

**Thoughts vary on how much to spend but as a start up 12%-25% of sales would be realistic.**

## Work out your costs

It is essential to understand what your costs are likely to be. If you don't then you will almost certainly run into trouble – it is rare to do this and find it costs less than you thought!

You cannot decide your prices until you understand your costs.

There are broadly 3 types of cost in running a business:

**Set up costs**

**Overhead**

**Cost to Sales**



## Set up costs

Set up costs are those one off expenses that you'll make at the start that you either never have to make again for example the fee for setting up as a limited company or that you won't need to make again for a long time – purchasing a key piece of equipment. On average UK startups (across all sectors) **budget £5000 for start up expenses**. It is possible to start a business with way less than this but small expenses can soon add up.

Sorts of things to think about are: (this is not an exhaustive list! Just a prompt)

- Decorating a room to make a home office
- Buying computers / laptop / phone / printer
- Buying office furniture – desk , chair, storage, bin,
- Buying specialist equipment
- Buying stock of products
- Paying a deposit on a rental office
- Legal fees for contracts / terms etc
- Branding
- Website
- Domain names
- Signage
- Stationery

## Work out your overheads

These are costs that will recur while you're in business irrespective of how busy you are. These could include but not limited to:

- Rent /share of mortgage
- Loan repayments
- Leasing fees
- Heat & Light
- Software
- Bookkeeping and Accounting
- Subscriptions
- Membership fees





# Work out your cost to sales

This is what you spend when someone buys something. For example you post a pot of vitamins to the client the cost of that sale would be:

£x for the product itself

£x for the packaging

£x for the postage cost.

If you were offering a massage for example it might be:

£x for the launder of the towels

£x for the oils used

£x for disposable table cover

If you're a counsellor then supervision is linked to the amount of client hours you've worked so you need to put the relevant fraction of the cost of supervision as part of the cost of seeing a client (alongside room hire if you are paying by the hour)

# Work out your pricing

This is a complex topic that can often instigate heated discussions and as all the items on the checklist, will be covered in depth in other Flourishh resources. However at the top level you need to factor in 4 components to your price:

- The cost to sale of that product or service
- A contribution to overhead
- A contribution to your salary
- Profit

Many people make the mistake of not distinguishing between what they pay themselves (salary) and profit. Salary is what you need/want to live on and profit provides the means to run your business e.g. invest in new equipment eg laptop, buy stock and much more.

# Make a Budget

Once you've done your planning it's easier to create a budget – i.e. looking at when the expenses are going to occur – some repeat every month, quarterly, annually etc this will help you see when you might have a cashflow squeeze. You can also look at the phasing of your income too. For example you might know that you'll be in high demand in the run up to Christmas but dead in January



## Organise a Phone number

While it's very easy and convenient to use your current mobile number, there are lots of good reasons to have a separate number. This doesn't have to mean a separate phone – you can get dual line sims, simply set different ring tones so you know which line is ringing. Alternatively you could go for an internet phone number which looks like a geographical number but can be forwarded to your mobile or ring on an app on your phone. A separate line means you know when you're taking a call from a potential client and you can have appropriate voicemail greetings. If you need to put a new land line in, allow way longer than you imagine you need. BT Openreach are notoriously slow! Check local lead times as part of your planning. The office number here looks like a landline but is an internet phone number (VOIP) these can be cheap to set up and portable. It can ring the voip phone on my desk or on an app on my phone. When we moved we simply unplugged and plugged it in to the internet at the new address and it works – wonderful

## Set up custom voicemail greeting

Ensure prospects and clients hear you not an automatic voice – it really does reduce the number of dropped calls.

## Set up “google my business”

This is the free enhanced listing you see next to Google search results. It is the single best free thing you can do to increase your presence in search results. It's time consuming but not difficult to set up.

## Get a Card payment facility

This is absolutely essential these days – no one wants to pay in cash anymore because it is a complete pain. The good news the days of expensive monthly fees for card machines are also gone. You can get a device that works with your phone such as Sumup, Izettle, Paypal that will offer contactless or chip and pin for about £20. This buys the machine then you'll pay around 2% transaction fees.

## Buy/lease equipment

Research lead times to ensure you're not left without key equipment. These days what used to take a few weeks can often take months. I've spoken to a supplier of printers who hasn't been able to get any new kit for 9 months!



## Social media

Decide which social media platforms you are going to use and set up your business profile, ensure you have a range of posts before starting to make connections with others. Make sure your social media business accounts are in the same name as your website as far as possible as this helps support your website optimisation. Research which platforms your target clients use – there is no point posting on facebook if you want to reach young people for example.

## Set up your terms and conditions

It is crucial to protect yourself and your business in case things go wrong. These are the answers to all those “what happens if” questions. While every business is different we do have some templates that can be downloaded as a starting point.

## Draw up Policies

Exactly what you need will depend on what you're doing but you will probably need to think about:

- GDPR
- Privacy
- Safe guarding
- Complaints
- Returns
- Cancellations / no shows
- Refunds
- Equality & inclusion

Some more that you might need to consider:

- Shipping
- Inclement weather
- Code of conduct – eg if you run a facebook group or forum
- Employment related if you have staff or volunteers
- Late payment

While templates are useful these do have limitations and it's worth getting professional advice –before you get started.



## Website

While you don't need a website immediately you will need one as you develop. These days it's where people check you out to see if you are credible.

Unless you are running an online retail business a site doesn't have to be huge and complex. Resist the temptation to do this yourself, this is definitely an area where investing in a professional pays off.

**Flourishh offer pay as you go websites that make this easy and affordable.**

## Business cards

Professionally designed business cards can be an incredibly cost effective marketing tool and double up as appointment cards, mini brochures, a doorway to your website/offer using QR codes and so much more.

## Leaflets/brochures

Whether traditional print or online versions in the form of ebooks etc then you're going to think through what you want to them to say then get them designed to reinforce your brand.





## Buy stock / materials

It is really tricky to sell stuff you don't have! You will need to invest in some stock and consumable supplies – eg hand gel ready for when you see customers.

If you're selling online, thanks to Amazon, people have extremely high expectations of delivery times so if you can't / don't carry a stock then you'll need to under promise and over deliver on the product page. I.e. if you know it will take 3 days to get something quote a 7 day lead time and let them be pleasantly surprised when it turns up a few days early.

## Directory listings

List your business on as many free directories as you can, it all increases your **“findability”**. Be sure to keep a note of which ones you are on so that if you need to update any details – such as a phone number or opening hours you'll know all the places you'll have to do that.

There are also lots of paid for directories many of which are worse than useless in that you end up dealing with a lot of time wasting enquiries. There are some which are genuinely useful. It is impossible to come with definitive lists here but don't take anything at face value – do your research and see what sites are working for your peers. When you are writing your directory listing remember to bear in mind our starting points – who are your target clients – do they use this directory? And what problem do you solve for them. Listing your qualifications won't get you clients, showing how you make a difference will.



## Start telling people

### It's your business so tell the world!

Call all your friends and family and let them know how they can help spread the word and give them a little education in how to explain what you do (never leave it work it out for themselves!) email everyone you know, post across your social media – this is not the time to be shy – **this is your future in business at stake!**



## Contact local media

Listen out for opportunities to comment on local media, local radio are often looking for stories – give them solutions. It might take a while to crack but it can pay off hugely.

When I was offering food intolerance testing I was interviewed by the local BBC radio station. I was disappointed that my phone didn't ring off the hook (it was 3 counties radio not BBC breakfast though!) BUT I asked and they gave me the recording and I put this on my website – with the BBC logo.

The number of people booking from my website jumped massively due to the credibility that recording gave me. What's more the benefit lasted for years – way beyond my few minutes on air.

# Learn more with Flourishh!

We're here to give you the tools to do all the above, and the support to do it. One of the hardest parts of starting up is that it can feel very isolating. In Flourishh you might work by yourself but you're never alone.

Use this code to sign up for any of our courses and get 20% off.

## EBOOK04



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## My DONE IT! list

- ☐ Identify your target customers
- ☐ What problem do you solve?
- ☐ Choose a name
- ☐ Buy a Domain name & set up your email
- ☐ Decide which company structure
- ☐ Open a business bank account
- ☐ Open a separate Paypal account
- ☐ Check if you need a licence
- ☐ Check if you should/register with the Information Commissioners Office
- ☐ Sign up with any required bodies, review the optional ones
- ☐ Start cost tracking
- ☐ Get Insurance
- ☐ Sort Pension
- ☐ Plan where to work
- ☐ Write a business plan
- ☐ Create your marketing plan
- ☐ Work out your costs
- ☐ Work out your pricing
- ☐ Make a Budget
- ☐ Organise a Phone number
- ☐ Set up custom voicemail greeting
- ☐ Set up "google my business"
- ☐ Get a Card payment facility
- ☐ Buy/lease equipment
- ☐ Social media
- ☐ Set up your terms and conditions
- ☐ Draw up Policies
- ☐ Website
- ☐ Business cards
- ☐ Leaflets/brochures
- ☐ Buy stock / materials
- ☐ Directory listings
- ☐ Start telling people
- ☐ Contact local media
- ☐ Sign up / follow Flourishh!