

Setting up a business in the UK involves several legal steps. Here's a detailed breakdown:

1. Choose a Business Structure

The main structures are:

- **Sole Trader** – Simple setup, but you're personally liable for debts.
 - **Partnership** – Shared ownership with partners, personal liability still applies.
 - **Limited Company (Ltd)** – A separate legal entity, limiting personal liability. For Occunity, a **Private Limited Company (Ltd)** is likely the best option.
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2. Register the Business

For a **Limited Company**, you must:

- **Choose a unique company name** – Check availability on the [Companies House name checker](#).
 - **Provide a registered office address** – Must be a physical address in the UK (not a PO Box).
 - **Appoint directors** – At least one director is required. They must be 16+.
 - **Assign shareholders** – At least one shareholder (can be you). Define the number and value of shares.
 - **Prepare a memorandum and articles of association** – These outline how the company is run. You can use the standard templates from Companies House.
 - **Register with Companies House** – This costs **£12** online and is usually completed within **24 hours**.
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3. Register for Tax

- **Corporation Tax** – Register with **HMRC** within **3 months** of starting to trade.
 - **VAT** – If expected turnover exceeds **£90,000** per year (2025 threshold), register for VAT.
(You can register voluntarily below this if it benefits you).
 - **PAYE** – If you plan to hire staff (including paying yourself a salary as a director), register for PAYE to handle income tax and National Insurance.
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4. Set Up a Business Bank Account

For a limited company, it's legally required to **keep business and personal finances separate**. Most UK banks offer business accounts with varying fees and features.

5. Comply with Business Regulations

Depending on your industry, you may need:

- **Licenses or permits** (e.g., for finance or recruitment).
 - **Data protection registration** (if you handle personal data) – Register with the **ICO** (Information Commissioner's Office).
 - **Health and safety compliance** – If you hire staff or work in a regulated environment.
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6. Keep Records and File Reports

- **Annual accounts** – File to **Companies House**.
 - **Confirmation statement** – A yearly update confirming the company's details.
 - **Corporation tax return** – Due 12 months after your financial year ends.
 - **Self-assessment tax return** – If you're a director taking income.
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7. Set Up Business Insurance (Optional but Recommended)

- **Public liability insurance** – If you interact with customers or clients.
 - **Professional indemnity insurance** – If you provide services or advice.
 - **Employers' liability insurance** – Legally required if you hire staff.
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Key Timelines & Costs

Task	Time	Cost
Company registration	24 hours (online)	£12
Corporation tax registration	Within 3 months	Free
VAT registration	If turnover > £90,000	Free
Business bank account setup	1-2 weeks	Varies by bank
ICO data registration	Immediate	£40-£60 per year

Task	Time	Cost
Annual accounts filing	Yearly	Accountant fees vary

Other Considerations

- **Non-resident directors:** You can be a director even if you live outside the UK.
 - **Virtual address services:** If you don't have a UK physical address, you can use a virtual office provider to meet the registered office requirement.
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Would you like me to draft an email to UK company formation services to compare packages and prices — or break down tax obligations if you run it remotely from Dubai?

If your UK company is **dormant** for the first 9 months — meaning it has no significant business activity or income — you still have some legal obligations to fulfill. Let's break it down:

1. Define "Dormant Company"

A company is considered **dormant** by **HMRC** and **Companies House** if:

- It has **no significant transactions** (except fees like filing costs or bank charges).
 - It **doesn't trade** — no buying, selling, or generating income.
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2. Notify HMRC of Dormancy

- **Corporation Tax:**
Once your company is registered, HMRC assumes it's active. You must **inform HMRC** that the company is dormant by contacting the **Corporation Tax department** via letter or online.
If HMRC accepts, they won't expect a **Corporation Tax Return** until the company becomes active.
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3. File the Confirmation Statement

- This must still be filed **annually** with **Companies House**, even if dormant.
 - It confirms your company's details (directors, shareholders, address, etc.).
 - **Fee:** £13 (online) or £40 (paper filing).
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4. File Dormant Company Accounts

Even if no trading occurs, you must still submit:

- **Dormant accounts** — A simplified version of annual accounts showing no activity. Due **9 months** after your company's financial year-end.
- **Deadline example:** If you incorporated on **1st April 2025**, accounts would be due by **1st January 2027** (9 months after 1st April 2026).

 **Tip:** Use the Companies House online portal — it's quicker and free for dormant accounts.

5. Keep Records Up to Date

- Ensure the **registered office** and **director details** remain accurate.
 - **Failure to file** can result in fines or the company being struck off the register.
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6. Activate the Company When Ready

When you decide to start trading:

- Inform HMRC the company is now **active** (this restarts Corporation Tax obligations).
 - Set up **PAYE** if you plan to pay yourself a salary.
 - Consider VAT registration if turnover is expected to exceed £90,000.
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Key Deadlines Summary

Requirement	Deadline	Cost
Notify HMRC of dormancy	ASAP after incorporation	Free
Confirmation statement	Every 12 months	£13 (online) / £40 (paper)
Dormant company accounts	9 months after financial year-end	Free (online filing)
Reactivate company	Before trading starts	Free

Would you like me to draft a "**Dormancy Notification Letter**" for HMRC — or prepare an email template for a UK virtual address service to meet the registered office requirement?

When setting up **Occunity** in the UK — especially as an international, online business — you'll need to ensure full compliance with **GDPR** (General Data Protection Regulation). Let's break this down into **obligations** and **costs**:

1. Determine if GDPR Applies to Your Business

Since **Occunity** handles user data (job seekers, companies, influencers, etc.), GDPR **definitely** applies.

It covers:

- Any business processing data of **EU/UK individuals** — regardless of where the business is based.
 - Storing **personal data** like names, emails, or IP addresses counts as data processing.
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2. Key GDPR Compliance Requirements

Appoint a Data Controller:

- You're automatically the Data Controller as the business owner — responsible for ensuring data is handled properly.

Appoint a Data Protection Officer (DPO) (if needed):

- Required **if** you process large amounts of data or handle sensitive data (e.g., health info — which **Occunity** likely won't).

Privacy Policy & Terms of Service:

- Must clearly state how data is collected, processed, and stored.
- Users must **consent** to data collection (e.g., signups, job applications).

Data Processing Agreement (DPA):

- Required if you share data with third parties (e.g., **Stripe, Wix, marketing tools**).
- Providers must be **GDPR-compliant** too.

Users' Rights:

- Allow users to **access, rectify, delete, or move their data (portability)**.
- Implement a **cookie consent** banner.

Data Breach Notification:

- If data gets leaked, you must notify the UK's **ICO (Information Commissioner's Office)** within **72 hours**.

✅ Secure Storage:

- Use **encrypted servers** (Wix already offers this), restrict access, and have a **data retention policy** (e.g., delete data after 12 months).
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💰 3. Costs Breakdown

Here's what you might **need to budget for**:

Item	Estimated Cost (£)
ICO Registration (mandatory)	£40-60/year (depends on turnover)
Privacy Policy & Terms drafting (if outsourced)	£200-500 (or free templates online)
Data Protection Officer (optional)	£300-£1,000/month (if outsourced)
Legal consultation (optional)	£150-300/hour
Cybersecurity software (optional but smart)	£50-200/month

🔧 4. Tools to Make GDPR Compliance Easier

Here's what you can integrate into **Occunity**:

- **Wix GDPR Cookie Banner** (free).
 - **Termly** or **PrivacyPolicies.com** for auto-generated privacy policies.
 - **OneTrust** (enterprise-grade) or **CookieYes** for cookie consent.
 - **HubSpot** or **Mailchimp** (GDPR-friendly marketing automation).
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🚨 5. What Happens If You Don't Comply?

Non-compliance can lead to:

- Fines up to **€20 million** or **4% of global turnover** — whichever is **higher**.
 - User complaints or lawsuits.
 - Bad PR (if data is breached or users feel misled).
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Great! Here are the **Privacy Policy** and **Terms of Service** drafts tailored for Occunity:

Privacy Policy

Effective Date: [Insert Date]

1. Introduction

Occunity respects your privacy and is committed to protecting the personal information you share with us. This Privacy Policy outlines how we collect, use, disclose, and protect your personal data when you use our platform.

By using our services, you consent to the collection and use of your information as outlined in this policy.

2. Data Collection

We collect the following types of personal data when you use Occunity:

- **Account Information:** Name, email address, phone number, job preferences, and other profile-related data.
- **Payment Information:** Billing address, credit card details, and transaction history.
- **Usage Data:** Information about how you interact with our website (e.g., pages visited, links clicked, session duration).
- **Job-Seeker/Content Creator Data:** Data related to job applications, content creation, and interactions with brands and employers.

3. How We Use Your Data

We use the data we collect for the following purposes:

- To provide and maintain our services, including job matching, content creation, and employer brand interaction.
- To improve and personalize your user experience on the platform.
- To communicate with you regarding your account, job opportunities, and other relevant services.
- To process payments and fulfill billing requests.
- To send marketing communications (with your consent).
- To comply with legal obligations and resolve disputes.

4. Data Sharing & Security

Occunity will not share your personal data with third parties except in the following cases:

- **Service Providers:** We may share your data with third-party service providers who assist us in operating the platform and providing services (e.g., payment processors, hosting services).

- **Legal Obligations:** We may disclose your data if required by law, to protect our rights, or to comply with legal processes.
- **Business Transfers:** If Occunity undergoes a merger, acquisition, or sale of assets, your personal data may be transferred as part of that transaction.

We take data security seriously and implement appropriate technical and organizational measures to protect your personal information.

5. Cookies & Tracking

Occunity uses cookies and similar technologies to track user activity on our platform. These technologies help us:

- Provide personalized experiences and content.
- Improve website performance and functionality.
- Analyze user trends and behaviors.

You can control cookie settings through your browser settings, but disabling cookies may limit your experience on our website.

6. User Rights

You have the following rights regarding your personal data:

- **Access:** You can request access to your personal data.
- **Correction:** You can request corrections to any inaccurate or incomplete data.
- **Deletion:** You can request deletion of your personal data (subject to certain limitations).
- **Opt-out:** You can opt out of receiving marketing communications at any time by contacting us or using the unsubscribe option in our emails.

7. Third-Party Links

Occunity may contain links to third-party websites. We are not responsible for the privacy practices or content of these external sites.

8. Changes to the Policy

We may update this Privacy Policy from time to time. Any changes will be posted on this page, and the “Effective Date” at the top of this policy will be updated accordingly. We encourage you to review this policy periodically.

9. Contact Information

If you have any questions or concerns about this Privacy Policy or wish to exercise your rights, please contact us at:

Email: [Insert Email]

Phone: [Insert Phone Number]

Address: [Insert Address]

Terms of Service

Effective Date: [Insert Date]

1. Introduction

These Terms of Service govern your use of the Occunity platform, including all services offered through our website and applications. By accessing or using Occunity, you agree to be bound by these terms.

2. Account Creation & Access

To access certain features of Occunity, you must create an account. By creating an account, you agree to:

- Provide accurate, complete, and current information.
- Maintain the security and confidentiality of your login credentials.
- Inform us immediately of any unauthorized access to your account.

3. User Responsibilities

As a user of Occunity, you agree to:

- Use the platform only for lawful purposes.
- Ensure that the content you post (e.g., job postings, resumes, applications) does not violate the rights of any third party.
- Not engage in fraudulent or malicious activities, such as submitting false information, spamming, or attempting to exploit the platform.

4. Prohibited Activities

You may not use Occunity to:

- Engage in harassment, hate speech, or illegal activity.
- Post content that infringes on intellectual property rights.
- Distribute malware, viruses, or harmful content.
- Attempt to interfere with or disrupt the platform's operation.

5. Subscription & Payment

- **Pricing:** The services provided on Occunity are available on a subscription basis. Prices are listed on the platform and are subject to change.
- **Billing:** You agree to pay the subscription fees associated with your account. Payments will be processed through our third-party payment processors.
- **Cancellation & Refunds:** You may cancel your subscription at any time through your account settings. Refunds are provided according to the terms specified on the platform.

6. Intellectual Property

Occunity retains ownership of all intellectual property rights in the platform, including but not limited to design, software, and content. You may not reproduce, modify, or distribute any part of the platform without explicit permission.

7. Limitation of Liability

Occunity will not be liable for any damages resulting from:

- Errors, interruptions, or issues with the platform.
- Loss of data or content.
- Third-party actions or content on the platform.

8. Termination of Service

We may suspend or terminate your account if you violate these Terms of Service. You may also terminate your account at any time by contacting us. Termination does not relieve you from any outstanding payments.

9. Governing Law

These Terms of Service are governed by the laws of [Insert Jurisdiction]. Any disputes arising from the use of Occunity will be resolved in the courts of [Insert Jurisdiction].

10. Dispute Resolution

In the event of a dispute, we encourage you to contact us to attempt to resolve the matter informally. If a resolution is not reached, disputes will be resolved through mediation or arbitration as specified in our dispute resolution procedure.

11. Changes to the Terms

We reserve the right to update these Terms of Service at any time. Updates will be posted on this page with the revised "Effective Date." Continued use of Occunity after changes are posted constitutes your acceptance of the new terms.

12. Contact Information

If you have any questions or concerns about these Terms of Service, please contact us at:

Email: [Insert Email]

Phone: [Insert Phone Number]

Address: [Insert Address]

Feature	Job Seeker (Free)	Job Seeker (Premium)	Job Seeker (Pro)	Content Creator (Basic)	Content Creator (Pro)	Content Creator (Elite)	Brand (Starter)	Brand (Growth)	Brand (Enterprise)	Employer (Starter)	Employer (Growth)	Employer (Enterprise)	Recruiter (Basic)	Recruiter (Pro)	Recruiter (Enterprise)
Dedicated Account Manager	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✓	✗	✗	✓
