

## WANT TO KNOW MORE?

### LINKS

New Deal for Musicians has no responsibility for or control of the following sites. The inclusion of any site does not necessarily imply New Deal for Musicians approval of the site. To access any of the sites please click on the link or search using keywords from the name of the link.

[www.dfes.gov.uk/ukonlinecentres/](http://www.dfes.gov.uk/ukonlinecentres/) Find Internet access that's close to you.

Also look at weblinks in the previous chapters, for example at the list of development and support agencies in chapter 1 for more links, plus the links in workbooks 1 and 2.

### INFORMATION ON BUSINESS AND LEGAL ISSUES

- [www.businesslink.gov.uk](http://www.businesslink.gov.uk)**  
Advice on a full range of business issues, including choosing the right legal structure (partnership, company etc.), tax, premises etc. Start at this site before you look at the others!
- [www.startups.co.uk](http://www.startups.co.uk)**  
Lots of information about business issues, from finance to premises to liabilities and business structure.
- [www.companieshouse.gov.uk](http://www.companieshouse.gov.uk)**  
Everything you need to know about registering and trading as a company, includes forms and guidance booklets. You can also search here for company names and limited details about companies which are trading.
- [www.adviceguide.org.uk](http://www.adviceguide.org.uk)**  
Citizens Advice Bureaux website – Welsh and Scottish links are available from this site. Aimed at advising normal people about everyday issues, such as money, housing and legal rights, it also contains some information about self employment. You can speak to your local Citizens Advice Bureau free of charge.
- [www.hmrc.gov.uk](http://www.hmrc.gov.uk)**  
HM Revenue and Customs is the new government department which has taken over from the duties of the Inland Revenue and Customs and Excise departments. Information on setting up in business, tax, national insurance and VAT. Includes on-line forms. Also includes information on a range of issues such as tax credits, PAYE and Stamp Duty.
- [www.princes-trust.org.uk](http://www.princes-trust.org.uk)**  
Princes Trust offer financial help and practical advice in starting up a business for 18-30s (England and Wales) and 18-25 (Scotland).



Internet trading names

A topic in itself, but remember to check out available domain names ( [www.](http://www.) addresses which are available for you to buy) before looking at available company names or deciding on a trading name. You can do this by looking searching for 'domain names' with a search engine.

- [www.hse.gov.uk](http://www.hse.gov.uk)**  
Health and Safety Executive – information on health and safety in business.
- [www.shell-livewire.org](http://www.shell-livewire.org)**  
Shell livewire helps young people 18-30 with business start ups.

### A WORD OF WARNING...

Remember that different laws and legal systems apply in different countries. When you're researching on the Internet, make sure that you are looking at appropriate advice for, say, the law relating to England and Wales. US sites refer to US law. Scotland has its own legal system although there are many similarities with the English legal system.

### BOOKS AND MAGAZINES

See those previously recommended in other chapters and in workbook 8.

Many guides and information packs are available through suggested websites listed above.

Most banks also publish guides to self employment which discuss various issues raised in this chapter.

- Law for the Small Business: An Essential Guide to All the Legal and Financial Requirements**  
Patricia Clayton  
Publisher : Kogan Page  
ISBN : 0749441496
- The Complete Small Business Guide: Sources of Information for New and Small Businesses**  
Colin Barrow  
Publisher : Capstone Publishing Ltd  
ISBN : 1841120790
- The "Which?" Guide to Starting Your Own Business: How to Make a Success of Going It Alone**  
Anthony Bailey  
Publisher : Which? Books  
ISBN : 0852029306
- Starting a Business for Dummies**  
C. Barrow  
Publisher : John Wiley and Sons Ltd  
ISBN : 0764570188

## MORE TASKS

- 1 Some company directors have to give a 'personal guarantee' to investors. What is this?
- 2 You're operating as a sole trader – a freelance entertainer. Write down the topics you need to research, under the following categories of potential legal and business issues you have to be aware of. Discuss your answers with your tutor.

Registering my business	
What I might be liable for	
Getting paid	
Paying tax and national insurance	
Claiming benefits	

- 3 What licence might you need to trade as a busker or street entertainer?
- 4 What is public liability insurance and how can you get it?
- 5 What can you do if a venue refuses to pay you under the terms you agreed?
- 6 Do you need a work permit to do a gig in Spain with your band?
- 7 Questions about tax and national insurance
  - 1) How much are Class 2 national insurance contributions per week?
  - 2) If you don't earn much self employed income, do you have to pay tax?
  - 3) If you don't earn much self employed income, do you have to pay national insurance?
- 8 Look at a copy of a self assessment tax return – is this just for self employed people?

# ACKNOWLEDGEMENTS

These materials have been developed by ARMSTRONG LEARNING, working with City College Manchester.  
Art direction and design LULU BUTTERFLY  
Photography Ray Chan  
Cover location Urbis, Manchester

## NEW DEAL FOR MUSICIANS

### COPYRIGHT, LEGAL AND MANAGEMENT

© Crown Copyright 2005 except photographs where stated.

This material must not be copied in whole or in part without the prior written consent of the Department for Work and Pensions.

Special thanks go to all who have contributed to the development of the workbooks including:

The New Deal for Musicians Steering Group

The Open Learning Materials Steering Group

Department for Education and Skills

Teacher Training Agency

Vision 21

All those who have contributed to the case studies.

Music Open Learning Providers and Music Industry Consultants who have piloted the materials.

Sound Advice

MU Musicians' Union

MPG Music Producers Guild

AIM Association of Independent Music

PRS Performing Right Society

MCPS Mechanical - Copyright Protection Society

MMF Music Managers Forum

BPI British Phonographic Industry

MPA Music Publishers Association

PPL / VPL Phonographic Performance Limited / Video Performance Limited

MIA Music Industries Association

PAMRA Performing Artists' Media Rights Association

BBC Radio 1

British Music Rights

British Academy of Composers and Songwriters

