



Practice Start-Up Pack
A guide by the
British Chiropractic Association

Starting a new business is both exciting and rewarding, but it is also full of challenges. The level of commitment that you will need should not be underestimated.

Many chiropractors choose to start their own business after several years of working for someone else, either as an associate or on a self employed basis. Some decide to start up on their own within one or two years of graduating. Sometimes the decision to start a business comes after months of planning or can be an opportunity that suddenly arises and is too good to pass up; an existing clinic coming up for sale for example.

Whichever category you fall into, success will depend on your own commitment, attitude and skills. You need to be honest about your knowledge levels, financial status and personal qualities; being able to identify shortfalls in these areas will help you identify areas you will need assistance and expertise from other parties.

This guide from the British Chiropractic Association is designed to help you with the considerations and practical steps you will need to take.

- *All the way through, there will be references to gov.uk, with information for small businesses.*
- *All practising BCA members have access to the Croner i information service (online via the BCA Members' Area of the website) and telephone helpline (08445 618133, quote BCA and 25742). The helpline can provide advice for Tax, VAT, PAYE, Employment and Personnel, Health & Safety and Commercial & Legal matters.*
- *Members may also wish to consult the BCA Practise Information Notes, found under the 'Guides and Information' section of the Members' Area of the BCA website. These include: Advertising and Promotion, Assessment of Health Status, Cervical Manipulation, Clinical Hygiene, Communicable Disease Notification, Informed Consent, Practise Modes and Practitioner Responsibility, Preserving the Dignity of the Patient, Record Keeping.*
- *There are also links to third party knowledge sources.*
- *Specific chiropractor and chiropractic profession information will be given, backed up by examples and personal experiences from other BCA members.*



Please note that this is not in any way intended to be an exhaustive guide; it is for guidance purposes only. All information is intended to be as accurate as possible, but there may be inadvertent omissions or errors. The BCA cannot be held responsible for missing or incorrect information.

You should always carry out thorough research before embarking on setting up your own clinic business and If there are any items omitted that you think should be included, please advise BCA on 0118 950 5950 or anne.barlow@chiropractic-uk.co.uk

1.0 First steps

When considering the concept of starting your own business you need to be realistic about the challenges ahead. This is a life-changing event and will require hard work and long hours. Unless you have a reasonable amount of capital at the start of the venture, there are likely to be times of financial uncertainty, which can cause pressures on your own personal situation, particularly if you have existing financial commitments or family responsibilities. This may seem pessimistic, but it is sensible to make sure all the hard work you put in will not be wasted within a short space of time. If you are currently employed by someone else and used to things like sick pay and paid holiday, starting your own business and being without these benefits can be a shock to the system. Also, it can quite easily be an isolated and lonely experience, particularly if you are going to be completely on your own at first.

Talk to 10 small business owners, not just chiropractors, who have been in business between six months and over five years: listen to their advice! Do not 'gloss over' areas that you do not understand - get books, advice and training to fill the gaps, but start learning.

Business Link runs a helpline to help people starting up or running a business. Gov.uk also has a finder tool to locate local business-related training, workshops, networking events and seminars across the UK. www.gov.uk/business-training-and-networking-events-near-you

You might also try your local Chamber of Commerce www.britishchambers.org.uk and select 'Your Local Chamber' and the Federation of Small Business www.fsb.org.uk but you will probably need to join these organisations to benefit from their services.

Take advantage of any learning opportunities you can find. The more knowledge you have the better and these sorts of courses are a good opportunity to build up a useful network of contacts.

BCA member and owner of her own clinic in Hertfordshire, Louise Hampton, says:

"I took the step of opening a practice when I was straight out of Uni. One of the benefits for me was that I was used to having no money, so the money side of things did not come as too much of a shock – it does take a while to earn a living. If you are keen on starting straight away I would recommend you try to find a part-time associate job. This gives you valuable experience and a bit of an income to start with. I took on a part-time associate position after a year and wished I had done it sooner as it was great to see how the clinic did things and got to treat a lot more patients. It is wise to take a position a reasonable distance from your own clinic to avoid any conflicts".

2.0 Important considerations

Being a chiropractor does not necessarily make a successful businessperson!

Listed below are seven qualities from Business Link that research has shown are typified in those who have created and run successful businesses:

Self-confidence - a self-belief and passion about your service - your enthusiasm should win people over.

Self-determination - a belief that the outcomes of events are down to your own actions, rather than based on external factors or other people's actions.

Being a self-starter - the ability to take the initiative, work independently and to develop your ideas.

Judgement - the ability to be open-minded when listening to other people's advice, while bearing in mind your objectives for the business.

Commitment - the willingness to make personal sacrifices through long hours and loss of leisure time.

Perseverance - the ability to continue despite setbacks, financial insecurity and exposure to risk.

Initiative - the ability to be resourceful and proactive, rather than adopting a passive 'wait and see' approach.

You will need to wear many 'hats' as a business owner. It is important to recognise what expertise you will need, so that you can identify where you will need to improve your own skills and where you may need to bring these skills in.

Financial management - This includes having a grasp of cash flow planning, credit-management and maintaining good relationships with your bank and accountant. One person in the business, whether it is you, a business partner, friend or relative must have the basic skills required. You will not last long if this is not in place. *For more information, www.gov.uk/avoid-business-cashflow-problems*

People management - This includes managing recruitment, resolving disputes, motivating staff and managing training. Good people management will help employees to work together as a well-functioning team. *See the Croner i service (part of BCA membership) on the BCA Members website.*

Business planning - The ability to assess the strengths and weaknesses of your business and plan accordingly. *For more information, see the gov.uk guide - www.gov.uk/write-business-plan*

Marketing skills - A sound marketing approach will help you set up, analyse the market, identify selling points for your clinic and follow these things through to market. Market research requires homework. Know the area you are setting up in, understand the make up of the population - use internet searches to find out about the competition, the make up of the community and other relevant information. *[Look at the Marketing/Pr/Promotion section of this guide for further information. The BCA has a range of tools to assist you - go to the Members Area of the BCA website or call BCA to discuss. Information on initial and ongoing marketing and market research can also be found on gov.uk www.gov.uk/market-research-business You will also find that local small business forums can provide practical advice and assistance with marketing.]*

Supplier relationship management - The ability to identify suppliers and positively manage your relationship with them

3.0 Options for style of business

Buying an existing business on your own or with others

By doing this, you are gaining an existing reputation, patient base and staff, but make sure that the business operation is sound, or if it is not, be sure you think you can make something of it and that the price you pay reflects this. Don't take the word of the business prospectus or selling information, it is essential to do your own investigation and get independent advice from an accountant and/or commercial legal solicitor.

Make sure there are not any existing financial obligations against the premises or contents or to existing staff. Be sure to include these considerations in your decision.

Setting up on your own from scratch

You will be able to set up in an area convenient to your personal circumstances or in an area you have identified as having a market opportunity. Think carefully before looking to set up on your own in an area already well served by chiropractic, osteopathy, private physiotherapy etc. Unless you can find a niche area or mode of business, it could be a struggle to compete against established businesses.

The advantage of setting up on your own is that you have the freedom to construct your business exactly as you want it but, obviously, you will not have the advantages of a ready equipped business with a ready made patient base.

Options: Clinic in your home, Clinic in a rented room within an existing healthcare practice, Standalone premises –rented or purchased, franchise

Options for type of business operation

	Good Points	Bad Points
Clinic in your own home	<ul style="list-style-type: none"> - Control and flexibility - No travel - Possible tax benefits - Lower business overheads 	<ul style="list-style-type: none"> - Isolating - Home distractions, work and home life too 'close' - Planning permission (check www.planningportal.gov.uk for information on planning conditions) - Personal safety - Patients' might have issues with environment - No reception (missed calls)
Rented room in a healthcare clinic	<ul style="list-style-type: none"> - Overhead costs lower - Use of infrastructure (reception /cleaning staff) - Cross referral opportunities - Advantage of being 'within' an established business - Short term contracts probably available (could be good springboard to obtaining own premises later) 	<ul style="list-style-type: none"> - Still limits the ability to create the exact environment you want - No opportunity to build a separate brand
Rented premises	<ul style="list-style-type: none"> - Stability - Lower initial investment - Control of whole business 	<ul style="list-style-type: none"> - Sale value of the business much lower - Potential planning restrictions (check www.planningportal.gov.uk for information on planning conditions) - Longer term commitment
Buy own premises	<ul style="list-style-type: none"> - Stability - control of whole business - Obtain a valuable asset - Potential to sub-lease rooms in the building 	<ul style="list-style-type: none"> - Planning restrictions (check www.planningportal.gov.uk for information on planning conditions) - Higher start up costs - Potentially a long term commitment with low returns to begin with
Franchise	<ul style="list-style-type: none"> - Existing brand and expertise to call upon - Extended help and support <p><i>Depends on nature of franchise arrangement</i></p>	<ul style="list-style-type: none"> - Tied into Franchise agreement - Profits need to be shared - Own style and ideas may not fit the franchise <p><i>Depends on nature of franchise arrangement</i></p>
Buy existing business	<ul style="list-style-type: none"> - Instant patient list - Ready made infrastructure - Inherit experienced staff and good name of business 	<ul style="list-style-type: none"> - Inherit high cost base and old clinic 'style' which might be hard to alter at first - Might be hard to stamp your own mark at first
Mobile (or Domiciliary) practice	<ul style="list-style-type: none"> - Low overheads - Flexibility 	<ul style="list-style-type: none"> - Isolating - Personal safety - Patients' might have issues with environment - No reception (missed calls) - Limit to equipment in use - Potential insurance issues

You can find more information about business structures on [Croner i](#) or [gov.uk](#)

4.0 How to trade

There are a number of options available and it is advisable to do some research and assess your own needs and circumstances.

Self-employment

To be a sole trader, partner, or member of a limited liability partnership (as an individual rather than a company) *you must be registered as self-employed with HM Revenue & Customs*. This does not mean that you cannot also do other work as an employee, but the work you do for your business must be done on a self-employed basis.

There is no fee involved to register when registering as self employed but we aware that if you fail to register within three months, HMRC may impose a fine.

Sole Trader

This is the simplest way to run a business as it does not involve paying any company registration fees and keeping records/accounts is pretty straightforward; you also keep all the profits. *However, you are personally liable for any debts that your business may have and your home or other assets might be at risk if your business runs into trouble.*

Requirements of operating as a Sole Trader:

- Register as self-employed.
- Money for the business must be raised out of your own assets and/or with loans from banks or other lenders.
- An annual self assessment tax must be returned to HM Revenue & Customs.
- Maintain records showing business income and expenditure.
- Profits go to you and, as you are self-employed, your profits are taxed as income.
- Pay fixed-rate Class 2 and 4 National Insurance contributions on your profits.

More Information: www.gov.uk/set-up-sole-trader

Limited Company

Limited companies exist in their own right. This means the company's finances are separate from the personal finances of the owner(s).

Shareholders may be individuals or other companies. *They are not responsible for the company's debts unless they have given guarantees (a bank loan, for example), but may lose personal money invested in the company if it fails.*

Private limited companies can have one or more members, eg shareholders but they cannot offer shares to the public.

Requirements of operating in a Limited Company:

- Registered (incorporated) at Companies House.
- Must have at least one director (who can be a shareholder) who will make the management decisions.
- Finance is obtained from shareholders, loans and retained profits.
- Annual accounts must be filed with Companies House and these accounts must be audited each year, unless the company is exempt.
- Profits are usually distributed to shareholders in the form of dividends, apart from profits retained in the business as working capital.
- Taxable income or profits must be reported to HM Revenue & Customs as it is liable to corporation tax. (Companies liable to corporation tax must make an annual return to HMRC).
- Company directors are employees of the company and must pay both income tax and Class 1 National Insurance contributions on their salaries.
- Shareholders are not personally responsible for the company's debts, but directors may be asked to give personal guarantees for loans to the company.

One additional thing to consider is that as a Limited Company is a separate entity and, as such, can be subject to legal action by an individual/other company. For example, a patient may take legal action against both an individual chiropractor and the limited company employing them, meaning that the owner/owners of the company would be liable. Insurance may be taken out to protect the business in this eventuality. The Professional Indemnity Insurer, WR Berkley can provide this insurance, call BCA Head Office for further information.

More Information: www.gov.uk/limited-company-formation

Partnership

In a partnership, two or more people share the risks, costs and responsibilities of being in business. Each partner is self-employed and takes a share of the profits. Usually, each partner shares in the decision-making and is personally responsible for any debts that the business runs up. Unlike a limited company, a partnership has no legal existence distinct from the partners themselves. *If one of the partners resigns, dies or goes bankrupt, the partnership must be dissolved - although the business can still continue.*

A partnership is a relatively simple and flexible way for two or more people to own and run a business together. However, partners do not enjoy any protection if the business fails.

Requirements of operating in a Partnership:

- Each partner needs to register as self-employed.
- Advisable to draw up a written agreement between the partners. An accountant and/or solicitor should be consulted.
- Partners raise money for the business out of their own assets, and/or with loans.
- It's possible to have 'sleeping' partners who contribute money to the business but are not involved in running it.
- The partnership itself and each individual partner must make annual self-assessment returns to HM Revenue & Customs.
- Records showing business income and expenses must be kept.
- Each partner takes a share of the profits.
- As partners are self-employed, they are taxed on their share of the profits and each partner also needs to pay Class 2 and 4 National Insurance contributions.
- In England, Wales and Northern Ireland, partners are jointly liable for debts owed by the partnership and so are equally responsible for paying off the whole debt. They are not severally liable, which would mean each partner is responsible for paying off the entire debt. Partners in Scotland are both jointly and severally liable.

More Information: www.gov.uk/set-up-business-partnership

Franchise

Buying a franchise is a way of taking advantage of the success of an established business. It can be a relatively safe and cheap route to starting a new business. There are a few specialist chiropractic or healthcare franchises in the UK. A franchise option is not a short-cut – you are still advised to do your research and make sure that the brand and business formula is proven. As the 'franchisee', you buy a licence to use the name, products, services and management support systems of the "franchiser" company. This licence normally covers a particular geographical area and runs for a limited time, after which it should be renewable as long as you meet the terms of the franchise agreement.

The way you pay for the franchise may be through an initial fee, ongoing management fees, a percentage of your turnover, purchases of goods from the franchiser, or a combination of these.

A franchise business can take different legal forms - most are sole traders, partnerships or limited companies. Whatever the structure, the franchisee's freedom to manage the business is limited by the terms of the franchise agreement.

Requirements of operating in a Franchise:

- This depends on the business structure that the franchisee chooses for their business - usually a sole trader, partnership or limited company.
- Franchise agreements usually set out how the franchised business should be run, although they may allow some flexibility. Franchisers usually provide management help and training to franchisees.
- Normally the franchisee must find the money needed to start up the business, but franchisers may sometimes loan some of this.
- As well as the usual legal requirements for management of accounts, franchisers often expect franchisees to show them detailed financial records.
- Franchisees often pay a percentage of their turnover to the franchiser, which brings down the overall profits.
- Tax, NI and business liability will depend on the business structure that the franchisee chooses for their business.

NOTES

When you start your business, expect local 'competitors' to react to your arrival – put yourself in their shoes, you would feel the same if the situation was reversed.

Chiropractors, osteopaths, private physiotherapists or others will be likely to view your new clinic as a threat to their business. Expect them to step up local advertising or other marketing initiatives.

If you are setting up near the place of your previous employment, be aware that you will be up against an established business and the clinic owner is likely to increase their own promotion activity to counter the presence of a new clinic.

Professional Obligations

Make sure you are familiar with your GCC code of Practice, Section C1.5 "Chiropractors must not knowingly approach someone who is the patient of another chiropractor or related healthcare professional with the specific intention on persuading that person to become the chiropractor's patient." This does not exclude you from advertising, but you may not make a direct approach to a patient of another healthcare practitioner; even if you saw that person as a patient in your previous employment. This also applies to making approaches to patients from the clinic of a former employer, even if they were patients that you saw. Also note Section F1.1. You can view the Code of Practice online at www.gcc-uk.org

Call BCA for advice.

5.0 Create a business plan

Having given some thought to the style of business you want to start, it is essential to get your ideas and plans in writing to enable you to get an overall picture of the actions you need take and where the gaps of knowledge and planning are.

A business plan will also be essential if you are seeking any kind of financing or loans to assist you in starting up your business.

A good business plan will be a realistic document that describes what you will be doing (eg. chiropractic treatment only, chiropractic and rehabilitation services, multidisciplinary clinic) and the objectives you have for the business. It will also contain some analysis of the market (judging the demand for and ability to access your services in the area you have in mind) and be an outline of your ideas for marketing and promotion. Financial forecasting and details of how you plan to operate your business will also be required.

The importance of creating a coherent and realistic business plan cannot be underestimated.

It will not only be of immense assistance to you as you work towards creating your business, but it also lets sources of assistance and funding, such as banks, accountants, investors and grant agencies, see that you are serious and committed to your aims.

There is a guide to creating a business plan on both Croner i and gov.uk

www.gov.uk/write-business-plan

Ben Roche, BCA member and owner of a clinic in London, says

"When writing your business plan to apply for finance it is not bad idea to imagine you are pitching an idea in the Dragon's Den! Try and pre-empt obvious questions and make sure you have actual data to back up your predictions for such areas as cash-flow, demographic information on the area involved and why you want to use specific types of marketing. Anyone offering you finance will only want to do so with the minimal amount of risk to them, so prepare for a grilling!"

6.0 Finance

A good business plan will include concise, accurate and realistic data on how you will finance your venture.

How to calculate your finance requirements

Set-up costs

Accurately estimate the amount of money you will need to set up and then manage your business for the first three to four months. Don't cut corners here, as an underestimate could be damaging to your new business.

Things to consider: Property rental or mortgage charges, cost of renovation/refurbishment, equipment and supplies costs, utilities, stationary, insurance, staff costs, advertising and promotion.



Personal budget

You should also factor in your personal living expenses for the year or so from starting your new business.

Things to consider: Mortgage/rent, car upkeep/loan payments, school fees, council tax, insurance, utilities, food, subscriptions and socialising.

You should then subtract any income that will be coming in (not including that which you expect to receive from the new business). This could be from a partner's income, interest on saving etc.

[This combined amount is what you will need to extract from the business as profit and/or have available as part of your start up costs in order to allow you to both set up your business and live whilst your business gets going.]



Project your potential earnings

Make a projection for earnings in your first year of business. Be realistic about this.



The amount of money you want to borrow, or have available to start your clinic business. This must be based on a realistic estimate of start up and basic costs and be set against a realistic projection of the potential earnings you might expect from your new business.

**www.gov.uk/forecast-business-finances
www.gov.uk/starting-up-a-business/get-funding**

NOTE: You may decide to maintain an income stream by having a part-time clinic job whilst you build your business. This is a quite common course of action as it gives you a secure income stream whilst your business gets going.

Sources of Finance

Financial support can come from a surprising variety of sources. It is essential to be realistic about the level of finance required and to avoid overextending your level of borrowing, as both of these things could cause your business to fail before it has had the chance to get started.

Own funds

You will almost certainly want and need to use your own money as finance for your business. Indeed, it might be difficult to borrow from a bank or attract other investors unless you are investing some of your own money. There are a number of personal financing options including getting a mortgage or second mortgage, taking out unsecured loans (including credit cards) and selling assets. A business loan is likely to be secured against property or a personal guarantee.

Family or friends might be prepared to offer finance and/or loan guarantees and this can be a good solution to some or all of your financing requirements. Make sure you take care when handling these sorts of transactions and loans made on this basis should always be made on a formal footing.

Loans

If you have a credible business plan, you may be able to borrow from a bank. Many businesses use overdrafts for day-to-day borrowing and loans to finance large purchases, such as equipment. If the business is likely to have peaks and troughs in cash flow, you should illustrate this for the bank in order to make sure that the right level of loan and overdraft arrangement can be estimated.

There are other sources of loans available from specialist sources. For example, the Prince's Trust offers business loans to young business starters. The Croner i and gov.uk website will have more information on finding loan sources.

www.gov.uk/business-finance-explained

Grants

You might be eligible for a business start-up grant or government support. Grants amount to cheap or free financing and are therefore worth investigating and pursuing. A grant could even be the provision of free expert advice. There will be strong competition for any grants that are available and application submissions may require a lot of work.

www.gov.uk/business-finance-support-finder

The *Enterprise Finance Guarantee* scheme helps small to medium sized businesses, with viable business plans, which need funding but are unable to obtain a loan due to a lack of assets. **www.bis.gov.uk/efg**

Accountant

It is not obligatory to have an accountant, but the cost of having one can be offset by their ability to negotiate the complexities of tax law. An accountant will aid in maximising your tax efficiency, advise you on best courses of action in financial situations, keep accounts for the business, as well as preparing the end of year accounts.

You can appoint an accountant to provide you with a range of services, or just stick to basic accountancy. Find out about their qualifications and experience in the health sector and with equivalent business sizes. You also want to know about charges and service levels (including response times etc). Being able to speak direct to reference clients that they provide is essential. Taking a personal recommendation is also a good way to find someone good.

You can find accountancy firms at the Institute of Chartered Accountants:

<http://find.icaew.com>

or find a practising accountant from the Chartered Institute of Management Accountants:

www.cimaglobal.com/Members/Find-a-practising-accountant/

Managing your financial records

Whatever kind of business you run, you are required by law to keep financial records relating to it. There are also a number of business benefits to keeping up to date records; good organisation helps you keep track of the progress of your business!

It saves you time and, therefore, money whenever you need figures to back you up and you can also be confident that you are only paying the tax you owe. It also helps you keep up to date with how much you owe and how much you are owed.

www.gov.uk/understand-business-cash-flow

"Shop around for a business bank account. I used HSBC at first, as they offered a year of free banking, but after that the cost was going to be £40 per month – just to pay money in! I am now with the Alliance and Leicester who have a good rate of interest and don't charge for depositing money at a post office, so this has saved me a lot."

Louise Hampton

7.0 Researching the Business Idea

You have an idea of the kind of chiropractic clinic business you want to set up and you have also probably had some thoughts about the geographical location for that business. Detailed research at this stage will help you make sure you make the right decision.

www.gov.uk/starting-up-a-business

There are some key questions to answer and some guidance on how to find the answers:

What is the population of the target area?	Use census data sets from the neighbourhood section of the UK Statistics Authority: www.statistics.gov.uk
What is the age, gender and culture mix?	As above
What is the current service provision for the population in terms of treatment services: acupuncture, other chiropractors, osteopaths, private physiotherapy etc	Yellow Pages, Thomson Local, www.yell.com , local advertising papers
What are the NHS services for patients like? Eg. Waiting times for treatment.	Search the relevant NHS Trust website for physiotherapy waiting times
What is the ability of the target population to afford treatment?	Census data as above, analyse local retail and service
What is the future development of the area likely to be?	Local authority planning office, talk to estate agents, local business owners or from research sites such as www.upmystreet.com
What level of local industry/commerce is there?	Yellow Pages, Thomson Local, www.yell.com , local advertising papers Drive around the area.
Awareness of chiropractic	Number of existing chiropractors; ask a selection of local people. or from location

It is important to establish whether your chiropractic clinic business can be viable in the area you are targeting.

As with everything else, the market research must be set against the style of practice you want to start and the amount of profit you need and aim to make in the long term.

- Maybe you are looking to borrow a minimal amount to set up and will have low running costs and want to keep a work-life balance where your earnings are enough to just support you. In this instance, smaller, quieter area might be suitable.
- If you are borrowing a lot of money and want to build and grow your business (therefore needing good turnover and profit) you must consider this when looking at your projected income from the target population.

8.0 Finding premises

This can be a difficult balance between location and cost.

www.gov.uk/browse/business/premises-rates

Factors to consider:

- Geographical location must be in the area you have identified as the 'catchment' for your new clinic.
- A position that will be as convenient as possible for your potential patients; near public transport, availability of on-site car parking or readily available street parking (don't underestimate how much people will be put off if they cannot see how easily they might get to you).
- Proximity of other chiropractors, osteopaths, private physiotherapy, acupuncture clinics etc. As the 'new' business, you will be fighting for your share of patients.

"When researching other healthcare providers in your proposed target area, don't just scan through the Yellow Pages or use Google and do a head count. An area with only 1 Osteopathic Clinic and a Reflexology Centre might have been established for 25 years and so there may be a very good reason as to why they are the only two there."

Ben Roche

- Proximity of other businesses. Being near other retail businesses can have a positive impact, but having certain types of businesses around you might affect your image.
- Location has a major impact on cost. Premises in a prime location might be worth the extra costs. Cheaper premises, in a more run-down line of shops for example, may not be a sensible cost saving measure.
- Size, layout, structure and appearance. How much work will be required to make the premises into a clinic with the facilities you need? Make sure you weigh up these costs in your overall considerations. You will need facilities and comfort for employees and patients, such as a waiting room, toilets and kitchen facilities.
- Is there the flexibility to alter or expand the premises for your long-term needs?

Disability. The requirement on service providers to give equal access to their services for disabled and able bodied people alike was originally embodied in the *Disability Discrimination Act*. This has now been absorbed into the *Equality Act 2010*. As a chiropractor, you are required to provide equal access to your chiropractic care for all patients. This means that you should look at potential premises for ease of access to and within your premises for those who are disabled; wheelchair users, those who have difficulty in walking, people with sight and hearing problems etc. The DDA requires that if adjustments are required to allow access, then these should be investigated and costs estimated. You would not be required to implement all changes required if this was unreasonable for your business, BUT you must show you understand the needs and the costs and have plans to implement further changes as costs allow. For patients unable to access your premises, you must provide an alternative means of access. This might be the temporary use of alternative premises that are more suitable or carrying out a home visit. You may not charge someone extra for this kind of arrangement. More guidance can be found here:

www.equalityhumanrights.com/advice-and-guidance/service-providers-guidance

- Clinic premises will generally require D1 planning status. Check the current status of the premises you are considering buying or renting. Structural changes you might be considering might also require planning permission. You should contact your planning office for an informal discussion about the planning applications that might be required and get an approximate idea of your chances of success. Do not enter into any agreement to procure premises unless you have a good idea of the planning requirements and the chances of success. **Note: If you are thinking about working from home, this may also require planning consent.**

www.gov.uk/choosing-your-business-premises

You can get more information about planning by going to www.planningportal.gov.uk

"Planning permission can be a nightmare. When I looked at renting a shop I made sure I got planning permission to change the use of premises before I took on the lease, as these kinds of applications can be rejected. My first shop went through fine, after which I had to get advertising permission to change the signage. The second shop I looked to rent had planning permission refused on the grounds that there was not enough on site parking, so this is something to consider. You can arrange a meeting with a planner to get advice before you put in your application and can also submit a provisional application to gauge whether they think it would be successful. "

Louise Hampton

9.0 Naming your business

Potential patients will determine a lot from your business name. When you are generating ideas, you will probably focus on personal preference, but remember that your business name will be the cornerstone of your brand, so is worth thinking through carefully. It should work well wherever you use it - on the phone, in your logo, signage, stationery, advertisements, website, uniforms and any other media you plan to use.

Some things to consider

- You should strongly consider having the name that reflects what your business does ie. include a reference to chiropractic.
- You might want to include your own name.
- Think about the impression the name will make – words such as 'family', 'care' and 'healthcare' for example, can help to give a description of not only what you do, but how you do it and for whom you do it!
- 'Future-proof' - avoid words or phrases that are likely to date quickly.
- Think about how patients will remember your business name - avoid very long names, strange wordings, gimmicks and unusual spelling. Although using wordplay might seem memorable, it can actually have the opposite effect.
- You might want to use the name of the city or town in the business name. If you are going to use the name of a smaller area (such as a suburb) then consider whether people living not that far outside of this area will think you are too far away.

Is anyone else using your proposed business name?

Before you decide to use your chosen name, check whether it is already being used.

- Check local phone books, business directories and the Internet.
- Check that your proposed name - or something similar to it – has not been registered by a company. *Check registered index of names on the Companies House website www.companieshouse.gov.uk using the WebCheck facility.*
- Make sure that the name isn't too similar to a word or expression that has been registered as a trade mark. *[Consult the UK Intellectual Property Office (UK-IPO) website – www.ipo.gov.uk*

If another business is using it, you should choose a different name.

You can find out more guidelines on selecting a Business Name on the Croner i website. There is guidance on the Companies House website or call Companies House Contact Centre on 0870 33 33 636 for a copy.

Displaying your business name

There are a few requirements about displaying your business name.

For a limited company or limited liability partnership, the company name must be clearly displayed outside every place of business, even a director's or partner's home (if this is where the business operates from).

The company name must be included on **all** business letters, electronic business communications, orders, payments, invoices, receipts and other business documents. Business letters, external emails and order forms must also show the company registered address, number and place of registration.

The Companies Act 2006 introduced particular rules for displaying the company's or LLP's details on its website, which must now show:

- the full name of the company
- the registered office address of the company
- the registered number of the company
- the place of registration of the company

A **sole trader or partnership** must clearly display the business name, the name of the sole trader (or the partners' names) and business address:

- wherever you run your business
- on all business letters, orders, payments, invoices, receipts and other business documents

*Guidance is available from the **Companies House website** or by calling for a guide. Other information on Croner i and **www.gov.uk/business-legal-structures***

10 Insurance

There are a number of insurances that you must have in place, others are optional, but worth considering.

MUST HAVES

Professional Indemnity Insurance – £5 million of cover is provided as part of your annual membership subscription with the BCA. This provides insurance cover for Medical Malpractice, Legal Defence costs (in the case of a GCC hearing).

NB Temporary cover for working overseas as a chiropractor (excl Canada and USA), the use of dry needling, treatment of animals and professional sports people is included BUT you must call BCA to take advice on applicability and to make formal notification.

If there are any treatments you are using in conjunction with chiropractic care that you think might fall outside of normal practice, please call BCA to check that the insurance covers this.

You must notify the BCA in the event of a patient complaint that you feel may develop into something that you cannot deal with via your clinic patient complaint procedures. Failure to do so may invalidate your indemnity insurance.

Public Liability – This covers for accidental injury to members of the public or their property when attending your premises for treatment.

This is also included in the insurance product you have with the BCA.

This product is fairly basic and, depending on your circumstances, you will probably need to take out a more comprehensive policy. Read the policy documentation carefully and contact BCA head office if you are still unsure; your query can then be appropriately directed.

Product Liability – This covers accidental injury to members of the public or damage to property resulting from products used or supplied in connection with treatment provided.

This is also included in the insurance product you have with the BCA.

Employers Liability - This insurance provides cover if members of staff are injured or made unwell at work due to the negligence of their employer. **It is a legal requirement to hold this insurance with a minimum of £5 million of cover.**

The only exemption is if your business is not a limited company and you are the only employee or you only employ close family members.

NB: Someone is defined as your employee if you deduct National Insurance contributions and income tax from the salary you pay them and if you control when, where and how they work.

You can source this kind of insurance from most major insurers as well as from niche business insurance companies. Lloyd and Whyte offer employers liability insurance 0845 130 1367

OTHERS TO CONSIDER

Buildings and Contents – If you have business premises, taking out a suitable insurance policy will ensure you are covered for damage from a variety of causes.

If you are a tenant, the landlord is normally responsible for insuring the premises (and the contents **they** own, **not your own equipment**). Check the levels and cover provided by the landlord's insurance – by law, a landlord must disclose insurance details on the premises you are tenanted in.

Make sure the insurance covers all the contents of your premises, including stock, furniture and equipment.

If you work from home, you will need a specialist insurance policy as household insurance will not cover equipment/materials belonging to your business. Standard household insurance may even be invalid for the 'home' part of your property if you work from home, although many household policies can be extended to cover this. Make sure you talk to your insurance company and disclose all information regarding your home business.

NB: Similarly, check the terms and conditions of your mortgage, as lenders often require to be informed if you use your home to operate a business.

Limited Company – A Limited Company is a separate entity and, as such, can be subject to legal action by an individual/other company. For example, a patient may take legal action

against both an individual chiropractor and the limited company employing them, meaning that the owner/owners of the company would be liable. Insurance may be taken out to protect the business in this eventuality. The Professional Indemnity Insurer, WR Berkley can provide this insurance, call BCA Head Office for further information.

Business interruption policies insure against the loss of profit and higher overheads resulting, for example, from damaged machinery.

Life insurance pays out either a lump sum or a regular income on the death of the person insured.

Personal Accident Insurance provides a cash payout if you sustain an accidental injury. This can offset income lost during recovery from an accident. Many policies offer accidental death cover too. **A Personal Accident product is included in the current (2014) insurance product you have with the BCA.**

Critical illness cover is available alone or combined with life insurance. It provides cover against being diagnosed with a serious disease, such as cancer, even though the insured person might be able to work. Cover can be expensive.

Income protection policies, also known as Personal Accident, Sickness or Permanent Health Insurance, pays a regular income to the insured person who is unable to work because of illness or injury. It would help to pay for locum cover, for example. Cover tends to be expensive.

Private medical insurance/Health cash plans cover the cost of private medical care.

Protecting the business

Key person insurance - If your business relies heavily on one or two members of staff, there can be serious consequences for the business if they become ill or die.

The amount of money paid out is usually set in advance at a level estimated to be the potential financial loss to the business.

Loss of a partner or key shareholder - This is a highly specialised area so it is wise to seek advice from your accountant or solicitor, as well as from an independent financial adviser.

Insurance for the owner-manager or the self-employed

If you are self-employed or small business owner, buying the right protection for your own personal need is important. This can include Life cover, critical illness and private medical insurance.

Insurance as an employee benefit

Life and health insurance is also a valuable benefit to provide for your employees. It can often be easy and relatively cheap to implement and can play a major role in attracting and retaining the right quality of employees. Talk to an independent financial advisor.

You can source this kind of insurance from most major insurers as well as from niche business insurance companies. Lloyd and Whyte offer employers liability insurance 0845 130 1367

You can find an independent financial adviser through this link:

www.unbiased.co.uk/find-an-ifa

Check whether an insurer is registered with the Association of British Insurers:

www.abi.org.uk

Check whether an insurance broker is registered with the FSA:

www.fsa.gov.uk/register/home.do

11 Health and safety in the workplace

As a business owner, you are required to abide by a range of health and safety legislation.

Legislation	Relevance	Responsibilities cover	Notes/Useful Hints
Health and Safety at Work – Various acts and regulations.	All clinics	<ul style="list-style-type: none"> - Equipment safety - Securing dangerous or harmful substances - Staff training - Safe premises with emergency exits - Safe environment - A written statement of health and safety is required where there are 5 or more employees. - Maintain equipment – couches, ultrasounds etc must be checked by a qualified person annually. - Keep workplace safe and pleasant (temperature, cleanliness). - Abide by manual handling requirements. - Abide by regulations regarding staff using computer equipment. 	<ul style="list-style-type: none"> - If employing >9 people, an accident book must be kept, but it is advisable to keep one regardless of the number of employees. <p><i>You can find out more information by going to Croner i on the BCA Members area of the website.</i></p> <p><i>The Health and Safety Executive has a useful guide to your responsibilities, this can be downloaded from this site: www.hse.gov.uk/simple-health-safety/index.htm</i></p> <p><i>You will also need to be aware of risk management in the workplace more information here: www.hse.gov.uk/toolbox</i></p>
Fire Precautions (Workplace) Regulations	All clinics	<ul style="list-style-type: none"> - Carrying out fire risk assessment - Inform and train staff - Provide and maintain fire warning equipment, emergency lighting, signage, fire fighting equipment 	<ul style="list-style-type: none"> - You do not have to have assessments carried out by third party companies – self assessment of risks is ok. <p><i>Note: if you have a fire and be found wanting in areas of responsibility, the penalties are heavy.</i></p> <p><i>A guide to assessing for fire risk and keeping your premises safe from fire can be found here: www.hse.gov.uk/toolbox/fire.htm Or on the Croner i site</i></p>
Health and Safety (First Aid) Regulations	All clinics	<ul style="list-style-type: none"> - Provide a correctly stocked first aid box - Provide an individual to be responsible for restocking first aid boxes and to take charge in an emergency. - Make assessments of safety risks. 	<ul style="list-style-type: none"> - It is not a requirement to provide a first aider, but it is a good idea to do so. - A first aid certificate must be renewed every three years. <p>www.hse.gov.uk/firstaid</p>

Legislation specific to the chiropractic clinic

Legislation	Relevance	Responsibilities cover	Notes/Useful Hints
Ionising Radiation (Medical Exposure) Regulations and Ionising Regulation Regulations	<ul style="list-style-type: none"> - Any chiropractor taking or referring for X-ray. - Any clinic with x-ray equipment. 	<ul style="list-style-type: none"> - Correct installation, maintenance and use of x-ray equipment. - Ensuring there is justification for exposing a patient to ionising radiation. 	<ul style="list-style-type: none"> - Any other hazardous materials used in conjunction with x-ray equipment will be subject to Health and Safety regulations. - BCA members have access to a radiation protection advisor for guidance and x-ray inspection services. Refer to BCA IRMER document which is in the Members' Area of the BCA website. http://bit.ly/bcaXRguidance
Miscellaneous Provisions Act	Any chiropractor using dry needling or a clinic employing an acupuncturist.	<ul style="list-style-type: none"> - Register with the local authority. Will involve completing some forms and possibly a visit from an inspector. 	Not every local authority will require this certification, so it is important to check with your local authority as to whether you need this or not.

Legislation regarding discrimination

Legislation	Relevance	Responsibilities cover	Notes/Useful Hints
Disability Discrimination Act	All clinics with reference to employees, patients and other visitors.	<ul style="list-style-type: none"> - Providing equal access to chiropractic care for those with disabilities. - Ensuring equal rights in the recruitment and employment of disabled people. 	<p><i>This has now been taken within the new Equality Act</i></p> <p><i>The Equality & Human Rights Commission has guidance on this for you as an employer:</i> www.equalityhumanrights.com/advice-and-guidance/guidance-for-employers/</p> <p><i>And as a service provider:</i> www.equalityhumanrights.com/advice-and-guidance/service-providers-guidance/</p> <p><i>also see Croner i</i></p>
Race Relations and Sex Discrimination	All clinics	Ensuring equal rights in the treatment of patients and in recruitment and employment.	<p><i>Information on discrimination in employment can be found via Croner i</i></p> <p><i>The Equality & Human Rights Commission</i> www.equalityhumanrights.com/advice-and-guidance/guidance-for-employers/</p> <p><i>And see Croner i</i></p>
Copyright, Design and Patents Act	Any clinic playing live or recorded music	Making sure royalty payments are made to authors and performers of music via the issuing of licences to premises playing music.	<p><i>Licence costs vary according to size of business.</i></p> <p><i>Two licences are required – one from the Performing Rights Society</i> www.prsformusic.com/users/businessesandliveevents/Pages/DoIneedalicense.aspx</p> <p><i>and the other from PPL (Musicians and Performers) http://www.ppluk.com/</i></p>
Disposal of Hazardous Waste	Any clinic using dry needling or producing medical waste	Any clinic producing waste in the form of clinical sharps or materials that may be contaminated with blood or saliva (such as surgical gloves) must ensure that this waste is disposed of correctly.	<p><i>Consult your local council for details of how to dispose of your clinical waste appropriately.</i></p> <p>www.gov.uk/dispose-hazardous-waste/overview</p>

Legislation relating to patients

Legislation	Relevance	Responsibilities cover	Notes/Useful Hints
Chiropractors Act	All chiropractors	Relates to codes of clinical practice and standards of patient and practice management.	<i>Full COP SOP can be downloaded from the GCC website. www.gcc-uk.org</i>
Data Protection Act	<ul style="list-style-type: none"> - If patient records and/or other patient information is kept on computer. - All patient records (as regards access). 	<ul style="list-style-type: none"> - Register with Information Commissioner. - Provide patients access to the information you hold about them. If requested (in writing) you must provide copies. 	<ul style="list-style-type: none"> - Paper records must be kept secure. - You may charge a reasonable amount for providing copies and not more than £50 – including any x-ray duplication charge. <p><i>Check to see if you need to register with the Information Commissioner:</i> http://ico.org.uk/</p>

Louise Hampton says

"I have a folder with all the different forms and documents regarding the premises for all new practitioners / staff members to read. In it is the complaints procedure, what to do in case of a fire, a fire safety risk assessment, shop risk assessment, accident report forms and regulations relating to x-rays."

12 Equipping your clinic

Specialist Equipment

Specialist items like treatment benches, stools and stethoscopes can be acquired from specialist suppliers.

You can find suppliers in a number of ways:

- by recommendation
- search on the internet
- finding advertisers in BCA Contact magazine (many specialist suppliers regularly advertise)
- buy second hand (view classified ads in Contact, In Touch and other sources)
- attending BCA conferences where many suppliers regularly exhibit – this allows you to view many types of product before committing

Remember that equipment such as benches need annual checks for safety. Servicing can be obtained by the supplier or, if buying second-hand, service contracts can be purchased.

X-ray Equipment

This is a high-cost item and most new start-ups will not contemplate purchasing this to begin with. The cost of purchase is not the only expense, a radiation protection consultant is required to ensure a safe installation area and building modifications might be required. Regular inspections are also required. The BCA has a Radiation Protection Advisor who can be utilised for installation, inspection and advice.

A more cost effective option for the provision of x-ray services is to go to a nearly chiropractic practice that has equipment or local private or NHS hospital. It is an idea to investigate the availability of local services in terms of cost and availability of appointments.

Note: If you experience difficulties when trying to refer patients for x-ray, there is a document called Clinical Imaging Requests from Non-Medically Qualified Professionals which should be of assistance. This is available from the Members' Area of the BCA website.

MRI services: Investigate the local options in terms of price, appointment availability and report turnaround time.

A list of MRI services known to the BCA can be found on the Members' Area of the website.

General Equipment

Consumable equipment like soap, anti-bacterial sprays/wipes, bench rolls etc can be sourced from medical suppliers.

Supplier list attached and an updated version will be available on the BCA website but get recommendations on reliable/value-for-money suppliers.

General furniture (desk, waiting room chairs etc) and business equipment

According to your needs, you will either want to buy this outright, hire-purchase or rent. As a new start-up you will, in all likelihood, be buying these goods, but it is worth enquiring about rental or hire-purchase options as your cash flow might not allow the large up-front expenditure.

If buying an existing practice, it is likely that many of these items are included in the sale. Make sure you are aware of any equipment that was obtained as rental or under hire purchase agreements so that you can make sure those contracts are transferred or confirm that there are no unexpected outstanding payments due.

Make sure you properly assess the IT needs for the clinic.

www.gov.uk/understanding-business-it-needs

Don't over invest in furnishing your new clinic but avoid the space appearing too 'sparse' as you want to create the right impression with your patients and, of course, be properly equipped to run your business.

Waiting area Make sure you have a place for patients to wait comfortably and provide something to occupy them as they wait. (DLT media provide a waiting room magazine service, contact 020 8974 3970 and quote that you are a BCA Member)

Secure storage for patient notes The GCC COP requires that you safely and securely maintain patient records. This should at the least be in a lockable cabinet and ideally also be

located in a room that can also be locked when no one is in the premises. If you keep ANY patient records or patient contact details on a computer, you must ensure that these are kept securely and must be used properly. *As a data controller, you must check to see if you need to register with the Information Commissioner: www.ico.gov.uk* **Don't forget you must keep patient records for a period of eight years from the last patient visit (or until the patient is 25 years of age in the case of a child).**

Telephone(s) and answer machine A lone practitioner is advised, if possible, to have a telephone landline installed, rather than rely on using a mobile phone. Having a permanent number provides a more favourable impression of 'stability' to patients and avoids having the bother of changing stationary/marketing materials later. An alternative is to engage an answering service. This will route calls you cannot take to an operator who can take appointments and messages. These sorts of services are often supplied with appointments management software that allows you and the remote operator to share the same appointments diary.

Computer Not every practitioner sees the need for a computer system in their practices, but given the widespread use of information technology in business and domestic contexts, it now should be considered a necessity. It allows you to run bespoke software packages for appointment management and patient note taking. As general web and e-mail usage increases, establishing an e-mail account and website for the clinic might be seen as essential. An internet connected computer can also be seen as a valuable tool for carrying out other parts of your day-to-day business. Basic, but effective computers can be purchased very reasonably.

NB Some lone practitioners may decide to use a laptop computer for patient records which doubles as their own personal device. This is not advisable given the fact that patient related material will be stored on there and is likely to be at greater risk of compromise.

13 Marketing/PR/Promotion

In the case of a new business, you will either be looking to start a patient base from scratch or continuing with an existing patient base and looking to grow it.

Many people make the mistake of thinking that marketing is advertising but the reality is much broader than that.

Marketing your clinic business is going to involve several areas:

Advertising, public relations, brand/image, design/printing, website, exhibitions/demonstrations, surveys/research, promotion

When setting up a new clinic business, you will need a marketing plan and a marketing budget. It is advisable to set a slightly larger sum to support your marketing activities in the first few months but do not make the mistake of throwing a lot of money at your initial marketing activity. You are seeking to grow awareness over a period of time.

Strands of the marketing plan

Brand/image/logo

Any business needs to build a brand, even in a simple way. This is the identity that defines your clinic business and how you are going to operate that business on all levels. Having an identity also helps you and any staff you employ or may employ in the future to understand and be focussed on what your business is all about. This brand/image needs to run through all that you do.

Take some time to consider what your business values and aims are. This might include levels of customer (patient) service, particular skills, any innovation or niche you want to pursue.

You will want to consistently reinforce your brand/business values in everything you do, from business name, slogans, logo, your clinic premises, you and your employee's dress and behaviour through to the style and quality of stationary, website, advertising, or promotional material. For example, if you advertise as having a friendly service and patients are dealt with in a less than friendly manner, your brand is undermined – it will make people think differently about all of your brand and image.

Consider every way in which you will interact with patients or potential patients. Whether it is the advertising, the way a telephone call is answered, how the clinic premises look or the way a receipt or invoice appears – all these things give people an impression of you and your business. You have control over these things and it is essential you put a lot of thought into how you manage and present your brand and this will inevitably tie in to patient loyalty and word-of-mouth recommendations.

Once you have set your brand and values for the business, do not consider it to be 'job done'. As your business grows and develops, your brand should also evolve with it. Use any feedback received (from patients, staff or other third parties) constructively to alter and improve your brand image.

Logo/Visual Image

Having a visual image for your clinic is but one strand in creating a brand identity. People most commonly think this involves creating a logo, but it is more than that.

- Logo
- Strap line/Slogan
- Use of a specific typeface
- Letterhead
- Palette of colours for use in the logo, letterhead and typeface
- What standardised text you will include and the style of its appearance
- Paper quality/colour for printed stationary

Actually, having a logo could be argued to be the least important aspect of this. As a new business, it is certainly essential to have the other items in place, as these can be designed by you and materials printed on a home printer for very low cost. A logo can be created later if required, as this is a more specialised item for which you will need a graphic designer.

Finding a designer: Look for ones in the local area and call to get quotes for a logo design service. Don't forget to make sure that any work you have already put into colour/typeface

etc is placed for consideration. Many companies offer a 'package' of logo/letterhead/visual image design, so it is always worth getting quotes for the whole service and then decide how to proceed - experts will be likely to be able to quickly achieve the whole look for you and may also be able to source good value printing costs too.

If you want to create an individual look on a budget, you can use an online resource such as Vistaprint www.vistaprint.co.uk You can create a logo (which you can use for free on stationary products ordered from the site or download the electronic file for a small fee).

They also provide a range of free products such as business cards.

Another option is to use an online design 'broker' service such as

<http://99designs.co.uk/>

Here, you provide a brief and pay a modest upfront fee and then designers 'bid' for the work by providing proof logos. You refine the brief and whittle down the submissions. You can even open the final few to chosen friends for them to cast their vote.

You may use the BCA logo in conjunction with your clinic branding. The BCA logo can be obtained by calling Head Office. The logo may not be physically altered in any way and should ideally be used in the standard 'blue/green' colour, or black/white. The BCA will permit the logo to be used in clinic-specific colouring on request – contact Head Office.

Patient Information Leaflets/Flyers/Newsletters

It is a good idea to stock information about your clinic and chiropractic treatment. These are useful not only for your patients to read, but can also be used to send out in response to requests for information from potential patients or used at exhibitions, events etc.

[The BCA has a comprehensive range of patient leaflets, which can be stamped or labelled with your clinic details. These leaflets are available to order from the BCA or via the Members' Area of the BCA website.]

The BCA has also developed a set of Patient Information Sheets, which can be customised with specific clinic information. [These are available from the BCA or from the Members' Area of the BCA website.](#)

If constructing your own material, you can use information from the BCA website. It is requested that if a member lifts information in this way, that an acknowledgement to the BCA is included somewhere in the leaflet.

In order to determine how to construct your publications, gather a range from other types of businesses (including other chiropractors/osteopaths/health centres etc) and look at how other people approach their publications. You will learn a lot about how to do it and how not to do it this way! When constructing the material for leaflets/flyers, always keep the intended audience in mind as finding the right balance of information can be difficult to achieve. Too much jargon or detailed research information can be confusing; remember that your audience will cover a wide cross section of society. It is better to keep things simple but be able to make available more complex information and research references for those patients that are interested.

Regular newsletters are a great way to keep patients and potential patients (and 'lapsed') patients in touch with the clinic. Utilise BCA information sheet or press release information as sources of articles for your newsletters. Keeping them short but full of interesting information is better than too long and difficult to read. Microsoft Publisher is part of the Office for Windows software that comes with most PCs and is a really easy way to produce good looking newsletters and flyers.

Key pointers:

- Keep language simple and avoid medical jargon.
- Make sure contact information/address etc is easy to find.
- Keep the colours/text consistent with your brand.
- Make sure your information complies with the Advertising Standards Authority guidelines and GCC Code of Practice.

Note: You can get the BCA logo by calling the BCA on 0118 950 5950.

Website

A website presence is a channel that enables you to grow awareness and acknowledges the fact that many people now favour the internet as their preferred way to find services.

It is not difficult to create your own site for those who are fairly computer literate – you may have a friend or family member that can help. There are many providers, some of them providing free web creation such as [Weebly](#) and [Wix](#) and others which make one-off or monthly charges, such as [Square Space](#) or [Moonfruit](#). The latter, paid, options will give you more functionality and choices. The former, free packages, may offer some chargeable 'bolt on' services. For blogs, there are packages such as [Wordpress](#).

You might decide to place the design of your site with a professional web designer (make sure you call for several quotes before selecting your supplier).

You should make sure that your site is easy to use and navigate as well as having content that is going to give your patients/potential patients clear and concise information. Don't assume you know what people would want to see on your site; do some research. Take some time to look at websites of other chiropractors and allied healthcare professionals so you can see things you like/don't like. Talk to members of the public or non-chiropractor friends and family to find out what kind of information they would like to see.

Key pointers:

- Keep language simple and avoid medical jargon.
- Make sure contact information/address etc is easy to find.
- Keep the colours/text consistent with your brand.
- Make sure you will be able to easily update the content and size of the site to accommodate any developments you need to make.
- Keep your site up-to-date - imagine that this could be the first contact a prospective patient has with your business.
- Make sure your site complies with the Advertising Codes of Practice and the GCC Code of Practice.

www.startups.co.uk/business-websites

Ben Roche advises

"If you are going to have a website, don't scrimp; it is your virtual shop front on the internet. If it looks home-made, cheap or unprofessional, visitors to your website will associate this with your business and won't be knocking at the door. Listings on search engines are very important; the higher you are, the more visitors you will receive. Search Engine Optimisation (SEO) services, which aim to move you higher up the listings of search engines, can be very expensive and are not always that successful. It is worth having a read around this subject online, as there are many ways you can enhance your listing for free."

Advertising/Advertorial

This is one of the ways in which potential patients will find out about you and also form a first impression of your clinic and so advertising can just as easily make people decide not to consult you as it can encourage them to do so. Advertising can also be expensive; getting it right is, therefore, important.

Advertising can be used to fulfil several aims:

- Provide basic facts about your business and encourage potential patients.
- Inform patients and potential patients about changes to your service (opening hours for example) or to launch a new service (massage therapy for example).
- Launch a specific one-off message or event.
- Remind patients/potential patients about your business.
- Seek to change perceptions about your business/profession.

Before placing an advertisement, make sure you are clear as to what the aim of the advertisement is.

Keep advertising clear and concise and make sure that contact information is clearly visible.

Adhere to GCC COP and Advertising Standards Authority CAP Code guidelines. (See later notes).

Deciding when to and where to place advertising is not straightforward and before placing any advertising, do a lot of homework.

Collate a list of all local publications that carry advertising, including local radio stations and online publications (*don't forget parish magazines and community publications*).

If at all possible, **read them all** to get an idea of the general content and who advertises in there already. (*Make special note of competitors*).

Talk to people living in the area to see how they view the publications in question. You might not be as ready to advertise in a free newspaper that has a poor reputation or goes straight into the recycling bin!

Call around them all to establish:

1. costs, including any multi-placement reductions
2. advertising deadlines
3. distribution and circulation figures
4. The audience or 'reach' of the publication.

For those publications that also include general news features, it is also a good idea to find out to whom general editorial press releases (ie. not advertising) should be directed together with editorial deadlines (these might be different to the advertising ones). This gives you important information when executing promotion strategies via press releases. Think carefully before committing to multi-placement 'deals'. You may wish to stick to a single placement so that you can calculate the response level to the ad – if it is not getting the desired response (new patient, enquiries), your advertising budget may be better spent elsewhere.

Creating the advert

Wording:

1. Avoid 'medical' terminologies or jargon – these terms might mean a great deal to you, but not to the general person 'in the street'.
2. Use simple, clear and unambiguous language.
3. Make sure your clinic name, chiropractor name(s) and contact details are included and obvious.
4. Be sure that the purpose of your advertisement is clear in the ad; for example, a call to action, notification of a special event or the announcement of a new service or a new clinic.
5. **You must adhere to GCC COP and Advertising Standards Authority (ASA) Cap Code guidelines.**

Advertorial

This is an article that you pay to place in the publication. In this instance, you have full control over what you include, only limited by a word count. Make sure you follow the guidelines as above – keep the language simple and unambiguous. Use the advertorial to pass on useful information that is relevant to the goal of your ad. Remember that it is likely that a lot of content or complicated detail may switch off the reader.

"If writing is not your strong point, get someone to help you; a poorly worded piece could have a detrimental effect on your business. Have a quick glance through your local paper and note down the adverts and advertorials that stand out and try to adopt a similar style to these. If you are still having major problems, get in a professional to help you."

Ben Roche

Monitor

There is little point in paying for advertising if you do not monitor its effectiveness for your business. Part of monitoring success will come from asking **all** new patients how they found out about the clinic (advert in local paper, word of mouth, Yellow Pages. Press report, window display etc). This will not only tell you how effective a particular piece of advertising has been, but also will give you an ongoing profile of how patients come to find you. This will enable you to target your promotion budget more effectively.

Yellow pages

The BCA has a corporate advertising arrangement with this publication/web listing. Having an entry does not prevent you from having a separate entry in the main listings.

The BCA entry must comply with the guidelines agreed between the Yellow Pages and the BCA. This restricts the entry to name, qualifications, contact details.

The information allowed is kept at a basic level to make sure there is equanimity across all member entries.

You can contact the Yell corporate advertising scheme (quoting BCA) on: 0800 371 755

ASA /GCC Compliance

All your advertising and promotion materials must be compliant with the ASA and GCC Code of Practice. In February 2010, the GCC announced:

Chiropractors are required to practise evidence based care, which is defined as the integration of best research, clinical expertise and patient values.

When they advertise their services, however, any claims made by chiropractors (and other health professionals) must be based on best research only. For the purposes of the Advertising Standards Authority, the Committee of Advertising Practice (CAP) and Trading Standards, best research means it should be of the highest standard. In most cases this will almost certainly mean randomised controlled trials.

The Bronfort report www.chiroandosteo.com/content/18/1/3 of the review of the best research evidence for known claims made by chiropractors across a wide range of conditions was commissioned by the GCC. This provides a source of guidance for chiropractors who advertise. Professor Scott Haldeman and Professor Martin Underwood have provided commentaries www.chiroandosteo.com/content/18/1/4 on the report.

The report includes reference to relevant European Guidelines www.backpaineurope.org/ and publications by the National Institute for Health and Clinical Excellence (NICE)

www.nice.org.uk/CG88

The report has been brought to the attention of the CAP Copy Advice Team (at the ASA). Their initial view, subject to detailed consideration of the report, is that potentially it could be helpful in reviewing their guidance and support consistency in advice provided by their free service

<http://copyadvice.co.uk/>

The BCA advises members to consult the ASA Copy Advice Service and the Bronfort Report to check content of their websites and all advertising and promotional material.

It should also be noted that members should refrain from using the Dr title on any advertising/promotional material or websites.

Public relations

This can be described as the management of the flow of information between a business and the public with the aim of getting people to talk and think positively about your profession and business.

This is an important part of your marketing activity especially as it might be generally viewed as not having a direct cost (such as advertising) and, indeed, much PR is generated for no outlay, except for hard work!

As the kind of coverage you will be seeking is not paid for, you need to think differently about the kind of material you'll submit. If you are paying for coverage, you make the call on content, in media PR, the message needs to be interesting enough (in the eyes of the editor/journalist) to be printed.

Good PR material will refer to an interesting event or incident, provide information or advice that the readership relate to and find of use. Examples might be: something topical, an event, something relevant to a national issue, something of community interest, something unusual. You create the interest

There are some basics to follow when constructing and 'selling' a press release.

1. Journalists are busy and work to their current issue's deadlines, so [make it as easy and effort free for them as possible](#) by keeping the information concise and well laid out (use double line spacing and no more than 1 – 1.5 A4 pages long).
2. It must be [obvious](#) to the editor/journalist [what your press release is about](#) in the first paragraph.
3. [Quotes and statistics](#) are great 'selling' points for a journalist.

4. **Mention your name or the clinic name as much as possible** (press releases are rarely incorporated in their entirety, so you need to increase your 'hit rate').
5. Keep the message **clear and concise**. Avoid over complicated language or 'medical' terminology.
6. Make sure your **clinic contact details are included**. Also be sure to include any dates that are relevant.
7. If sending a press release about an event 'after the fact', **include** high resolution **photography** in jpg format.
8. Make sure you **know the copy dates** for your targeted publications and find out the **name of the features editor or health editor** - it is much better to direct a press release to a named person.
9. **Timing is everything**. Don't send out a press release too early for a specific date or event - journalists work on fairly short lead times for each edition.
10. Call the person you have sent the press release to in order to **check it has arrived** and to see if there are any questions you can answer. This is your opportunity to 'soft sell' - get your point across; make your news item as attractive as possible. In the end, the journalist wants to know if something is of readership interest and/or has a hook or subject of current interest.
11. You can't expect a journalist to go with each press release you send, but **don't give up** - you will get some 'hits' using this method and hopefully start to build a relationship with editorial staff at the paper; this could be useful for the future.

BCA Press releases

The BCA issues press releases on a number of subjects each year. Most of these are available as an archive library for use by BCA members. The archive selection includes those press releases which are not tied by a particular date or event and can be used at anytime, or in association with a certain repeated event year after year. Examples include: gardening, marathon running, sport in general, skiing, DIY, posture, driving etc.

The beauty of these items is that you can take them and adapt for your own use as advertorial or as an editorial-seeking press release. All you need to do is personalise with your own name/clinic details, insert relevant dates or other information as required and you are ready to go. Follow the guidelines as before on creating and using your press release.

Exhibitions

Trade shows and exhibitions – both large and small and whether attending as an exhibitor or a visitor, are specialist market places that allow exhibitors to promote their products and services and reach new customers. They can also provide the opportunity to network, gain useful contacts and weigh up competition!

Attending a trade show or exhibition is not something to do lightly, certainly as an exhibitor, as there are costs associated with exhibiting and attending as a visitor could be a waste of your valuable time.

If considering exhibiting, do plenty of homework. Make a profile of the kinds of people you want to be able to reach and see if this matches the profile of the types of people likely to attend. Larger, more established shows will be able to provide a detailed breakdown of the attendance profile from previous shows. If this is not available, you will need to make a judgement as to whether the show is the right place for you. If attending a show as a visitor, make sure that the kinds of exhibitors there provide the services/products you are interested in. You may decide you want to attend a show you might potentially exhibit at as a visitor first to understand its worth to your business plan.

Planning your presence at an exhibition

Decide on your strategy and aims for the exhibition. Consider how will you present yourself and stand out against other, similar exhibitors? Additionally, decide what information you will lead with and what image you want your stand and the information available to create. You will also need to plan what kinds of display materials you want and what kinds of 'takeaway' information you will have available. Work out a budget for the whole event – this is important and there is not much point in taking out the exhibition space if you cannot adequately present yourself once there.

When planning your exhibition presence, there are a lot of things to consider:

1. Publicise – Find out from the exhibition organisers about what publicity they are doing and see if there are opportunities to place additional advertising or editorial mentions in their pre-show pr/marketing. Consider placing specific advertisements hailing your presence at the exhibition or show, if applicable.
2. Check what equipment/fittings are included in your stand hire price – do you get a backdrop to place posters on? Is there a table, chair, a power supply lighting etc?
3. Ensure you have enough leaflets/flyers to take or develop specific items for the show.
4. If using posters, leave enough time for these to be created and printed for you. The BCA does have a range of posters which you could get laminated and use for this purpose.
5. Decide who will man the stand – you should ensure that a chiropractor is there at all times and visitors to the stand may have questions that a lay member of staff cannot answer.

You might consider having promotional merchandise – this can be used as a 'take-home' reminder to potential customers of your business and your key messages. Things like free pens, coasters, plastic bags, badges and mouse mats will be likely to be on offer from other stands, so to get the best value from this kind of expense, look for more unusual items – post-it pads, fridge magnet etc. Use the internet to find local suppliers or talk to design or printing companies you have used before. Get several quotes and always ask for samples to check for quality. You should certainly take basic clinic and chiropractic information to give out. It is probably better to design a customised flyer or leaflet for the occasion (this can be done very easily in packages such as Microsoft Publisher).

Internal marketing – your own exhibition

An 'open day' at your clinic is a kind of exhibition, but on your home turf. This can be a great way to demonstrate the range of services at your clinic to your existing and potential new patients. It also allows you to have a more personal involvement with the local community. Use it as an opportunity to invite other business owners, GPs, community health staff etc.

You can use it as an opportunity to have information stands/ short talks or demonstrations (Straighten Up UK for example). Invite those who provide allied services to come in and create your own mini-exhibition. You can make it an informal and inviting occasion by providing refreshments. Advance publicity both at the clinic and through advertising or press release for editorial is essential – you will be wholly responsible for getting people there and making it a success.

Internal marketing – you, your clinic and your staff as the showcase for your business

Think about all the positive or negative experiences you have had as a customer, whether in a retail, service or health environment. Recall how these experiences have shaped your view of the company or an individual and how it has influenced whether you provide return custom to that business, whether you recommend to other or whether you felt compelled to complain or praise.

Each and every person who telephones your clinic, comes in through the doors, interacts with you and your members of staff, reads a letter or an advert from you or views your website will have the potential to have positive and negative experiences. Your job is to keep those experiences positive and, where the experience has been negative, ensure you react appropriately to that. Just being a great chiropractor will not be a guarantee that people will return or tell others about you. If you do not pay attention to all aspects of someone's interaction with your business, you run the risk of failing to develop and grow.

Have a clear vision of your customer service goals and make sure you and your staff have a clear and shared understanding of this vision and, importantly, how to implement it. You cannot blame reception staff for how they deal with patients if you have not set clear expectations and requirements (and also if you do not follow these requirements yourself!). The physical appearance of your clinic can also play a part, so by paying attention to the way the clinic environment looks or nominating someone else to be responsible, is a good way to keep on top of this. Benchmark other businesses – chiropractors, dentists, osteopaths etc. How do they deal with these issues? What are the good and bad aspects of

their approach? Use this information to form your own goals and requirements. Surveys (below) are a great way to monitor the 'non-clinical' experiences with your business. Have regular team meetings where these sorts of issues can be discussed and make sure you invite input from all your staff and carefully consider what they say, Remember that your reception staff see things that you don't, so respect their input and discuss any changes to make sure they are for the good of the business.

The BCA runs several occasional courses for staff working at a chiropractic clinic, suitable for reception staff, practice managers and chiropractors themselves. They focus on the non-clinical side of the business, particularly around customer service, telephone skills, managing people and difficult situations etc.

Surveys/research

You will certainly want to do some basic surveying as part of your ongoing marketing strategy. A basic survey would be to ask all new patients how they found out about you. It is important to collate this information so you can assess which advertising, free listings, and promotional activities are working for you as well as how effective your website is and how much business is generated by word of mouth. You can also use surveys within your patient base to find out about people's level of satisfaction with the service they receive at your clinic. This is not necessarily looking at the clinical side of things, although you do want to make sure people are aware of your complaints procedure, but looking at levels of customer service – how well people are dealt with by phone or in person, how comfortable or welcoming the clinic itself is. Do not underestimate how important these factors are in retaining patient loyalty. You can also use surveys to gather data regarding new products or services as well as consult patients about a proposed change in service (opening hours for example). The more in touch with your patients you are, the better able you will be to develop a strong loyal relationship with them. Even when a patient has ceased to be current, you want them to still be recommending you for a long, long time.

If you gather patient's email addresses and have permission to contact them, or want to run surveys via your website, you can use online tools such as Kwik Surveys and Survey Monkey.

Leaflet 'drops'

One of the most common questions asked at the BCA is regarding the legitimacy or otherwise of door-to-door leafleting.

In the former BCA Code of Ethics (Pre GCC days) and in the original GCC Code of Practice, there was a specific section which advised against this particular practice. This advice has been removed from subsequent revisions and, as such, there is no reason for chiropractors not to do this. However, always give careful thought before undertaking this kind of activity. Consider the kinds of material that comes through your door and make sure you will be giving the right kind of impression. You must also be sure to adhere to guidelines for usage of terminologies as outlined in the advertising section. One other consideration is to make sure you do not post items where the occupant has a sign requesting no unsolicited mail and if you receive a complaint about any items you have posted, be sure not to repeat at the complainant's address – this is a requirement of the Data Protection Act.

Spinal Screens / Free Treatments / Special Offers

Many chiropractors will be inclined to offer some kind of free 'spinal screen' or 'posture screen' as a way of attracting potential new patients. These kinds of activities should be well planned and managed. If you decide to run one of these sorts of events, be sure to do the following:

1. Fully outline to yourself/staff what exactly you mean by a 'free screening'.
2. Make sure your advertising of the screening properly reflects what people should expect and mention specific exclusions. Setting appropriate expectations is important.
3. Don't be tempted to provide any treatment without a full assessment and history (ie a standard 'first visit' appointment).
4. Any patient contact, even if just a visual or cursory assessment, requires both consent and a written record.

Free or reduced price treatment sessions can be a good way to attract new patients but, again, need to be handled well. When planning this sort of thing, you should be conscious of restricting an offer to a limited period and try to tie it in with an event – Chiropractic Awareness Week, BackCare Awareness Week for example.

You need to be careful to avoid giving the impression that you are selling your services 'short'. Offers can make the standard pricing appear to be excessive and therefore have a negative effect on perception. Always seek third party feedback on any offers you intend to run to check on their perceived value and impression.

Any offers should be thoroughly thought through and clearly advertised. People's expectations need to be appropriately and accurately set; clearly and comprehensively writing down what the offer is, includes and excludes is a good way of finding if there are any loopholes or discrepancies in your plans!

Chiropractors using X-Ray must adhere with *Ionising Radiation Regulations (1999) (IRR99)* and the *Ionising Radiation (Medical Exposure) 2000 (IR(ME)R2000)* and, as such, are advised **not** to include any imaging as part of an offer.

Call BCA head office to discuss any concerns you may have with special events or offers you plan to run

14 Employing People

Sooner or later you are likely to want to employ someone either as a fellow chiropractor or as support staff. Taking on staff is a business investment and should be taken seriously.

Salary

You should first consider the costs of taking on another member of staff. Talk to your accountant to calculate the costs involved.

You have the option to pay on a basic-rate system with an hourly, weekly or monthly salary (common for reception or other support staff) or a variable/incentive based scheme where all or part of salary is based on performance, results or profits (number of patients seen for example).

Don't forget to account for holiday pay and the cost of national insurance and Inland Revenue contributions.

Job description

This is a legal requirement and is an essential way of clarifying exactly the job role you have available and therefore the **skills** that are required to carry out that role. A job description is useful for writing your job advertisement and constructing selection criteria for viewing CVs and developing interview questions. You should be prepared to provide training for the role, but making sure that the successful applicant has the right core skills is essential.

Understand legislation

You must be familiar with employment law regarding recruitment, particularly the discrimination laws.

www.gov.uk/browse/employing-people/recruiting-hiring

There is also information on recruitment, particularly regarding employment law on the Croner i website on the Members' area of the BCA website. You can also call Croner on 08445 618133, quoting BCA and 25742.

Advertising the role and interview

The most common route to employing people is to advertise the role in local publications (for support staff) and specialist publications (for chiropractic roles). For support roles in your clinic, you may decide to consult with an employment agency (you may be liable to a finders fee) or advertise the job through your local Job Centre Plus (free!).

Be sure that the advertisement complies with legislation (see note above) and is going to attract the people with the right skills for your vacant role.

You can advertise your job role via the BCA through In Touch, Contact and the new Web-Ads online, where ads are posted on the internet within 48 hours of being placed and then appear in the next print edition.

Once the deadline for applications expires, create a shortlist of candidates to bring to interview. Use criteria from your job description to assess how well the various candidates match your requirements.

Getting people started

Once you have invested in your new members of staff, it is in your interest to give them all the information and training they need to become a productive member of staff for your business. Construct an induction pack to give basic information and clinic procedures. Make sure you sit with a new employee to set appropriate expectations and boundaries for their new role, within the job description. It is essential to be clear on what you do and do not expect from your employees otherwise you cannot be surprised if they do not operate to your expectations and vice-versa. Setting a clear role, expectations and boundaries also means you have a way to measure employee performance.

Contracts of employment

Make sure that you provide your staff with a contract of employment, regardless of whether they are full-time, part-time or self employed. Failure to do this can cause many, many issues in the future, especially when the employee leaves or questions terms and conditions agreed at the time of employment/

[Sample contracts of employment can be downloaded from the Croner i website. If you are employing a locum or letting accommodation to a third party chiropractor to use, specimen agreements are also available from the same location. It is ALWAYS advisable to obtain specialist legal advice when drawing up contracts of employment.]

Taking on existing employees when acquiring a chiropractic business.

It is important to remember that people who transfer to your employment when you buy a business will do so on their previous terms and conditions and with their continuous term employment preserved. You do not have to offer exactly the same pension rights but you must still offer eligible employees a minimum level of occupational pension provision. It will be the selling party's responsibility to inform and consult with their employees regarding the transfer under the terms of the Transfer of Undertakings (Protection of Employment) Regulations 2006 (TUPE).

Read further guidance on employment, being an employer and transfer of employment on www.gov.uk/transfers-takeovers or call the Croner Business Support Helpline for advice.

15 Money

Cash sales This is the main income from your business activity, received at the end of a treatment appointment or at the end of a string of appointments. Your cash sales income will be from patients paying your fees out of their own pocket and from those who have insurance, such as cash plans, where they pay the fees and claim the costs back. Taking these payments from patients after each treatment will improve cash flow. Included here are sales of retail items such as pillows, gels etc.

Some patients will prefer to pay in cash and most will comply with a 'cash only' business policy, but patients will increasingly expect to have the choice of payments and you could lose business if you do not accept debit/credit cards or cheques.

You can enquire about business card processing services from your bank, but the BCA have negotiated competitive rates for members with Streamline. *You can check the latest Streamline terminal rental and transaction charges by going to the Members' Area of the BCA website – and request a call back to set up an account.*

Cash debt

If you treat patients who are covered by health insurance and the treatment costs must be claimed for, this would count as cash debt. In this situation, the patient gives you a claim form to submit to the insurance company at the end of the treatment cycle. This will be the same situation if for patients seen under an NHS contract arrangement or patients seen as part of a company-led scheme (whether this be part or fully funded).

Cash flow

A cash flow forecast can help you to make sure that you will have an appropriate flow of cash through your business to allow you to pay your bills and make regular payments such as rent/mortgage, council tax, business expenses or salaries.

You will need to work out how many patients you are likely to treat, how much you will charge them and when (and how) you will receive the money. You can then plan this against your anticipated outgoings.

A cash flow forecast can also help you set fee levels for treatment and also to decide on when and if to have special offers, when to spend money on promotion, buy new equipment etc.

www.gov.uk/understand-business-cash-flow

Setting fees

During your market research, you should benchmark the charging structures of local chiropractic, osteopathic and physiotherapy clinics in your area. You will also want to benchmark the prices of any products that are similar to ones you plan to sell. If you charge substantially less than the competition then your service could be seen as of less quality or credibility but charging more could put people off unless there is a discernable 'added value' aspect that is obvious to the potential patients. Your charges will need to be finely tuned but must also cover your costs and be a realistic way of paying your bills i.e. maintaining your cash flow. If your costs are not going to be realistically met with the pricing structure you have, then you should re-visit costs before increasing your charges.

Keep a close eye on the competition's charges and services on a regular basis to make sure you remain competitive.

16 Clinic processes and procedures

Your clinic, whether large or small will need processes to be defined and followed. Starting out in this way ensures that you and any staff you employ or have working on the premises at any time are aware of how you do business and what parameters are in place. The procedures can vary from those required by law (fire safety for example) through to those procedures you have in place to ensure that the service your patients receive is consistent and appropriate.

Examples of procedures you should have in place:

Fire safety and fire evacuation	<p>You must have a legally-designated 'responsible person' who must arrange for a risk assessment, identify any possible fire risks and deal with them. You must also have an adequate fire detection and warning system.</p> <p>You must have a formulated fire escape plan, ensure staff are familiar with the plan and escape routes, as well as identifying escape routes.</p> <p>See section 11 of this guide or www.gov.uk/workplace-fire-safety-your-responsibilities</p>
Patient complaints	<p>You are required to have clear information available to patients regarding your complaints procedure. The BCA has a <i>Practice Based Complaints Procedure</i> for use by members in their clinics. It is essential that patients understand that the clinic has a complaints procedure and that they know who to contact in the first instance.</p> <p>NB. If you are having difficulty in dealing with a patient complaint or feel that a situation is developing about which you should notify your insurers, please contact the BCA immediately. 0118 950 5950.</p> <p>The Complaints Procedure is available from the BCA Members' Area of the website or by calling BCA.</p>
First Aid	<p>You are required to have a correctly stocked first aid box and allocate someone to be responsible for restocking first aid boxes and to take charge in an emergency. It is a good idea to have a procedure in place for dealing with first aid scenarios so that all staff understand what to do.</p> <p>It is not a requirement to provide a first aider, but it is a good idea to do so (a first aid certificate must be renewed every three years). You must also make assessments of safety risks.</p> <p>www.hse.gov.uk/firstaid/</p>
Patient note safety and security Patient Confidentiality	<p>You are required to ensure the safety and security of all patient information, including notes. Records must be kept for a period of eight years after the date of the last patient visit or, in the case of a child, records must be kept to the age of 25 (26, if the patient was 17 at the date of the last visit).</p> <p>Patient notes should be kept in locked cabinets and/or a locked room within the clinic. If you need to travel with patient notes, take every step to minimise the risk of them being stolen or compromised. If you hold patient information electronically you will probably need to be registered under the Data Protection Act. <i>You can discuss registration conditions with the office of the Data Commissioner: 08456 30 60 60 or 01625 54 57 45 (www.ico.gov.uk)</i></p> <p>You should ensure that all staff (including non-chiropractors) are familiar with the need to maintain absolute confidentiality regarding patient visits/phone calls to the clinic and any information that may be contained within patient notes (whatever the nature of that information might be).</p> <p>Patients are entitled to receive a copy of their patient record. They should make a request in writing (if the request comes from a third party, the patient's consent must also be forwarded). As the provider of the copy, you may levy a reasonable charge for providing the copy and this must not amount to more than £50.</p>
Cancellation /missed appointment policy	<p>It is important to make sure that your patients are aware of your cancellation policy. Having a procedure to reminding patients about their appointments (through phone call, mobile text, e-mail etc) is a good way to reduce the number of misses due to people forgetting and means that cancelled appointments have more time to be filled. You can still have a penalty in place for missed appointments but are less likely to need to use it. Taking a proactive rather than a penalty-led approach should be more positive for your business.</p>
Call answering and patient interaction	<p>As the first interaction a patient or potential patient is likely to have with your clinic is by phone.</p> <p>It is essential that everybody working at the clinic has a clear, consistent and defined process for handling calls. This includes how callers will be greeted and how to handle certain types of query. You cannot expect your reception staff to be able to field complicated clinical queries, so have a process in place for a call-back on these kinds of queries.</p> <p>It is reasonable for you to set the parameters for call handling and also to provide the necessary information and briefing your staff will need.</p> <p><i>The BCA offers occasional Front Desk and Practice Manager course (amongst other titles). Call BCA for details.</i></p>
Managing a patient 'transfer'	<p>If a patient decides to become the patient of another healthcare professional, they may request their note be sent on. As see above, you are required to keep the original notes for a period of 8 years (or up to age 25 if the patient is a child), but you must provide a copy for these purposes if the patient consent to the request is provided. You can levy a charge as explained above and the copy of notes/x-rays must be transferred in a timely manner. Make sure all staff are aware of this procedure.</p>
Health & Safety	See requirements for Fire Safety Assessment, Health & Safety at Work, First Aid and the

	Disposal of clinical Waste in section 11. It is essential that all members of staff have a shared awareness of the processes in place for fire evacuation, keeping the working environment safe and secure, what to do in the event of certain emergency circumstances etc. You cannot expect your staff to respond appropriately if there are not well-defined and clearly communicated processes.
Blood donation	If you use dry needling with a patient and they wish also to give blood, you can issue a special certificate, recognised by the Blood Transfusion Service, which should allow your patient to continue to donate. Certificates can be obtained from the GCC – 0207 713 5155
Adverse Incident Reporting	The Chiropractic Reporting and Learning System (CRLS) was set up to help all BCA members learn from the collective reporting of incidents, near misses or mistakes with patient treatments. Incidents can be reported in confidence via the CRLS form which can be downloaded from the CRLS section of the Members' Area of the BCA website. NB This is not a substitute for reporting incidents to BCA Head Office and the Indemnity Insurers and you should continue to do so.
Infection Control	It is advised to have standard principles and guidance for you and your staff regarding infection control. Basic guidance can be found by going to the NICE website www.nice.org.uk and typing 'infection control' into the search

Appendix

A Supplier list

This lists some of those suppliers known to the BCA. It does not in any way represent a comprehensive list of suppliers out in the marketplace.

Members are welcome to suggest additional companies to add to the list.

The BCA lists the company names and contact details in good faith and do not in any way endorse or support one supplier over another.

Those suppliers listed have not paid to be included and inclusion is entirely at the discretion of the BCA.

It is always a good idea to get personal recommendations for any supplier or ask for the details of two or three current customers to talk to in order to find out about the supplier's customer service and supplier reputation.

If you have reason to believe a supplier on this list is not suitable to be included, please contact the BCA.

Tables	Phone	Website/email	Notes
Algeos	0151 448 1228	www.algeos.com	Treatment tables, portable tables, other equipment
Beutelle	0121 332 1850	www.beutelle.co.uk	Treatment tables and other equipment (trolleys, workstations, examination screens, bolsters)
Phoenix Healthcare	0115 965 6634	www.phoenix-healthcare.co.uk	Treatment tables, hot/cold packs, wheat bags, miscellaneous supplies.
Atlas Clinical	01543 255 107	www.atlasclinical.com	Treatment tables, portable table, patient gowns, towelling covers, servicing and repairs, rehab equipment
Equipment			
Steadfast	01279 602 030	www.steadfastcorp.com	Includes IDD Therapy, Hydromassage
Orthotics			
Superfeet/Anatom	08000 323 505	www.anatom.co.uk	
Tog Gait Scan	0207 873 2269	www.toginternational.com	
TalarMade	01246 268 456	www.footorthotics.co.uk	
Imaging Services			
Celtic SMR	0800 279 9050	www.celticsmr.co.uk	Imaging equipment
Young Radiology		www.youngradiology.com	Imaging consultancy services
Clinic Management Software			
Healthy Practice Professional	01787 881 475	www.healthypractice.co.uk	
Multiclinic	01763 878 086	www.multiclinic.co.uk	
Freehand Clinic Manager (Sensible People)	0333 800 1383	www.freehandclinicmanager.co.uk	
Private Practice Software (Rushcliff)	0845 0680 777	www.rushcliff.com	
Finance/Accounting			
The D & G	0121 452 1066	www.dengen.co.uk	Income protection
Finance for	01326 660 024	www.finance4chiropractors.com	Accountancy, finance

Chiropractors			etc
Michael Bennett	0208 449 9642	www.mbennettaccounts.co.uk/	Accountancy and tax advice
Lloyd & Whyte	0845 130 1366	www.lloydwhyte.com	Insurance solutions
Products			
London Pillow Company	0203 402 0042	www.thelondonpillowcompany.co.uk	Use code clinic3000 for trade prices
Wedge Cushions	01702 430430	info@cliffschiro.co.uk	Sales benefit the Chiropractic Research Council

