

LEGAL & COMPLIANCE

01

Join a Professional Body

- Membership is not legally required, but is expected by most clients and insurers
- Some options: BACP, UKCP, NCPS, BPS — check which body aligns with your training
- Membership typically costs £100–£250/year

02

Get Professional Insurance

- Professional indemnity and public liability insurance is essential before seeing clients
- Many professional bodies offer group schemes — often the most cost-effective route
- Typical cost: £80–£200/year for sole practitioners

03

Register with the ICO

- If you process personal data (you will), you must register with the Information Commissioner's Office
- Registration costs £40/year for most sole practitioners
- See our GDPR guidance at clayconsulting.co.uk/gdpr-for-therapists

04

Set Up as Self-Employed

- Register with HMRC as self-employed — do this before you earn any income
- You'll need to complete a Self Assessment tax return each year
- Keep records of all income and business expenses from day one

CLINICAL FOUNDATIONS

05

Arrange Supervision

- Required by all major professional bodies — typically one hour per month minimum
- BACP recommends one supervision hour for every eight client hours
- Budget around £50–100 per hour depending on your supervisor's experience

06

Set Your Fee

- Have confidence in setting your fees — you've trained for this
- Rates vary widely depending on location and experience; can range from £40 to £150+ per session
- Consider a concession rate if you want to offer one — but set it intentionally, not by default

07

Write a Therapy Contract

- A written contract protects both you and the client — include fees, cancellation policy, confidentiality limits, and how you work
- Templates are available from your professional body
- Review contracts with your supervisor before using them

08

Create a Privacy Notice

- Required under UK GDPR — explain what data you collect, why, and how long you keep it
- Share it with clients before your first session
- Full guidance at clayconsulting.co.uk/gdpr-for-therapists

PRACTICAL INFRASTRUCTURE

09

Secure Your Notes

- Clinical notes must be stored securely — password-protected and encrypted if digital
- Do not use generic cloud storage (Google Drive, Dropbox) without additional security measures
- Retention period: typically 7 years for adults, or until a child turns 25

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Cancellation Policy

- Decide your policy before you see your first client — 24 or 48 hours' notice is standard
- Charging for late cancellations is common and reasonable; make sure it's in your contract
- Apply it consistently from the start

GETTING FOUND

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List on Directories

- Key directories: Counselling Directory, Psychology Today, Wellbeing, BACP Find a Therapist
- Most charge a monthly fee (£15–£30) — prioritise one or two to start
- A strong profile with a photo and clear specialism converts far better than a bare listing

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Google Business Profile

- Free to set up — helps you appear in local search results
- Add your location, contact details, and services
- Ask early clients for a Google review when the time feels right

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Build a Simple Website

- You don't need anything complex — a clear homepage, your approach, and a way to contact you is enough
- Include your qualifications, modality, and who you work with
- A professional site builds trust before a client ever reaches out

MONEY BASICS

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Open a Business Bank Account

- Not legally required as a sole trader, but strongly recommended — keep business and personal finances separate from the start
- Several free options available (Starling, Monzo Business, Tide)

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Track Income & Expenses

- Keep a simple log of every payment received and every business expense
- Claimable expenses include supervision, CPD, insurance, stationery, and a proportion of home office costs
- A basic spreadsheet is sufficient to start

ESTIMATED YEAR 1 COSTS

Item	Typical Range	Notes
Professional body membership	£100–£250	BACP, UKCP, NCPS etc.
Professional indemnity insurance	£80–£200	Often cheaper via professional body
ICO registration	£40	Annual; required if processing personal data
Supervision	£600–£1,200	~1 hr/month at £50–100/hr
CPD (continuing professional development)	£100–£500	Varies by training and interests
Directory listings	£180–£360	One to two directories at ~£15–30/month
Website	£0–£300	DIY builder or professionally built
Room hire (if applicable)	Variable	Typically £10–25/hr; full rooms often available by the hour
Estimated total (excl. room hire)	£1,100–£2,850	

Need help with the business side?

Clay Consulting helps newly qualifying therapists build their online presence and get their practice set up properly — so you can focus on the clinical work.

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