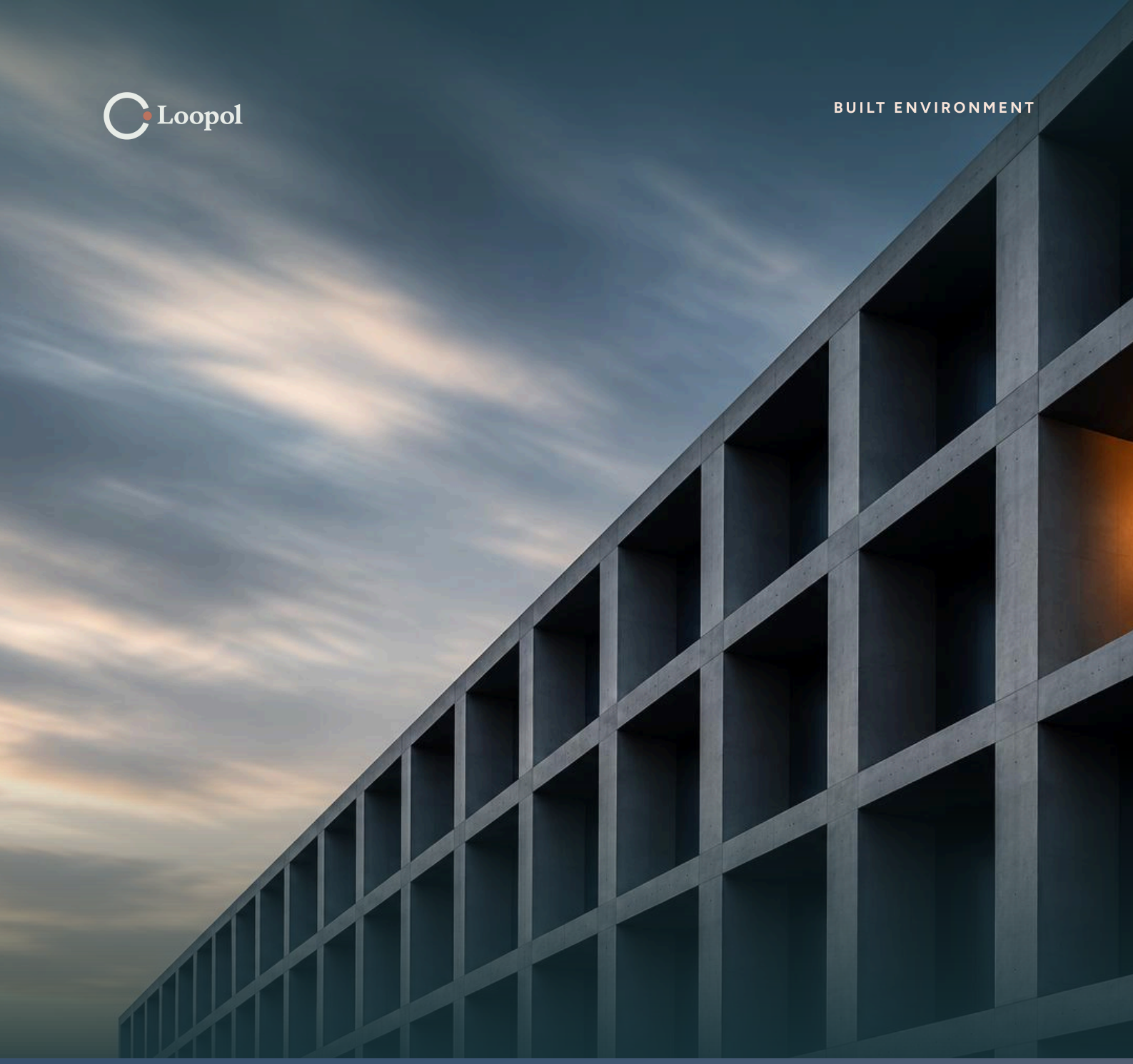


Loopol

BUILT ENVIRONMENT

RESIDENTIAL CONTRACTORS | B2C

Make compliance work for your business.

Sector-specific systems and expert advice which protect your margins, defend your directors and help you win premium residential work.

THE REALITY

Face the compliance burden head on.

The compliance burden on contractors is relentless and shows no sign of easing.

Managing regulatory demands requires specialist expertise which most businesses don't possess in-house, yet hiring full-time compliance and legal staff is rarely financially viable. Without that expertise, these obligations consume capital, slow down site operations and create friction without adding obvious value to projects.

Rising taxes and material inflation are driving up the cost of doing business, and construction accounts for a disproportionately high number of company insolvencies in the UK. Regulators know the sector relies heavily on fragmented supply chains and self-employed labour. HMRC, the Home Office and the Health and Safety Executive are actively targeting the industry.

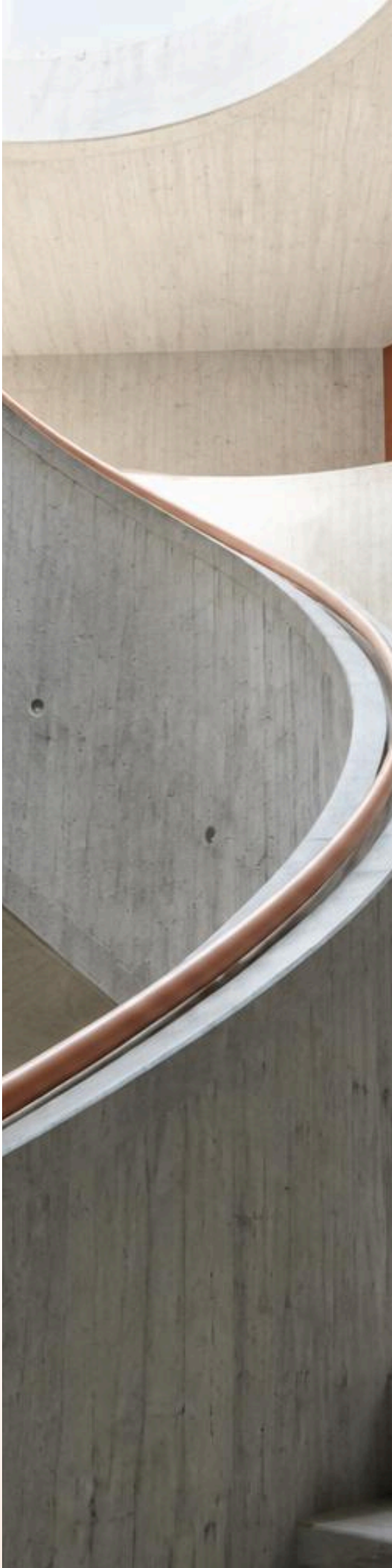
This is a commercial threat which must be proactively managed.

£60,000
Civil penalty per illegal worker for a repeat breach

100%
HMRC penalty on tax due for deliberate inaccuracies

2 years
Maximum prison term for a director under Section 37

1 month
Deadline to answer a Subject Access Request



Know where enforcement is heading.

Regulators now share data to flag anomalies. Enforcement is scaling up, liability is moving up the supply chain and penalties are increasingly levied on a strict liability basis, even where there was no deliberate intent.

01 | HMRC, CIS AND SUPPLY CHAIN TAX

Data-driven investigations

HMRC Connect cross-references tax returns with bank, payroll and Home Office data. Under the Criminal Finances Act 2017 a contractor can be prosecuted for failing to prevent tax evasion further down its chain.

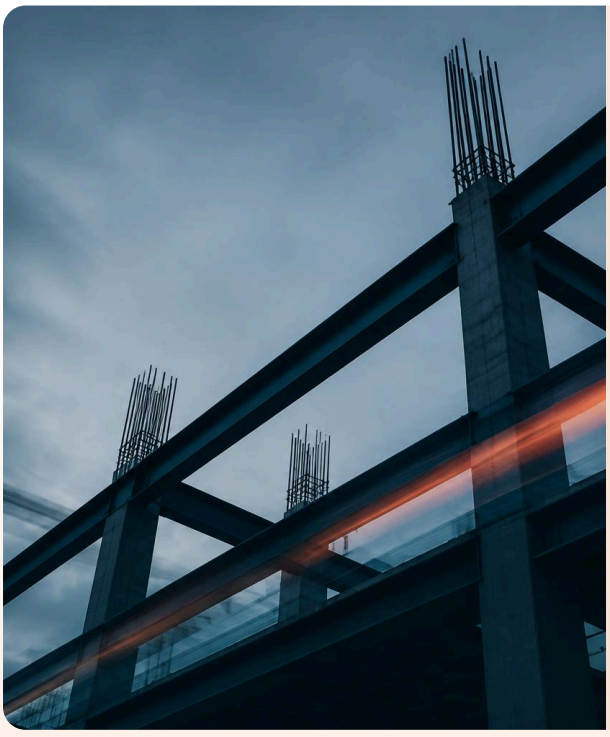
- Gross Payment Status can be removed with a five-year reapplication ban
- Penalties of up to 100% of tax due, interest and prosecution

02 | EMPLOYMENT RIGHTS ACT 2025

New rules for flexible labour

Strict zero-hours rules and significant penalties for misclassifying workers as self-employed, with tribunal claims for holiday pay and minimum wage arrears on top of any tax penalties.

- A proactive duty to prevent third-party harassment by interacting trades and homeowners
- The Fair Work Agency can issue civil penalties and enforcement notices



03 | HEALTH, SAFETY AND JOINT CRIMINAL RESPONSIBILITY

Directors held personally accountable

Construction accounts for the highest number of workplace fatalities in the UK. A gross breach of duty can bring an unlimited corporate fine under the Corporate Manslaughter and Corporate Homicide Act, and directors face up to two years in prison under Section 37.

Domestic clients are exempt from health and safety duties, so the main contractor automatically inherits full liability under CDM 2015 and cannot contract out of it by hiring a sub-contractor.

04 | HOME OFFICE AND ILLEGAL WORKING

Intelligence-led site inspections

The civil penalty for employing an illegal worker is £45,000 for a first offence and £60,000 for repeat breaches. From October 2026 the regime extends to sub-contractors and agency workers.

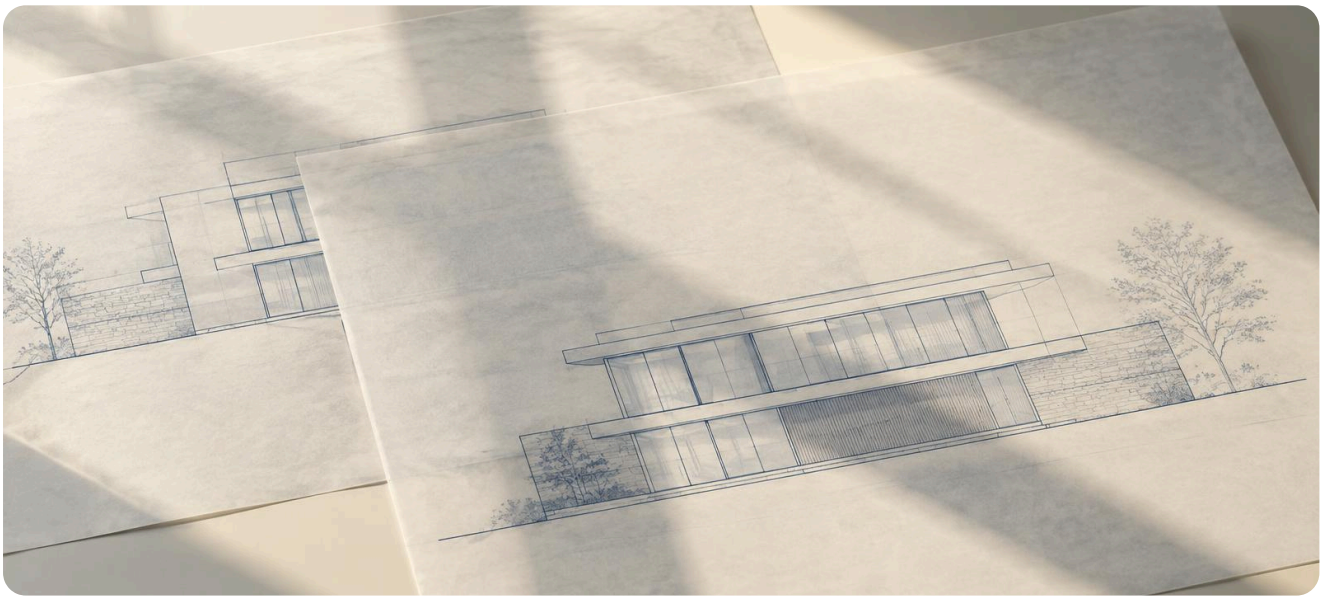
A single unannounced inspection can mean immediate site shutdown.

05 | DATA PROTECTION

A stronger regulator

Site cameras, dashcams and right-to-work records make construction firms prime targets for data breaches. Under the Data (Use and Access) Act the regulator is now the Information Commission, still abbreviated to the ICO, with enhanced investigatory and penalty powers.

It expects site operations to match the data governance of major corporate institutions.



SECURING PROJECT MARGINS

Turn compliance into a competitive edge.

For a business working in a regulated supply chain, compliance is a fundamental part of any growth plan.

It protects project margins, defends against investigations and wins premium contracts. Auditable frameworks, strict health and safety protocols, tight employment contracts, right-to-work tracking and a clean enforcement record are increasingly deciding who secures high-value projects. Businesses win work because they build trust and don't expose themselves or their clients to regulatory risk.

JOINED-UP COMPLIANCE

See your whole business clearly.

When every legal and administrative element is managed as one co-ordinated whole, issues are dealt with quickly, cohesively and effectively.

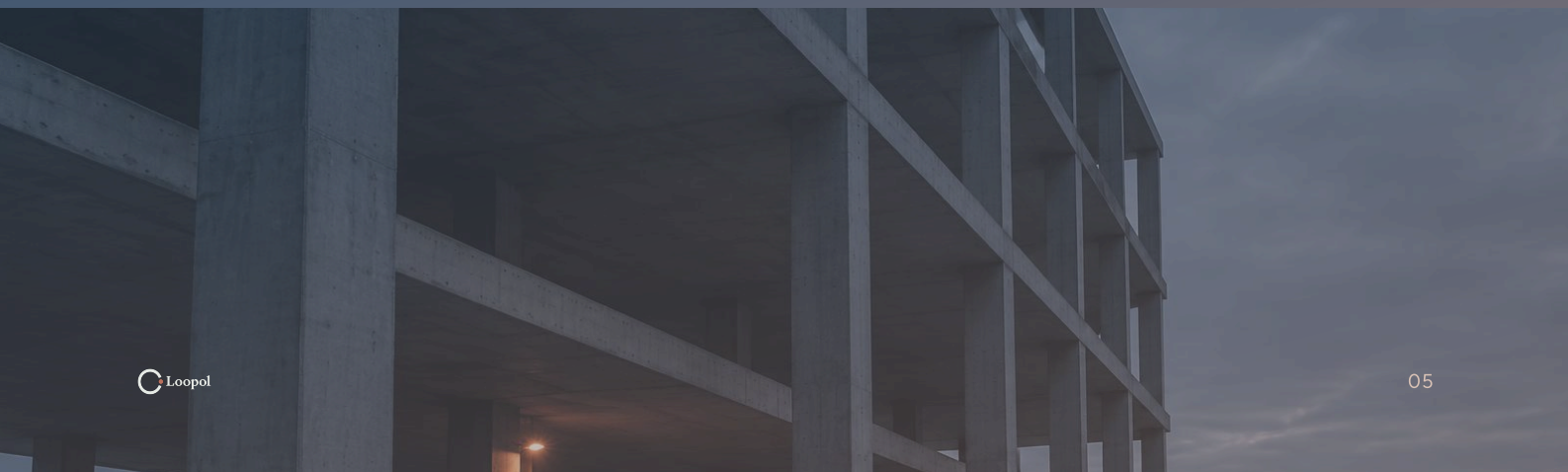
That operational agility simply isn't available to competitors relying on fragmented, reactive paperwork. It matters for any business and becomes critical as a contractor grows.

Get paid on time
No delayed payments from disputed variation orders or deficient consumer contract administration.

Keep sites open
Prevent temporary closures caused by Home Office inspections.

Stay calm under scrutiny
Avoid the surges of workload and stress when HMRC audits records or the ICO investigates.

Strengthen your brand
Make auditable frameworks part of your commercial offering.





THE LOOPOL SOLUTION

Bring everything under one roof.

Loopol is a sector-specific compliance consultancy. We bridge the gap between commercial reality and statutory obligations, delivering the exact level of support your business needs to scale safely.

Whether integrating into your team in a fractional capacity, acting as your outsourced COO and compliance department or providing targeted strategic advice, policy reviews and compliance software, Loopol replaces the fragmented approach of traditional law firms, single-issue software, standalone outsourced HR, siloed consultancies and pure AI tools.

Holistic structural defence

One failed sub-contractor check can trigger a CDM 2015 violation, CIS tax exposure and a breach of consumer contracts. We consolidate tax, data protection, site safety and employment law into one coherent whole, so there are no blind spots.

Solving the automation trap

Fully automated decisions such as ending site access or flagging workers for fraud can contravene Article 22 of the UK GDPR. We embed human-in-the-loop controls so technology supports your managers rather than replacing their accountability.

COMPREHENSIVE OPERATIONAL SCOPE

Cover every critical area.

We build frameworks covering the key elements of your business and adapt them as you scale. Our core areas include:

Financial control and consumer contracts

Consumer contracts with statutory 14-day cooling-off periods, early-start waivers and capped deposits, written variation orders before work begins and dual sign-off for trade invoices over £5,000.

Supply chain and tax governance

Protocols for your teams on CIS, employment status, IR35 and Domestic Reverse Charge VAT, with vendor due diligence on Companies House status and unverified bank accounts.

Workforce verification and competency

Right-to-work frameworks, CSCS, CITB and PASMA checks, worker compliance passports, card expiry tracking and mandatory training on site safety and the Employment Rights Act 2025, including harassment by homeowners.

Site safety and CDM 2015

Managing the automatic transfer of domestic client duties so you meet principal contractor obligations, F10 prompts for larger projects, utility searches, pre-construction information packs, RAMS oversight and manual checks that inductions are complete before site entry.

Data protection and information security

Outsourced privacy team or DPO, privacy policies, processing agreements, DPIAs, complaints and Subject Access Requests, site camera rules and controls on consumer AI tools.

Employment law and HR operations

Clear lines between employment and trade sub-contracting, bespoke contracts, handbooks and master agreements, plus disciplinary, grievance, absence and flexible working processes.

Handover and quality control

Waste carrier licence checks on Environment Agency registers, seven-day snagging deadlines before releasing final retentions and complete digital handover packs with as-built drawings, utility maps and safety certificates.



HOW OUR PRICING WORKS

Know your costs from day one.

Clear fees, predictable retainers and support which grows with your business.

01

Fixed-fee architecture

We charge a clear upfront fee to audit your operations and build your tailored compliance scaffolding. This prevents budget overruns and ensures your business is structurally protected from day one.

02

Predictable monthly retainers

We replace unpredictable hourly legal bills with fixed monthly retainers which cover your ongoing fractional oversight, vendor vetting, digital training and contract administration.

03

Tiered to your scale

Our retainers are tiered on your turnover and site volume. You only pay for the level of structural oversight your current operations require, and our capacity scales as you win larger projects.

04

Commercial return

Compliance is a profit-protection mechanism, not a sunk administrative cost. By preventing regulatory interventions, resolving commercial disputes before they escalate and keeping the audit trails clients and partners expect, the architecture pays for itself by safeguarding your margins.

FLEXIBLE DEPLOYMENT

Choose how we work with you.

Choose integrated systems, outsourced support or off-the-shelf products.

OPTION 01

Integrated bespoke systems

With our strategic technology partner, we build bespoke software which brings our compliance frameworks into one operating system. For your own developers, we review AI and automated decisions, identifying when human intervention is required by law.

OPTION 02

Outsourced and fractional support

Outsource an agreed function to Loopol or bring fractional expertise into your team. Alongside your existing systems, we can manage supply chain onboarding, workforce vetting, digital training, policy management and compliance oversight. Scope, responsibilities and fees are agreed before work begins.

OPTION 03

Off-the-shelf products

Buy document packs, digital training and ready-made compliance tools directly from our website. Create a free account at iloveloopol.com to see prices and buy online whenever you need them.

Scale safely with Loopol.

We stabilise operations, protect directors and structure your processes to scale. Proper compliance protects project margins, defends against investigations and provides the audit trails needed to win premium residential builds.

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iloveloopol.com/built-environment

Loopol. Keeping your business safe.