

BUSINESS FIRST

- > Running with Brexit
- > Strengthening customer connections
- > Putting your people first



TIME TO REBOOT

ALSO IN THIS ISSUE > **COLUMNIST** LIZZIE MCDOWELL > A SHOT IN THE ARM > MIND MATTERS
> MORE ON YOUR DOORSTEP > PREPARE, PREPARE, PREPARE > WE'VE GOT EU COVERED



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7

“Customers will always have more loyalty to businesses that have a strong security record”

digital priorities for a new workplace era



Given all the challenges of the past 12 months, technology has played a hugely positive role in redefining the way businesses have been able to operate. **Lizzy McDowell** summarises key ways to stay on top as the shift accelerates.

1 Offer a fully digital-ready experience

Almost three quarters of consumers consult more than one channel before making a purchasing decision. Customers want to be able to engage with service providers in the way they want. This means maximising the digital customer service experience to make it fast, flexible and easy.

2 Make innovation a joint responsibility

Once the preserve of the IT department, innovation now needs to be a central focus right across every organisation. Different units will have different understandings of what customers want, so the more disciplines that are involved, the more likely it will be that organisations come up with the best ideas.

3 Place greater emphasis on micro-services

Businesses need to start viewing themselves as a series of specialist micro-services rather than the provider of one product or service. By breaking services down in this way, businesses can re-think and rebuild. This breathes new life into the way organisations partner with other entities, making customers' lives easier and improving their overall experience.

4 Adopt more automation

Automation software increases efficiency (and profitability) by freeing up resources to tackle more business-critical issues. According to McKinsey, almost 60% of organisations are currently involved in trialling new methods of process automation somewhere in their business.

5 Improve customers' digital security

Customers will always have more loyalty to businesses that have a strong security record. It's proven that companies who have endured cyber-attacks have suffered an inevitable decline in customers.

6 Close the 'data divide'

A recent study by integration specialists MuleSoft highlights that 72% of customers will consider changing a service provider if they have a 'disconnected experience'. It's essential that businesses create seamless customer journeys by addressing the data divide – finding the most effective ways to integrate and unify the data.

7 Make greater use of analytics

Organisations are now investing more than ever in analysing the data they're collecting so they know how to improve the customer experience.

Lizzy McDowell
RIGHT DIGITAL SOLUTIONS

In this issue...

STOP PRESS

As we go to press the country has embarked on a careful journey out of lockdown. The effects of Coronavirus over the past 12 months have radically shaped the business landscape, changing almost everything about the way we work. Your law firm is here to offer legal support and advice when you need it, keeping you up-to-date with the latest developments and helping your business to navigate these difficult times.

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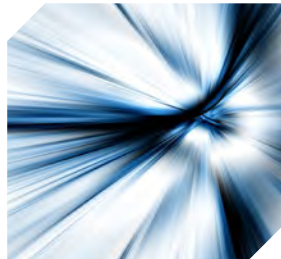
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EDITORIAL

Reasons to be (a little more) cheerful

We're moving forward on the roadmap out of lockdown – even if twists and turns on the way seem a dead cert. So this 'reboot' edition of Business First takes a positive but always practical approach both to navigating the new normal and our new world beyond the EU.



Staff teams have had plenty to deal with since the crisis began, so articles on recognising how businesses can support good employee mental health and well-being offer plenty of valuable tips. Naturally, the pandemic impacts countless other HR areas. Contributions that cover the call for compulsory workplace vaccinations, and managing the end of furlough and redundancy processes, bring insights into themes that will resonate UK-wide. We also explore another lockdown knock-on effect: how best to exit a business lease early.

Although full-on Brexit may have tried to slip by at the end of January almost unnoticed, our quartet of related articles aims to make sense of the changes. These include pieces on the new trading arrangements, as well as the implications for employing EU workers and other migrant labour. Diverse items on expediting the sale of a business, purchasing commercial property and succession planning – not to mention the implications for employers of the new Divorce Bill and the virtues of shopping locally – complete the picture.

Here's to a brighter future.

With very best wishes
Tim Trout – Editor



LOOKING FORWARD

...preparing your business for the future



Thinking about what happens when you're no longer around can be difficult, but the future of your business depends on it. To ensure your business lives on, it's vital you follow five simple steps – as **Paul Reader** explains.



1 Write a Disaster Recovery Plan (DRP)

Most businesses will have a Disaster Recovery Plan – if yours doesn't, it should! As well as detailing what happens if there are issues with premises and IT, plans should address the loss of a key person, including business owners.

If you are one of multiple business owners, the business may continue without disruption as the others will pick up your responsibilities. What's more, if the business needs to recruit a replacement to carry out your role, you should consider taking out some kind of key-person insurance.

If you are the sole owner of a business, your death will have a greater impact. You should therefore consider:

- a. Whether the business should be sold or wound up
- b. Who will manage the business if it's to carry on trading
- c. What roles will need to be filled (either temporarily or permanently) and by whom – existing employees or new recruits.

2 Communicate the plan to key people

The plan should be given to everyone who is likely to be affected, including employees who have roles going forward. This enables them to raise any concerns that they may have. You should also inform your beneficiaries, accountant and solicitor.

3 Document what will happen to any financial interest in a business

If you have capital in a partnership, this will usually be paid out to your estate under the terms of any partnership agreement.

Meanwhile, shares in a company will pass under your will. In most cases, this means:

- a. If you're a sole shareholder or director, your beneficiaries will need to appoint a (new) director.
- b. Your beneficiaries will hold the shares and will receive dividend income. Under the model articles of association, beneficiaries have no right to compel any remaining shareholders to buy the shares.
- c. Similarly, any remaining shareholders have no right to compel the beneficiaries to sell the shares.

A cross option in a shareholder agreement can solve this problem. This allows the beneficiaries to compel the shareholders to buy the shares, and the remaining shareholders to compel the beneficiaries to sell the shares. A cross option is usually backed up with an insurance policy to provide the shareholders with funds to buy the shares.

4 Introduce key people

If there are key people who will be executing the plan, you should introduce them to your executors and beneficiaries so that they know who to speak to.

5 Update and review the plan

You should review your plan every year and update if necessary, especially if there is a material change of circumstances. A shareholders agreement should be reviewed at least once every five years.



FOR FURTHER
INFORMATION,
SEE PAGES 24-25:

**Succession planning
for sole traders**

Wanting out?

YOUR GUIDE TO EARLY RELEASE FROM A COMMERCIAL LEASE

COVID-19 has meant that many businesses no longer require – or can in many cases afford – their business premises. Others may want out of a commercial lease for reasons unrelated. Regardless of the circumstances, there are several factors and options to consider, says **Ian Riley**.



IS IT DIFFICULT TO GET OUT OF A COMMERCIAL LEASE BEFORE THE LEASE TERM?

Getting out of a commercial lease early can be challenging. After all, the contract is designed to give the landlord security and assurance. Whether you're able to end the lease early or not will generally depend on its terms. However, you may be able to come to an agreement with your landlord.

SURRENDERING A COMMERCIAL LEASE

If you've been a good tenant and have a positive relationship with your landlord, they may be sympathetic to your situation and reaching an agreement. You may, though, be expected to pay a certain amount of compensation for surrendering a lease. But if your landlord is unwilling to take this approach, there may be more formal legal options available to you.



If you've been a good tenant and have a positive relationship with your landlord, they may be sympathetic to your situation and reaching an agreement."

A BREAK CLAUSE IN THE LEASE

Many leases include what's known as a 'break clause'. This offers both landlord and tenant the opportunity to bring the lease to an end after a predefined amount of time.

Your solicitor can check your lease for a break clause and explain to you how this might operate in your favour.

If there is a break clause in your lease, you'll need to adhere to its terms, which may stipulate a notice period and how you should notify your landlord. For example, you may need to provide them with several months' notice in writing or notify them at a specific address. These requirements must be met – failure to do so could invalidate your exit from the lease.

ASSIGNING A COMMERCIAL LEASE

Where there is no break clause in your lease, and your landlord is unwilling to negotiate its surrender, it may be possible to assign the lease to a third party. You'll usually be responsible for finding someone to take on the lease and the landlord must approve the third party before the lease can be assigned.

FIRST IMPRESSIONS

Inductions are the perfect way to acquaint new employees with your business operations and processes, as well as their own rights and responsibilities – as Norman Faulkner explains.

A successful induction increases staff retention and enthusiasm for the job, and creates a long-lasting good impression.

It should provide new employees with all the necessary details about the business' functions and their own rights and responsibilities. A well planned induction will reduce the time it takes for a new employee to become a contented and productive member of staff.

There are four main categories of recruits to consider:

- Those joining directly from school or college, with little or no work experience
- Those re-joining the world of work or coming from a different sector
- Experienced individuals joining from a similar business
- Starters with special needs.

A standardised delivery will ensure that all new employees are treated fairly and are supplied the same relevant, accessible information.

A well structured induction delivers benefits to both the employer and employee, sets the ethos and culture of the company and helps build a positive, enthusiastic mindset and ultimately, improves staff retention.

Businesses only get one chance to make a first impression.



Life after Brexit

GETTING ON TOP OF
TRADING ARRANGEMENTS



Brexit might be 'done' but there's still plenty for businesses to do to ensure they're on top of new trading arrangements, says **James Sage**.





In truth, there are few businesses who will not be impacted by Brexit”



It’s taken more than four years but, after all the talk, arguments and political cat-and-mouse games, Brexit is finally a reality.

However, for businesses across the UK, that doesn’t mean the hard work preparing for a new trading regime is all over.

In fact, far from it.

The immediate impact of the changes in the UK’s trading status is only just beginning to be felt. The last-minute deal which guaranteed zero tariffs and no quotas was certainly a huge relief for much of the business community. But the plethora of new rules and regulations which came with it will keep us all on our toes.

In truth, there are few businesses who will not be impacted by the changes.

MIGRANT LABOUR

If you employ migrant labour, there’s a whole new points-based immigration policy which applies to EU citizens just like the rest of the world.

As a result, anyone you want to recruit from outside the UK (excluding Irish citizens) needs to meet certain requirements and apply for permission first – and you’ll need to have a sponsor licence in most cases.

EU workers already living in the UK will need to have gained Settled Status or Pre-Settled Status by the end of June to retain their automatic right to live and work here – otherwise your company could face a drain of talent come the summer.

TRADE

There are a number of wider marketplace and commercial issues which are starting to become apparent. The cost and availability of goods and services may alter significantly in the next few months, as the impact of more Customs checks and paperwork starts to be felt.

Businesses must apply for an Economic Operator Registration and Identification

Number (EORI) to continue trading with the EU and avoid tariffs, by demonstrating that the products being moved originated from the UK or within the EU itself. Even then, it’s possible that custom duty charges may be applied under certain circumstances.

You’ll also need to consider some of the tax implications of the new trading regime. While the UK continues to levy VAT, and the rules regarding domestic transactions remain unchanged, there are amendments to the VAT rules and trade procedures between the EU and UK to factor into your business plan.

SUPPLIERS

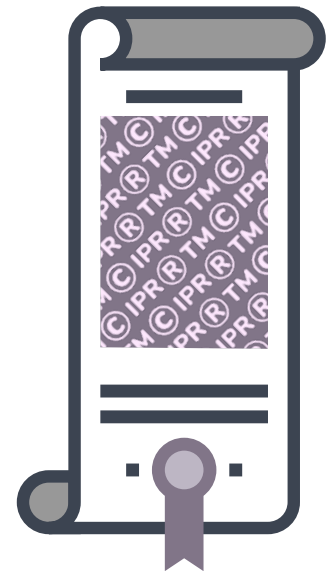
Supply chains face significant potential disruption with added red tape and checks at borders – and the new country-of-origin rules could be a particular area of friction unless companies do their homework fast. Contracts, for example, may well need an overhaul to accommodate the new arrangements and the fact that the UK is no longer an EU member (as it would have been when a good many of them were drawn up).

It’s also likely that you’ll need to take action to ensure your Intellectual Property remains sufficiently protected, and consider how you might settle any new disputes with suppliers in the EU and beyond.

These are just a few examples of the new world of work in which we’re all doing business. If you’ve not already done so, it really is essential that you conduct a Brexit audit of your activities to see what changes you need to be making to continue trading as efficiently as possible – and ask for expert legal help where appropriate to ensure you’ve covered all your bases.

And don’t forget that Brexit will also bring new opportunities.

The UK is signing new trade deals all over the world and fresh overseas markets are opening up on an almost daily basis. Despite the challenges, there are new deals to be made and new contracts to be won.



IN SHORT

Brexit means change: from new immigration policies to adjustments in VAT, trading procedures and supplier contracts

Businesses must apply for an Economic Operator Registration and Identification Number (EORI) to continue trading with the EU

It’s essential that businesses familiarise themselves with new trading regulations and get expert legal advice if necessary.



THE BREXIT BOUNCE

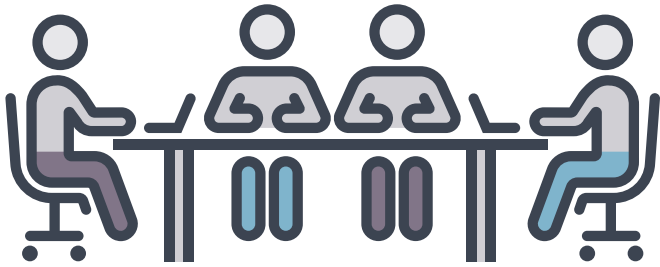
What does post-transition
Brexit mean for your business?



Brexit has slipped under the radar recently but there are still important points your business needs to consider, says **Joshua Chauhan**.



Most of us have probably thought about the 'legal hassle' involved in Brexit planning and instead reached for the television remote... "



“Your employees are your most important resource”

The past twelve months have been so bizarre that we might be forgiven for forgetting about Brexit. Business owners, however, have been bombarded with information around how rules have changed following the UK’s departure from the EU.

As a result of the coronavirus pandemic and staying at home far more than usual, we – as a nation – have had a lot of time to get up to speed with what Brexit actually means for us as individuals and for businesses. Yet, most of us have probably thought about the ‘legal hassle’ involved, reached for the television remote and slumped back into the sofa before clicking onto episode 2 of season 3 of our favourite TV series – for the third time this week.

If that sounds like you, not to worry. Here are five of the most important points for your business to bear in mind as you try to make the most of the ‘Brexit bounce’:

1 It’s business as usual. Sort of. Although we have left the EU and the coronavirus is having an ongoing effect on the economy, some businesses have been able to thrive. If you’re forming a new business or taking this opportunity to expand into new ventures, then getting your corporate structure right from the beginning could help to maximise your chances of success.

2 Your employees are your most important resource. Whether you’re a large established business or a small start-up, making sure that your employment practices and employment contracts are up to date is always a great idea. Brexit could mean that the employment law landscape changes in the future and if, like most, you don’t have the time to run your business and be an employment law expert, why not take legal advice from one?

3 Review your contracts and agreements. Many businesses have terms and conditions, agreements with suppliers or agreements with customers that might need updating to reflect Brexit – even if you only trade within the UK. Given the complex and ever-changing legal landscape, it’s always good practice to keep these documents under review by working with your lawyer – perhaps now more than ever.

4 Be flexible when it makes sense – but also informed. Perhaps you’re a commercial landlord and your otherwise-stellar tenant has hit some financial hardship and can’t pay the rent this quarter? Or maybe you have a regular client who will be a few days late in meeting payment under a contract because they are waiting for a business interruption or ‘bounce back’ loan? It’s important to consider whether it is worth taking a practical view in some instances, but you should also seek advice to ensure that any concession is given in the right way and without prejudicing your position further than it should. You should always take legal advice before granting a ‘rent holiday’, allowing for late payments or taking any other action which might prohibit your rights under any agreement.

5 Don’t forget about GDPR. If you thought that Brexit would mean that we could forget about the GDPR data protection rules, you’re sadly mistaken. Our own data protection laws still very closely mimic the EU’s regulations in this and other areas – although they could change soon. Ensuring compliance with data protection rules is essential and failure to do so can lead to substantial fines for your business.

The Government has published extensive guidance on the gov.uk website. Don’t forget to keep an eye on it and – for true peace of mind – take legal advice.



The keywords for brands in 2021 are authenticity and empathy. Customers primarily want to feel part of a community – a sentiment amplified by physical distancing”



5 top tips for building brand-consumer relationships

Making the connection



The COVID-19 outbreak has had an unprecedented impact, both from a social and economic point of view. A key task for brands and companies today is to reassure the public and strengthen their emotional connection – in turn gaining and building trust, says **Ilaria Giurini**.

The lockdown, followed by the various measures to contain the virus, has radically changed how customers relate to brands. Moreover, the impact of coronavirus on the economic situation and families' financial resources has radically changed customers' preferences, habits, needs and purchasing choices.

The keywords for brands in 2021 are authenticity and empathy. Customers primarily want to feel part of a community, a sentiment amplified by physical distancing. They also want to feel safe – that there's someone to protect them and think about their safety. Finally, they want to be useful, to play their part after a very difficult period for all.

These five themes for strengthening this emotional connection through digital marketing such as social media, website, email marketing, paid search campaigns or video ads are a good place to start:

1

Dial up the empathy

How should you get information across? The customer should be at the heart of every communication. They want to feel a company can truly empathise with them, that the brand is close to them, understands their problems – and can deliver relevant solutions. Taking a kind, emotionally literate approach is the best route for supporting most customers. A strong emotional connection is determined by the positive feelings a customer has toward a brand. Best practices are being able to share, ask questions, pay attention and offer simple and clear solutions at any point of contact.

2

Contextualise content

As digital marketers, we must ensure any message is anchored to the current situation. If we publish an image that doesn't take into account the context of our new lifestyle, there's significant risk. At best it might appear 'out of sync' with what we have to say – at worst it could even offend the public's sensitivity.

3

Focus on customers, not the company

Many companies know that they should share content that's well contextualised with the coronavirus. They may nevertheless forget that the focus must be on the customer rather than the brand. It's more stimulating to send communications relating to customer wants and needs – and how the company can satisfy them.



4

Be available, every which way

Never has it been so essential for companies to keep the conversation with customers alive on all possible channels as it is today. Being largely homebound, people spend much more time on computers or surfing with tablets and smartphones, willing to have online conversations to compensate for those they can't have in person. Activate as many communication channels as possible, including email, chat and social media. Investing in some new services can also pay dividends – including new communication methods such as video calls.

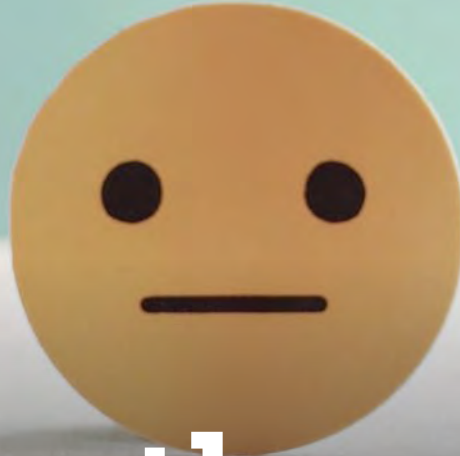
5

Get behind a charity

In this period of great difficulty, companies that are willing to support medical research, healthcare or people in great need within their community are immensely appreciated. Customers will remember which brands did charitable deeds – and those that were indifferent or focused only on selling.

When it comes to marketing, making an emotional connection with your audience has never been more important. We all need to develop trust, tell meaningful stories and showcase our brand's human side. As people like to engage with others, a key part of telling a brand's story involves highlighting the personalities of the people who make the brand memorable and successful. In the long run, this will make the relationship with customers even more transparent and truthful – capable of transmitting a positive message and lasting over time.

One of the main problems for companies today is the lack of liquidity, which prevents them from making large communication investments. Digital marketing, if managed with practical strategies, enables online communication at low cost but with very high-value results.



Know the signs

PUT WELL-BEING AT THE HEART
OF YOUR EMPLOYEE STRATEGY



The COVID-19 pandemic has seen most businesses adopt a hybrid workforce – a combination of working at home and on-site that brings new challenges for employee mental health and well-being. **Nichola Scott** investigates caring for your team.



The best way to improve well-being is to take a preventative approach. If you can target issues before they arise, then you'll be one step ahead. However, spotting the indicators that an employee is struggling can be more difficult when they're working remotely. This means it's important that you're familiar with the signs that someone requires additional support.

THE MOST COMMON OF THESE INCLUDE:

- Changes in mood and behaviour
- Variation in interactions with others
- Withdrawal from work
- A lack of motivation or focus
- A constant feeling of tiredness or anxiousness

It's important to make sure your staff feel that you're doing everything possible to prioritise their mental health and well-being.



1 Check in with your employees

If you notice any of the key warning signs in your employees, it's important to keep a close eye out. Check in once a week, see how they're doing with tasks and work generally, and make it clear that you're there and willing to listen if they feel they have a problem. It's important to show that your door is open.



2 Create clear roles

It's your job to make sure that everyone understands what it is that they need to be doing – especially if this has changed due to the pandemic. If some of the team have been furloughed, it's vital that those still working have clear instructions on what work they need to cover. If employees are already stretched, keep work split evenly and make sure that no one feels that there's too much on their plate.



3 Be flexible

It's important that employers are flexible with their staff, especially those currently trying to balance home schooling with full-time work. We must all have patience as we find a way through this. Review staff schedules to check no one feels overwhelmed. Although there's often an emphasis on working 9-5, you don't have to stick rigidly to those hours if the work can be done at any time.



4 Encourage taking breaks

When employees feel stressed, taking breaks can be the furthest thing from their mind. You should encourage your team – especially those working from home – to take all their breaks and sign off at the end of day. This is especially important if most work is carried out on a computer.



5 Exercise and a healthy lifestyle make for positive well-being

A great way to keep on top of mental health is to keep active. Incentivising this can be a good way of keeping your employees happy and healthy – for example, most steps walked in a month, a squat challenge or hosting a Zoom exercise class. Have small prizes available for winners. Another way is making sure that employees have access to a range of content – like healthy recipes to try and different exercises to take part in. A gentle push in the right direction and some inspiration is sometimes all that's needed.



Keeping on top of your staff's mental health is good for morale, as well as productivity. Although this shouldn't be your ultimate aim, it's another benefit from taking care of those on your team. Making sure your employees are happy and healthy – both physically and mentally – means that work gets done, spirits stay up and staff churn remains low.



Encourage your team – especially those working from home – to take all their breaks and sign off at the end of day. This is especially important if most work is carried out on a computer"

IN SHORT

Taking a preventative approach to employee well-being means looking out for the signs that people need help, early

Checking in regularly, being flexible around managing the workday, and encouraging regular breaks are just some of the important ways you can help promote good mental health

While staff well-being is primarily about doing the right thing, it's also, ultimately, positive for productivity.



Mind Matters

HOW TO BUILD RESILIENCE



In the wake of the Covid-19 pandemic and numerous lockdowns, employee mental health and well-being has rapidly increased as a priority for employers. Self-isolation, and school and workplace closures have meant many people have been unable to access the support and services they need. So how can you best support your team during these challenging times – asks **Steph Marsh**.



There are not many things worse for productivity than an employee who feels left alone, out of touch with colleagues – and generally forgotten”

CHECK IN REGULARLY

It might sound simple, but one of the most important things you can do is to regularly check in on your employees with genuine compassion. Whether that's a five-minute phone call, Zoom meeting or face-to-face catch-up (where you're able to). How you act during this difficult period will stick with an employee for many years. If you didn't seem to care about them, why should they care about you and your business? Check-ins are one of the quickest and easiest ways to find out how employees are coping during the pandemic – and their importance cannot be overstated.

PUT SUPPORTIVE SERVICES IN PLACE

Do you provide any employee services relating to mental health and well-being? If not, why not? There are plenty of resources available to employers for rollout across the workforce, including telemedicine consultancy and free counselling sessions. Of course, not every employee will want to participate, but, just offering these services could be enough to make a difference for those who might be struggling. Make sure that you regularly communicate with employees about the support programmes you offer. There are numerous mental health and well-being mobile apps which have grown in popularity during the pandemic and are worth promoting to your workforce. Many, too, are free. The NHS website has a list of particularly beneficial apps which can help with emotion management, positivity and stress release.

MAKE MORE OF VIRTUAL ACTIVITIES

While people can quickly get very tired of virtual hangouts and quizzes, it's important to keep teams and colleagues connected. There are a multitude of virtual options available – from workouts and yoga sessions to tea breaks with randomly chosen team members (no 'work talk' allowed!) and craft sessions. Naturally, you can't force employees to join in. Those who do attend, though, will feel an increased 'sense of team' and connectivity with colleagues they may not otherwise have reason to speak to. Remember, there are not many things worse for productivity than an employee who feels left alone, out of touch with colleagues – and generally forgotten.

BE CHANGE-RESPONSIVE

Flexibility is not something that every employer handles with ease. However, it's become increasingly important during the pandemic, especially as many employees now have extra care responsibilities and might be juggling them with work commitments. Being flexible, though, doesn't mean that you have to agree to every employee request to vary work patterns. Showing an element of flexibility will go a long way. It could simply be allowing employees to start and finish a little earlier to assist with childcare arrangements – or take a longer lunch break. Providing you make it clear that it's a temporary arrangement and not a variation to their terms of employment, such a move can bring your workforce valuable well-being benefits.



IN SHORT

The pandemic has forced employee mental health and well-being to the top of the agenda

Regular catch-ups count for a lot with employees, so make time for them

Take advantage of the many options out there for positive online interaction

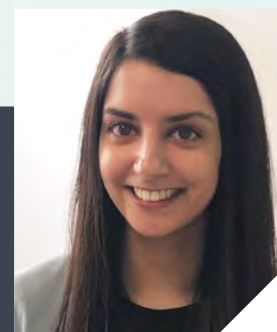
Always be ready to show flexibility to employees to make their work-life balance easier – and consequently time in work more productive.



COVID 19 CALLING THE SHOTS

Can employers legally insist on their workforce being vaccinated?

As the Government's plan for the largest vaccination programme in British history continues*, questions have been raised by some employers about whether they can insist that their staff are vaccinated. **Simran Lalli** explores the debate surrounding the COVID-19 vaccine and where an employer stands from a legal perspective.



The Government does not have the statutory powers to require individuals to undergo medical treatment, and therefore employers cannot rely upon the Government making the vaccination compulsory.

? CAN EMPLOYERS THEMSELVES REQUIRE THEIR EMPLOYEES TO BE VACCINATED?

In short, an employer cannot compel employees to take the vaccine. Forcing a member of staff to take the vaccine may give rise to a breach of the European Convention on Human Rights, as well as possible claims for unlawful injury.

On the other hand, employers are obliged under health and safety laws to take reasonable steps to reduce any workplace risks. It therefore makes sense for employers to encourage their employees to be vaccinated to protect themselves and everyone in the workplace.

In some settings, an employer may be able to issue a reasonable management instruction to their employees to take the vaccine. This is likely to be the case in sectors such as healthcare and those where employees have close contact with the clinically vulnerable. Where a reasonable management instruction has not been followed, there may be circumstances where an employer would be justified in considering the dismissal of the employee.

? WILL EMPLOYEES HAVE AN EMPLOYMENT CLAIM IF THEY ARE DISMISSED?

1. Unfair dismissal

If an employer dismisses an employee as a result of their refusal to take the vaccine (and the employee has the qualifying period of service of two years), they may bring a claim for unfair dismissal at the Employment Tribunal.

An employer should approach with caution any decision to dismiss an employee for failure to be vaccinated. To do this, an employer will need to ask themselves the following questions:

What is the employee's reason for refusing the vaccine?

Has careful thought been given to whether there are alternatives to dismissal? This can include redeploying the employee to a role where the risk of contracting and spreading infection is significantly reduced.

Has a fair process been adopted in dismissing the employee?

Each case must be considered on its own facts. If an employer decides to proceed, the existing disciplinary procedures of the employer should be followed as long as they are fair.

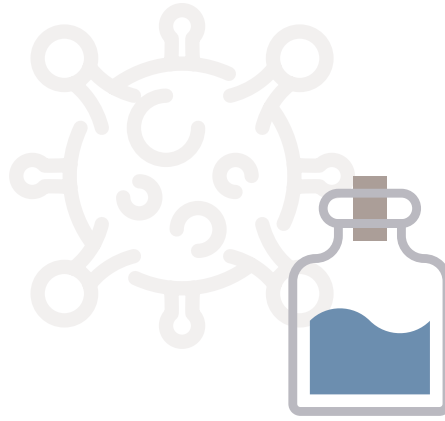
2. Discrimination

While some employees might be hesitant to receive the vaccine due to concerns around side effects, some may decline the vaccine due to reasons relating to a protected characteristic under the Equality Act 2010. Employees have the right to not be discriminated against for reasons relating to a protected characteristic and special considerations should be given to employees within these groups. The protected characteristics which are likely to be asserted in respect of the vaccine are:

Disability

Sex and pregnancy

Religion or belief



It is possible that employees with certain medical conditions will be advised against or choose not to take the vaccine. Such employees may be disabled for the purposes of the Equality Act, and any pressure to take the vaccine could lead to an employee bringing a claim for discrimination.

An employee with a recognised philosophical belief or religion may also refuse the vaccination because of such beliefs. For a belief to qualify for protection under the Equality Act, it must:

Be genuinely held

Be a belief, not an opinion or a viewpoint

Relate to a weighty and substantial aspect of human life

Attain a certain level of cogency, seriousness, cohesion and importance

Be worthy of respect in a democratic society

Pressuring employees to take the vaccine in contravention of their beliefs could also be discriminatory and should be approached with care. New cases are likely to come before the courts in the future.

Requiring or encouraging an employee to take the vaccine is a sensitive and evolving topic which potentially raises a number of legal issues. There are many factors to consider and it is important to seek legal advice before taking any action against an employee which might involve any detriment to them, including dismissal.

* <https://www.gov.uk/government/news/government-publishes-plan-for-the-largest-vaccination-programme-in-british-history>

“Employers are obliged under health and safety laws to take reasonable steps to reduce any workplace risks. It therefore makes sense for employers to encourage their employees to be vaccinated to protect themselves and everyone in the workplace”



IN SHORT

While employers cannot force their employees to take the vaccine, they may encourage them

In some sectors (such as healthcare), employers can issue a reasonable management instruction to their employees to take the vaccine

Dismissing an employee for refusing to take the vaccine may result in a claim for unfair dismissal and/or discrimination.



Putting the person first

How to conduct effective redundancy consultations during lockdown

With the government's furlough scheme set to end in September*, many employers are considering whether they will need to make redundancies. **Danielle Ward** looks at how employers can conduct effective redundancy consultations when staff members are on furlough or working remotely.



Redundancy is one of life's most stressful experiences and often has a lasting impact on employees. With stress already sky high as a result of the coronavirus pandemic, it's now more important than ever that employers handle redundancies with a great deal of sensitivity.

Redundancies should be fair, clearly communicated and well organised. Just because an employer is unable to have a face-to-face meeting with an employee doesn't mean that the employee has fewer rights. In the UK, employees are entitled to a proper consultation at every stage of the redundancy process. Each consultation meeting should allow the employer to communicate with the employee, and listen to the employee's concerns and suggestions.

It's down to the employer to decide how best to consult with employees. While some employers may choose to have consultation meetings over the phone, video conferencing tools such as Microsoft Teams or Zoom are the best alternative to in-person meetings. Video calls enable eye contact, and promote a level of trust and engagement not possible with voice alone.

Methods such as group video calls, social media platforms, text messaging and WhatsApp should all be avoided. That said, there's nothing stopping an employer from having a group video call to initially announce potential redundancies. However, that is as far as it should go and each affected employee should then be consulted with fully and individually. When social-distancing measures are eased, employers should return to conducting face-to-face redundancy consultations.



With large-scale redundancies involving 20 or more employees, employers will have to go through a collective consultation process with set timeframes and formal steps to follow. For smaller scale redundancies, it's normal for employees to have two or three individual consultation meetings.



It's now more important than ever that employers handle redundancies with a great deal of sensitivity"

IN SHORT

Employees should be fully consulted at every stage of the redundancy process

Video conferences are the best alternative to in-person meetings but should only be used as a last resort

Employers must follow a collective consultation process when making large-scale redundancies.

**date correct at time of writing but may be subject to review by the government.*



WE'VE GOT EU COVERED

Top five tips for supporting EU workers post-Brexit



Now that the UK has left the EU, there are several knock-on effects for UK businesses. It's important that businesses don't forget their role as employers amidst the focus on ongoing trade, says **Karen Cole**.

YOUR EMPLOYER CHECKLIST:

1. Identify who in your business may be affected by the UK leaving the EU. This includes EU workers and UK nationals with a spouse or partner from the EU. Be careful not to give immigration advice to your employees unless you're qualified to do so.
2. Become familiar with the EU Settlement Scheme. While it's the responsibility of the individual to make an application under the scheme, employers must be careful not to make any offer of employment or continued employment dependent on an individual having made an application. EU citizens and their family members (including children and non-EU citizens) must apply by 30 June 2021 to continue to live, work and study in the UK.
3. Obtain a sponsor licence if you want to employ anyone arriving in the UK from 1 January 2021. A UK points-based immigration system came into effect on 1 January 2021, and employers must be a licenced sponsor to hire eligible employees from outside the UK. Immigrants looking to work in the UK (excluding Irish citizens) will need to apply for permission in advance, and show that they have a job offer from an approved employer sponsor.
4. Ensure you continue to carry out Right-to-Work checks on all potential employees. The way you carry out these checks for EU, EEA and Swiss citizens remains the same until 30 June 2021. From this date, new rules will come into effect with which you need to become familiar.
5. It's important that you don't discriminate against EU citizens in light of the UK's decision to leave the EU, whether as an employer or prospective employer. Ensure that you don't make assumptions about a person's right to work in the UK, or their immigration status.



The way you carry out Right-to-Work checks for EU, EEA and Swiss citizens remains the same until 30 June 2021. From this date, new rules will come into effect"





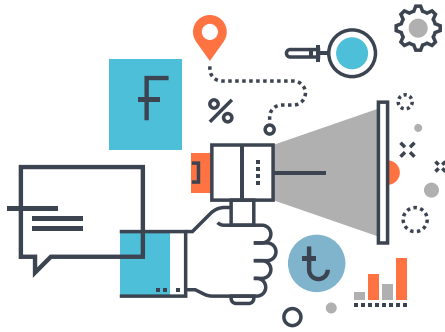
There's more on your doorstep



Mignonette Ellis explores how staying local as we navigate the 'new now' can be fun, tasty – and enrich the wider community



Vouchers and gift cards are a great way to show your favourite businesses your support and appreciation – and make a big impact on cash flow”



Sharing posts on social media and writing positive reviews about local shops, restaurants and pubs all contribute to creating that community feel”

With many a local high street already under threat pre-pandemic, a rediscovery of local food shops plus other retail and services could be just the tonic your locality needed. Here are six ideas for making more of it.

ANYTIME IS TREAT TIME

Whether it's a takeaway or scented candles ordered online and collected from your nearest store, buying local is the easiest way to support your community while rewarding yourself for getting through another day of pandemic life. Many local shops, pubs and restaurants have adapted by offering online ordering and click-and-collect options. So why not take full advantage of local food and other products, delivered to your door for enjoyment in the comfort of your own home?

MAKE EVERY DAY LOCALLY SOURCED

Alongside those all-important treats, shopping locally at independents for your everyday food essentials positively supports your community. Choosing local butchers, greengrocers and bakeries – that are increasingly sourcing ingredients from nearby producers – is a small change that can also make a big difference. While it's true that some things might cost more, think about the quality of the produce, not to mention the valuable environmental upside of fewer 'food miles'.

SHARE YOUR EXPERIENCES

This doesn't cost a penny and takes only a minute or two of your time. Sharing posts on social media and writing positive reviews about local shops, restaurants and pubs all contribute to creating that community feel. And someone may choose to support your favourite local takeaway, as opposed to a large global chain, based on your glowing write-up that brings it to their attention. Also, local independent businesses rarely have the marketing budgets of larger concerns – so if they're doing a good job, you're doing them a favour.

PLAN IN SOME PAMPERING

The uncertainty of when and for how long non-essential shops will open means it's time to make a list of what you want when the day comes. In readiness for the glorious day when the barbers, hair and nail salons are all back in action, many businesses are offering purchase vouchers and gift cards. They're a great way to show your favourite businesses your support and appreciation – and make a big impact on cash flow.

LOG ON FOR EXERCISE

If you're looking for more than a walk to the local café for a tall takeaway latte, sign up to the various online classes on offer to get daily exercise at a time that suits you. With the closure of gyms, many local personal trainers now offer online classes. And they'll be grateful for your support to keep them afloat until you're able to get back in the gym under their watchful eye.

DIY (OR GET SOMEONE IN)

While working from home has its benefits, it also has its downsides – like the fact you can't continue to ignore all the 'little jobs' and larger home improvements you've been putting off for lack of time. Discover the personal service and bottomless knowledge available through local hardware stores and tradespeople, who have remained open for business through thick and thin.





BREXIT

THE COMMERCIAL-LAW

FALLOUT

Your guide to key English commercial law differences post-Brexit



On 30 December 2020, the UK government and European Commission signed The EU-UK Trade and Cooperation Agreement. Here, **Evangelos Kyveris**, summarises areas of English commercial law that have been immediately affected.

ADVERTISING AND MARKETING

It seems likely that UK rules on advertising and marketing will diverge from those applicable in the EU. This means that businesses cannot assume that what is legal in the UK is legal in EU member states – and vice versa. Businesses must also seek legal advice locally, and potentially run different campaigns for EU member states and the UK.

AGENCY

Important aspects of English agency law and practice are derived from the EU and, in particular, The Commercial Agents (Council Directive) Regulations (1993). These Regulations offer commercial agents certain rights beyond those implied under the common law of England and Wales. These Regulations will remain in force now the transition period is over, but may be withdrawn in the long term.





UK companies active within the EU might potentially become subject to parallel proceedings in respect of allegedly anti-competitive behaviour that impacts both the UK and EU"



COMPETITION

EU competition law rules are set out in two main prohibitions in the Treaty on the Functioning of the European Union:

1. Arrangements that prevent, restrict or distort competition in the EU (Article 101(1)).
2. Conduct that is abusive by any undertaking (or undertakings collectively) with a dominant position in the market (Article 102).

These Articles continue to apply to UK companies that operate within the EU, meaning these companies now need to comply both with EU competition law and applicable domestic law. Furthermore, UK companies active within the EU might potentially become subject to parallel proceedings in respect of allegedly anti-competitive behaviour that impacts both the UK and EU.

As the application of EU and English competition laws develop, some divergence between EU and English competition law may be expected.

DISTRIBUTION

Distributors who sell UK products on the EU market are now subject to importers' obligations, which are set out in the European Commission's Blue Guide on EU product rules. Similarly, UK distributors who import goods from the EU for distribution in the UK need to be aware of their obligations as importers.

E-COMMERCE

Following Brexit, the UK ceased to benefit from the so-called EU 'country of origin' principle. This principle allows online services to be provided across EU member states subject to compliance with the laws of the service provider's country of origin. According to guidance published by the UK government, online providers should now review the legal requirements in the relevant EEA countries they operate in, and ensure that they have processes in place to monitor ongoing compliance if requirements in EEA countries change.

PRODUCT LIABILITY AND SAFETY

Brexit has caused the following changes to the UK's product liability and safety regime:

1. The UK no longer falls within the EU product compliance regime. This has had an impact on the status of the economic operators, and which entity is deemed the 'manufacturer', 'importer' or 'distributor' in a supply chain that involves the UK.
2. The EU CE marking system has been replaced by the UKCA ('UK Conformity Assessed') marking.
3. There is no longer a requirement for UK authorities to notify EU authorities (or vice versa) about product safety issues via the Rapid Alert System (RAPEX or Safety Gate). The UK government has established a UK-wide replacement Product Safety Database instead.



Don't pass on this one...

SUCCESSION PLANNING FOR SOLE TRADERS



While nobody likes to think about what might happen after they've died, it pays to plan ahead, especially considering the COVID-19 pandemic. **Lalita Kauldhar** proposes five tips for helping sole traders prepare their business and estate for life after death.



As a sole trader, you are your business. This means that when you die, your entire business will form part of your estate and you can decide who will inherit it under the terms of your will”

1

Treat succession planning as a process rather than a one-off event

As a sole trader, it's important to create a succession plan for your business, as well as your personal affairs. Could a staff member fill your shoes in the event of your death? If yes, why not start training them up today? Or consider entering into partnership with them. In this case, you'd need to create a partnership agreement. Amongst other things, this sets out what would happen to the business if one of you were to die or lose capacity. It's important that you obtain specialist legal advice before entering into a partnership agreement to ensure it's tailored to your needs.

2

Include your business in your will

As a sole trader, you are your business. This means that when you die, your entire business will form part of your estate and you can decide who will inherit it under the terms of your will. If you don't make a will, your business will pass to someone under the intestacy rules. Your business could then fall into the hands of somebody who doesn't have a business mind.

3

Think about who to appoint as your executor(s)

You should appoint someone who has the skillset to take over the running of your business, even if only for a limited time. Your executor(s) should understand your business, and retain and realise its true value before it's passed on to your successor/beneficiary or sold under your will.

4

Make a list of your assets – and keep it up to date

You should make a list of all your business's assets and liabilities, and keep it up to date with your will. If you update it every year, it will help your executor(s) to administer your estate more efficiently.

The Coronavirus outbreak has sparked a digital revolution, with more businesses having an online presence than ever before. It's important to think about any digital assets you or your business may own, and to include them in your schedule of assets and liabilities.

5

Put Lasting Power of Attorney in place

Death is not the only reason why you may not be able to work or manage your affairs. Illnesses such as Alzheimer's and dementia are on the rise. If you're temporarily or permanently incapacitated and therefore unable to work, a personal and business affairs Lasting Power of Attorney (LPA) will allow you to appoint someone to continue running your business or, if necessary, sell it while it still has value. It's very important that you consider making an LPA to cover this possibility.





SEPARATION

Understanding
the new rules
when divorce
affects
employees



The Divorce, Dissolution and Separation Bill gained royal assent

in June 2020. **Mandeep Clair** assesses the new, no-fault divorce law due to be implemented in England and Wales in autumn 2021 – and how understanding it will benefit both your employees and your business.

Divorce is often one of the most stressful events for an individual, affecting both their private and professional life. 'Presenteeism' can often then play a part when employees feel obliged to be physically at work – yet preoccupied with issues going on elsewhere.

While the Divorce, Dissolution and Separation Bill should reduce animosity, there's no getting away from the fact that any experience of divorce will remain stressful – particularly where children are involved. By being aware of the impact of the bill on your employees, you can support them to help ensure the divorce process is as smooth as possible.



THE BIGGEST DIVORCE SHAKE-UP FOR HALF A CENTURY

The no-fault divorce reform is the result of years of campaigning to remove the need for one party to blame the other when seeking divorce. Its ultimate aim is to reduce the impact that allegations of blame can have on a couple and their children.

Currently, for a divorce to be granted, one spouse has to make accusations about the other's conduct such as adultery or 'unreasonable behaviour'. Otherwise, they may face years of separation before the divorce can be granted. This is regardless of whether the decision to separate has been made mutually.

Rather than resorting to blame, the couple can instead make a joint statement of 'irretrievable breakdown'. The new law will also prevent one of the partners contesting a divorce. This is particularly important where domestic abuse has occurred. The previous setup effectively allowed domestic abusers to continue to exercise coercive control over their victim.

APPLYING FOR DIVORCE FROM AUTUMN 2021

Spouses will be eligible to apply for a 'Divorce Order' that will dissolve a marriage that's broken down irretrievably. Neither spouse will have to demonstrate the breakdown. Instead, the parties will be required to send a statement to the court, which will be treated as conclusive evidence of irretrievable breakdown. While it will still be possible for a spouse to apply individually for a divorce, the new legislation will allow couples to jointly apply for divorce and separation as amicably as possible, without apportioning blame.

TIME FOR REFLECTION

The process will continue to involve the two stages of Decree Nisi and Decree Absolute. However, the Decree Nisi will become a 'conditional order' of divorce and the Decree Absolute a 'final order'.

Crucially, the act will introduce a 20-week period between the initial petition stage and the Decree Nisi. This will provide a 'meaningful' period of reflection and the chance for the couple to 'reconsider' their decision. Where the divorce is the inevitable option, the couple

must confirm this to the court and apply for the Decree Absolute. This timeframe better allows couples to cooperate and make future arrangements.

While in theory the full divorce process can now be completed in 26 weeks, it will be possible to reduce timescales in exceptional circumstances. On the other hand, spouses may also delay an application to progress a Decree Nisi to a Decree Absolute if certain aspects, such as resolving financial elements, need to be resolved.

QUESTIONS FOR EMPLOYERS AROUND FINANCE

Couples will still need to provide financial information and documentation. As an employer, you may be asked to supply salary information plus details of any benefits, bonus schemes and company pension arrangements. By supplying this promptly, you can certainly help make the divorce process more efficient for your employee. The courts may require a Form E financial statement – accessed via the gov.uk website – which also clarifies the supporting documentation required.

TIME OFF WORK

You should also be aware that if there are contested financial court proceedings, deciding how finances are to be managed can take three hearings – sometimes more. This means that couples may need to take time off work to attend court. If there are contested court proceedings concerning children, the process could take even longer, depending on the complexities. An employee may potentially have to face six or more hearings in total. So it's worth having an honest conversation between employer and employee about the need for time off to attend court – sometimes at short notice.

As family lawyers, we welcome the bill's changes, which should simplify divorce practices and ultimately reduce conflict between couples. As an employer, you'll be making a big contribution to the smooth running of your business – and the health and wellbeing of your employees – by getting up to speed on the new procedures and the prolonged period it may take to resolve matters.



An employee may potentially have to face six or more hearings. So it's worth having an honest conversation about their possible need for time off – sometimes at short notice"

IN SHORT

From autumn 2021, the new Divorce, Dissolution and Separation Act will replace the need for one party to blame the other with a statement of 'irretrievable breakdown'

Understanding its key points will enable you to offer the best support for employees going through divorce

While the new reform will streamline the divorce timeframe and reduce conflict, it can still be a lengthy process and employees may need practical, as well as emotional, help.



PREPARE, PREPARE, PREPARE

Why sellers should fully engage in business sales



Michael Budd explains why sellers of businesses should help drive the transaction process – leaving it all to the lawyers isn't enough.



HOW CAN SELLERS INFLUENCE THE COMPANY SALE PROCESS?

As a seller, you'll need to be as prepared as you can for the sale and recognise how much effort you're going to need to put in at certain stages of the transaction process. If you prepare correctly and fully engage in the process, you can limit the chance of the buyer making valid claims for breach of warranty post-completion. Getting involved means dealing with the following points:



I've heard about the buyer doing due diligence. What does this involve?

While sellers will leave their lawyers to amend the terms of the acquisition agreement and draft associated documents, they're often unaware of the extent of work they must carry out around due diligence. Much of this involves answering enquiries from the buyer and going through the disclosure process.



Do I need to prepare for the sale ahead of time?

Yes, you should make proper preparations as soon as possible – ensuring that all relevant information and documentation is in place so that it can be compiled and easily made available to the buyer. This will speed up the sale process. If you’ve time, a pre-sale review will alert you to any issues that might be perceived as problematic for buyers.

This will enable you to either address these concerns or give you advance warning so you can establish the best way to tackle them with the buyer. Whatever happens, you’re going to need to answer potentially hundreds of buyer questions and collate documents relating to the company in a data room they can access.

This is a hugely time-consuming exercise for you and can often be a source of frustration during the sale process – but will buy you more time and save on frustration in the long run.



I’ve heard the terms ‘warranties’ and ‘disclosure’. What do they mean?

Disclosure is another time-consuming area and one in which you can be most involved in limiting your liability. It’s the single most significant aspect of the sales transaction over which you have the most direct influence. The buyer will demand warranties from you. A warranty is a contractual statement concerning various aspects of the target’s company’s business, assets and liabilities.

If a warranty is untrue, the buyer will have a claim for breach of warranty against you. However, should you know a warranty is untrue, you can avoid liability by telling the buyer. For example, if the buyer wants a warranty that there is no current or threatened litigation but there may be in reality.

Instead of amending the warranties to make exceptions for matters that you know would make the warranties untrue, the agreement usually provides that warranties will apply ‘except as disclosed’ in a disclosure letter. This is a letter from you to the buyer detailing matters which would amount to a breach of warranty.

Familiarising yourself with the transaction process is well worth the investment in time and effort – helping you realise the value of your business asset sooner and with less stress.



While sellers will leave their lawyers to amend the terms of the acquisition agreement and draft associated documents, they’re often unaware of the extent of work they must carry out around due diligence”

IN SHORT

Sellers can support the prompt, efficient sale of their own businesses through good preparation

Being ready to answer a multitude of due-diligence queries from buyers is key – the lawyer’s job is more around managing the acquisition agreement and supporting documents

Fully understanding warranties and disclosure is also critical for sellers who wish to minimise the chance of damaging future claims against them.



Your six-stage journey to owning a commercial property



Property purchases can vary significantly in their complexity. Here **Donna Ennis** identifies six stages to make your commercial property purchase go smoothly

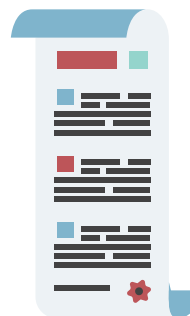


Let your solicitor know how you intend to fund the purchase"

one

INITIALLY

- Inform the estate agents/surveyors which solicitor you intend to use so that they can send the 'Heads of Terms' and 'Property Particulars' to all the parties involved.
- Instruct a solicitor who will send you a 'Letter of Engagement' or confirmation of 'Terms of Business'. Then sign and return this as soon as possible (together with ID) so that they can commence work. Funds will also be requested to cover the cost of searches and other disbursements e.g. land registry fees.
- Decide how you wish to hold the property e.g. as a company, in a trust, pension fund or as individual(s). Speaking to your accountant about this prior to your purchase will help establish what's best for you – there may be tax efficiencies available.
- Your solicitor will then write to the seller's solicitor to confirm that they are instructed and to request the draft contract. This should arrive with a pack that includes information on the title to the property, and standard forms and questionnaires completed by the sellers. In commercial property, we have 'Standard Commercial Property Enquiries' that differ depending on the precise property type.
- Let your solicitor know how you intend to fund the purchase. If you're borrowing money from a bank or other lender, it's likely they will have their own requirements, which your solicitor will need to deal with.



two



PRE-CONTRACT

- Once the draft contract pack has been received, your solicitor will examine the contract, the title deeds, the seller's replies to CPSEs, and, if necessary, raise any enquiries with the buyer's solicitor.
- Depending on your transaction's complexity, there may be additional documents, such as an overage deed, which could secure additional consideration for the seller post-completion. This will also be reviewed at this stage.
- Your solicitor will then start the searches, which can take two to three weeks to receive, depending on local authority and its current workload. If you're purchasing the property without the help of a lender, you may decide that searches are not required. This will depend upon the nature of your purchase and your 'risk profile'. While searches are always strongly recommended, let your solicitor know at this stage if you wish to proceed without them.
- If you have a lender, your solicitor will receive a copy of the offer and go through the conditions. Your solicitor will also, sometimes, be able to undertake the legal work on behalf of your lender. However, it's relatively common in commercial property for lenders to instruct their own solicitors.
- Once all searches have been received, and answers to enquiries answered satisfactorily, your solicitor will report to you on the documentation and enquiries. This can either be in person, or via post, email, phone or video conferencing. You'll also be asked to transfer the deposit monies to your solicitor for exchange of contracts, which is usually 10% of the purchase price.

three

EXCHANGE OF CONTRACTS

- Before exchange of contracts, ensure your insurance is in place. If you have a lender, this is likely to be a lending condition.
- All parties involved need to agree on a completion date.
- Once contracts are exchanged between the respective solicitors (usually over the phone), you're legally bound to buy, and the seller bound to sell the property. Should either party pull out, legal action and remedies are available, depending on the agreed in your specific circumstances.
- At the point contracts are exchanged, your solicitor will usually send your deposit monies to the seller's solicitor.

four

BETWEEN EXCHANGE AND COMPLETION

- If it has not been pre-agreed, your solicitor will draw up the 'Transfer Deed' so that the property can be registered in your name after completion. Your solicitor will also carry out some final searches at the Land Registry.
- You should now receive, if you haven't already, a final statement from your solicitor, showing all expenses and a final figure. Check this final figure is cleared in their bank account before the day of completion. If you're buying with the help of a lender, your solicitor will arrange the lender's funds in time for completion.



five

COMPLETION

- Completion takes place when the seller's solicitor confirms they've received the balance of the money due. Once this has happened, the keys should be released to you either direct by the seller or via the estate agents.



Searches are always strongly recommended but if you wish to proceed without them, you can let your solicitor know pre-contract"

six

POST-COMPLETION

- Your solicitor will then pay any stamp duty due and register your ownership with the Land Registry (upon receipt of the title deeds, documents and transfer signed by the seller).
- If you purchased with the help of loan, your solicitor will send a copy of the registered title to your lender as evidence that their charge has been registered. The title will remain with them until you pay off the loan.

SOLD



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Your six stage journey to owning a commercial property**Donna Ennis**Fishers Solicitors
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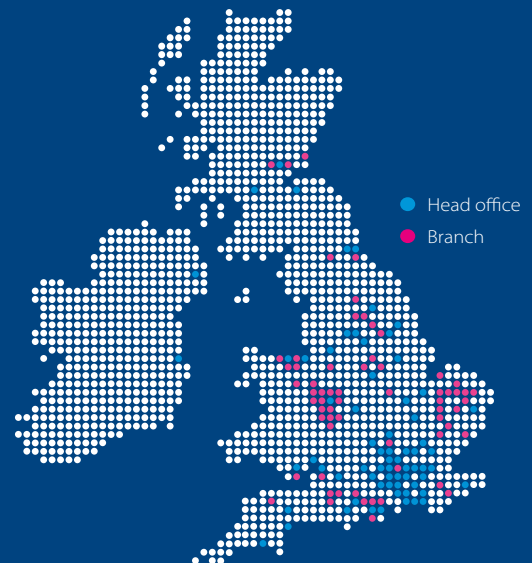
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