



Is your business owed money?

- Do your customers fail to settle your accounts on time?
- Are you fed up with excuses?
- Is chasing up debts wasting your valuable time?
- Do you realise how much of your cash is tied up in unpaid debts?

Your business can quickly get into financial trouble if customers or clients fail to settle their accounts on time. We offer a prompt and cost-effective debt collection service to collect outstanding debts while you get on with running your business. We give you the chance to recover your debts without any financial risk by writing a **FREE** solicitors 7 day letter. We believe this is a unique service in the region. By combining the personal touch of an experienced team with modern technology, we are flexible enough to tailor our service to the needs of small businesses with a single debt, or to large companies with multiple debts. We succeed in recovering debts in 91% of cases and represent clients throughout Wiltshire, Hampshire, Dorset, Somerset and further afield.

Got a problem? Our Commercial Team are here to help

Whatever your legal needs, Bonallack & Bishop can give you clear, practical and professional advice. With specialists in

- Business Law
- Business Litigation
- Commercial Property
- Company Secretarial
- Debt Recovery
- Employment Law
- Landlord and Tenant Law
- Licensing
- Notary Public

we have someone who can help with your issue today.



Andrew Cutler
Head of Litigation

Alan Jenner
Commercial Solicitor



Nick Martin
Solicitor

Georgina Walters
Commercial Property

How Does it Work?

Our debt-collecting service has been created to recover your money promptly and efficiently. Just give us the details and we will take care of the rest. We will:

- Write a preliminary Solicitors letter **FREE OF CHARGE**, demanding payment in full in 7 days. Experience has shown us that 71% of debtors will pay up at this stage.
- Subject to instructions, commence legal proceedings to recover your money if the debtor has not paid within this time.
- If the claim remains undisputed, obtain Judgement and take all necessary steps to enforce it.
- If the claim becomes disputed, we will advise on its merits and pass the matter to our experienced litigation team.

For more information or to request a debt-recovery letter, visit our website www.bishopslaw.com and complete the online form today or call our Debt Recovery team on 01980 622992.

Let us send a FREE Solicitors 7-day letter to recover your debt

For more information about our full range of services visit our website at www.bishopslaw.com or contact our offices:

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legal update

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For You • For Your Business • On Time • On Budget

Business Client Newsletter
Autumn 2008

Confused by the most recent employment regulations?

Is the current economic climate affecting your practices?

Let us help



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Are you covered?

Our new Employment Protection Package.



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How to finish your business lease



Are you owed money?

Our FREE debt-collection service



Employment law is a constantly changing minefield of potential problems. As an employer, it is essential that you keep yourself up-to-date with the latest regulations and legislation. Non-compliance can be costly—awards for unfair dismissal have increased beyond £60,000 and awards in relation to discrimination are unlimited. The number of Employment Tribunal claims continue to climb—from 99,913 in 1998/9 to almost 240,000 in 2006/7 (the latest figures available from the Tribunal Service).

The chances of your business being involved in an employment dispute of some kind are already higher than those of suffering a serious fire or theft. You already ensure your assets against these risks, so why would you leave your business exposed to this real and ever-increasing threat?

Are you being forced to make redundancies?

Employment lawyers have reported a sharp increase in businesses seeking advice on how to shed staff.

Insurance group Allianz said that its legal helpline received a record number of calls on redundancy questions in August. More than a third of employment calls were about job loss issues, compared with just 2.4 percent at the same time last year. Ian George of Allianz Legal Protection said: "We are seeing an unprecedented number of redundancy-related calls."

Source: *The Daily Telegraph*, 26.08.08

The answer to your employment law worries

We are now offering all businesses a simple and flexible Employment Protection Scheme. This insurance policy, combined with specialist legal advice, will provide your business with cover against Employment Tribunal awards of compensation, settlements and the associated legal costs—giving you peace of mind at an affordable price.

- **E-mail updates** with advice on how the new legislation may impact your business
- **Access to seminars and webinars** run by our employment team on topical issues
- **A helpline** giving you access to expert employment law advice on issues as and when they arise.

You will receive:

- **A full annual review** of your employment contracts and procedures
- **Insurance protection** against legal costs and any compensation awards up to £1,000,000 per year

To find out how you can take advantage of our Employment Protection Scheme today, contact Alan Jenner on 01722 422300 or alan.jenner@bishopslaw.com

V-Den returns!

Following the success of the first V-Den in June, Bonallack & Bishop are pleased to announce **V-Den 2**, which will take place on **Thursday 6th November** at the Grasmere Hotel in Salisbury from 8.30-11.30am.

A fast-paced and informal *Dragon's Den* for business owners, V-Den has been running successfully in Dorset for some time. A dynamic, interactive workshop, it was devised by Christopher Bayliss and Nicolas Stevens from the BowShot Vector Group to unleash the combined experience, foresight and focus of 15 to 20 fast-track entrepreneurs. Expect to be challenged, entertained and informed. This event is for business owners who are serious about one thing only – BUSINESS GROWTH.

At V-Den, you will find yourself actively contributing in two or all of the following three roles:

1. As a front-bench panel member, actively mentoring a fast-track entrepreneur
 2. As the presenter of an actual business challenge that confronts you today
 3. As an active back-bench mentor lending your brain power, insight and perspective
- You'll notice that 'observer' is not an option at V-Den. That's because the roles rotate throughout, so everybody is involved. As one participant in V-Den 1 remarked, *"I found this a most stimulating experience in terms of marshalling my own thoughts and receiving what was a very positive and wide range of responses from the other delegates. Worth-while and interesting."*

Numbers are limited to a minimum of 20–25 to keep it effective so please don't delay in booking your interest with us. Let us know whether you'd like to present an issue, be a panel member or participate as a member of the audience. Attendance costs £50 but we are so confident that we are offering a full refund if you aren't completely satisfied.



For further details, or to book your place please contact Caroline Skutt on 01722 422300 or caroline.skutt@bishopslaw.com



WHAT'S ON?

We run a series of regular seminars and networking events.

Salisbury Breakfast Club

7th October, 4th November, 2nd December
8am, Milford Hall Hotel, 8am
£10 breakfast, no joining fee

Andover Breakfast Club

14th October
8am, Hampshire Golf Club, Andover
11th November, 9th December
Quality Hotel, Andover
£10 breakfast, no joining fee

V-Den — a fast paced "Dragons Den"

6th November 2008
Grasmere Hotel, Salisbury
with Nicholas Stephens, Bowshot

Free Seminar: 13 Ways to Protect your Business

November 2008, 5.30pm
Grasmere Hotel, Salisbury
February 2008, Andover
Venue TBC

Business Development Workshop Series with Shirlaws Business Coaches

3rd February, 3rd March and 5th May 2009
9.30am-12.30pm
Milford Hall Hotel
With Richard Gigg of Shirlaws General

Visit www.bishopslaw.com for more information on these events or contact us: robin.montgomery@bishopslaw.com

Have you been to one of our Breakfast Clubs? For only £10, can you afford not to?

Having grown tired of the forced formality and minimum attendance requirements at many of the local breakfast clubs, in April we began our own meetings in Salisbury to offer large and small businesses an opportunity to gather on a monthly basis and exchange ideas and build good local relationships.

The club was such a hit, with a regular turnout of over 80 people, that we have now started one in Andover run along similar lines, which is proving equally successful.

The clubs take place in Salisbury on the first Tuesday of each month, and Andover on the second Tuesday of each month, and the emphasis is very much on enjoyment and informality. Running from 8–9.30am, they cost only £10 to cover the breakfast, so book now to meet like-minded people.

For further information, see 'What's On' (right), visit www.bishopslaw.com, or email caroline.skutt@bishopslaw.com to book your place.

"I was amazed by the turn out, I thought I knew nearly all the business people in Salisbury but there are faces here that I've never seen before. Great event".

Ceri Hurford-Jones,
Managing Director, Spire FM

"This is exactly what a breakfast club should be; no pressure and you can come and go as you please. We're all busy business people and often don't get the time to network, this was ideal".

Robert Newman,
Moore Stephens Accountants

ONLINE SEMINARS

Bonallack & Bishop also run a series of **FREE** online seminars. All you need to attend is broadband internet and a telephone.

LISTEN to any of our previous seminars **TODAY** at www.bishopslaw.com:

- Credit Control & Debt Collection
- Disciplinary Procedures
- Internet and Distance Selling Regulations

Upcoming topics set for 2009 include:

- Avoiding Sickness Absence
- How to make Grievance and Disciplinary Work for You

For further information, contact: robin.montgomery@bishopslaw.com

With the recession beginning to bite, many occupiers of rented property are looking to move to less expensive premises or reduce the space they currently occupy.

If you are thinking along these lines, here are some tips from Georgina Walters, Head of our Property Department, which may help you determine your best course of action.

- Read your lease. It is surprising how often problems can arise because the tenant isn't familiar with their lease. For example, most quarterly leases with a notice period require the tenant to pay the rent until the end of the subsequent quarter. Failing to give notice at the right time can be an expensive exercise.
- Check the position on dilapidations. Hopefully you will have made a detailed schedule of the condition of the premises when you moved in. Agree with the landlord early on in the proceedings, the dilapidations for which you are responsible – it may well be cheaper for you to make any necessary repairs than for the landlord to have them done and for you to then foot the bill.
- Check the position regarding payment for utilities, rates and so on. Especially make sure you check the position as regards insurance.

Looking to finish your business lease?

Here are some tips to help you plan your way forward

- Remember that your landlord is likely to be a realist and may well prefer it if you (a known, good tenant) stay in occupation at a reduced rent than for the premises to be unlet or let to a tenant of unknown quality. There may well be room for negotiation if you would really rather remain in your current premises at a lower rent than move out.

• If you do move, make sure that you are not breaking your contract of employment with your employees — for example if you decide to move your premises to a new town and existing employment contracts refer to working in the town where your current premises are situated. A properly drafted employment contract should avoid this risk, but it does happen.

• If you are assigning your lease, check the position as regards the guarantee of the incoming tenant's obligations. This can operate as a 'double whammy' as not only can you find yourself landed with an unexpected liability if the new tenant defaults, but your bank may well want to keep your account on a tighter reign while the potential liability hangs over you.

• Moving premises is a serious business and we strongly advise that it should not be undertaken without the benefit of professional advice.

For further information and advice, please contact Georgina Walters, Head of Property, on 01722 422300 or georgina.walters@bishopslaw.com



Make New Recruits Feel Welcome

A recent survey showed:

- More than 1 in 2 employees strongly regret taking a new job immediately after starting
- 26% voluntarily leave their new job in the first month, usually poor treatment as the main reason
- 59% of new recruits are left to their own devices on their first day
- 12% have been refused entry because they were not expected
- 46% were not allocated a desk
- 60% didn't have an email address
- 46% said they were given no training in the first week

The cost of recruitment is high and so make sure you have a basic induction programme and avoid the mistakes above.

Employment Q & A with Alan Jenner

Q: Can I rely on the verbal resignation of an employee?

A: Yes, it certainly is legally binding, but if it is subsequently disputed, the risk is that you may not be able to prove it. It is much safer to ensure you get the employee to confirm their resignation in writing and you then write back accepting it. Best of all, make it clear in your staff handbook that all employees are expected to submit resignations in writing, and that such resignations aren't confirmed until they do so.

Q: Can I require an employee to work from a different location?

A: Yes, provided you include a properly-drafted 'mobility clause' in their contract—and then give sufficient notice to the worker of any change.

Q: Do I have to pay an employee if they go absent without permission?

A: No, you don't have to pay workers for any unauthorised absences, unless there are exceptional reasons. By not turning up for work they put themselves in breach of a

fundamental part of their employment contract. It is best to make sure that all of your employment contracts include policies concerning absence, whether due to sickness or otherwise, and turning up late for work. You may also want to consider putting a limit in the contract on the number of sick days you actually pay for.

For further information please contact Alan Jenner on 01722 422300 or alan.jenner@bishopslaw.com

FREE DOWNLOAD

Download
**'26 Tips For Avoiding
An Employment
Tribunal'**



This **FREE** guide will give you the information you need to help you meet current employment legislation, keep your staff happy and avoid an Employment Tribunal.

Visit www.bishopslaw.com today and download your copy.