## AFG LAW opens third office

We opened our third office at Canon Court, Institute Street in Bolton, having outgrown our Mawdsley Street premises. Director Carl Fletcher is based at Canon Court along with 15 members of staff from our property and family departments who have made the move from Mawdsley Street with him.

The decision to take a third office was taken by Managing Directors Anita Boardman and Greg French who are delighted that their growth strategy is developing as planned. Since taking the helm over three years ago, significant changes have been made from a complete overhaul of systems and suppliers to a robust training programme for all staff.

"We knew that the job we signed up for was a big one when we agreed to take over the running of the business" says managing director Greg French "the firm was already very successful but Anita and I saw many areas that we could invest in to make things even better. You could say we've totally re-laid our foundations!"

"We're extremely excited about our expansion into Canon Court" adds managing director Anita Boardman "This is an excellent opportunity for AFG LAW to strengthen our presence in our home town where we are proud to serve the Bolton community. It's also very rewarding to see the firm evolve as we grow and watch the departments flourish under the leadership of our fellow Directors."



## FREE drop-in legal advice clinics

We run free weekly drop-in legal advice clinics at our Mawdsley Street office between 5pm and 6pm every Wednesday. No appointment is necessary and we usually have representatives from every department on hand to help.

In addition at our Bury office on the fourth Tuesday of every month from 10am to midday we run a free legal drop-in advice clinic which originally began as a Grandparents Advice Clinic. Due to demand, we expanded the service to include family and property advice. For other services we can take details and have one of our solicitors ring you.

20 Mawdsley Street, Bolton BL1 1LE 01204 377600
9 Canon Court, Institute Street, Bolton BL1 1PZ 01204 377600
14a Market Street, Bury BL9 0AJ 0161 359 3880
enquiries@afglaw.co.uk

### www.afglaw.co.uk















**Property** 

Criminal

**Dispute Resolution** 

Wills & Probate

**Business Services** 

Serious Fraud & Business Crime

Employment

Financial Planning



SOLICITORS
EST 1897

# connections

Our in-house newsletter [ news & updates ]

Spring 2019

## \* ATTENTION HOMEOWNERS \* Does your property have a short-term lease?

Do you wish to extend the lease or buy the freehold?

### IF SO, DO NOT IGNORE IT - ACT NOW!

If you own a property with a short residential leasehold term, please do not ignore this as your lease is a depreciating asset. The shorter the leasehold term becomes, the more expensive it will be to resolve matters.

Leases which have less than 70 years remaining are generally not mortgagable so the property becomes difficult to sell unless to a cash buyer who will often (if they are prepared to take a risk with a short lease) negotiate a much lower purchase price, leaving the homeowner out of pocket.

As a leasehold homeowner, you do have the right to buy the freehold of your property or extend your lease. We can help.

We offer a fixed fee service for buying the headleasehold interest and freehold estate. We can advise you of other costs involved in the process of purchasing or extending a residential lease.

We have also been awarded the Conveyancing Quality Scheme accreditation, which is a mark of excellence for our conveyancing services, so you can rest assured you are in good hands.

Email fiona.jackson@afglaw.co.uk or her legal assistant rachael.davidson@afglaw.co.uk for a free initial discussion.



AFG LAW 6th Annual Charity Night raises £6,174.00

AFG LAW hosted a fun-filled charity night in February at the Elizabethan Suite in Bury.

Proceeds from the evening totalled £6,174 were split equally between Women's Housing Action Group (WHAG), The Joshua Wilson Brain Tumour charity (SuperJosh) and Early Break UK.



THANK YOU TO ALL OUR SPONSORS

Save the date for our 7th charity night which is

FRIDAY 1 FEBRUARY 2019 7 February 2020



Pictured L-R John Fidler – SuperJosh, Sonia Parveer
AFG LAW, Jacqui Selby – Early Break, Ashleigh Daws
WHAG and Bethany Connor – AFG LAW







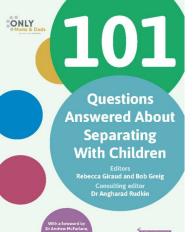
### **Emma gets Higher Rights and** becomes published author

AFG LAW Director Emma Cordock has now passed her exams to be a Higher Rights Advocate - a great achievement at only 33 years old.

In addition, she has been published in 101 Questions Answered about Separating with Children which is an invaluable first source of legal know-how to help every separating or divorcing parent. It answers, in plain English, the questions that solicitors get asked most often and range from the immediate and practical. such as 'Can I change the locks?', through the strictly legal such as 'What happens to my will on divorce?'

Each question has been answered by one of the mediators and solicitors on the OnlyMums & OnlyDads hand-picked panel of trusted advisers. Emma's article is about practical things to consider when separating with children. Well done Emma!





## **AFG LAW Office Olympics** brightens up Blue Monday!

On what is considered to be the saddest day of 2019 (Blue Monday) it was fun and games at our office with lots of laughter as we held our inaugural Office Olympics!

Arranged by the firm's own Innovation Group, staff at AFG enjoyed what was an afternoon of light-hearted competition and a testing of teamwork skills. Staff were split up into eight teams who then competed against each other in a series of challenges designed to test their abilities. From elastic band archery to guizzing, through to the firm's very own escape room challenge, staff were put through their paces to see which team had the nerve and skill to come out on top.

The trophy was clinched by team Yemen, who





### **Bolton Family Tree Planting at Smithills Estate for Woodland Trust**

AFG LAW are proud to be part of the Bolton Family and nine of our staff took time out in March 2019 to volunteer at the Woodland Trust's community tree planting initiative at Smithills Estate in Bolton.

The project aims to double the woodland cover at Smithills by planting 28,500 trees on the estate which will provide increased woodland habitat for wildlife at Smithills and also help to act as a natural flood defence, keeping the higher moorland

It was hard work but every one of our team loved being involved and felt it was very rewarding.



We were then invited back to plant one of the larger trees around the car park edge and look forward to following the project's progress.

WOODLAND



## manages c.£4.5m of client funds

In 3.5 years the Joint Venture Assets Under Management (the amount of funds invested on behalf of AFG LAW clients) has grown to almost £4.5m. This sum isn't made up from a small number of very wealthy clients - although there are a few of those. It's mainly made up of 'average income/wealth' clients who needed somewhere they could trust to go to receive genuine independent financial advice. There is no minimum wealth/income criteria and Tom Williams, who is the IFA at our sister company AFG LAW Financial Planning Ltd, is quite happy to spend an hour with anyone who has a genuine concern regarding issues such as:

- 1. What happens to their family/business if they die?
- 2. What happens to their family/business if they are ill?
- What plans have they put in place for their savings /investments and pensions?
- 4. We also advise on more complicated matters like Trusts, pension sharing advice or Inheritance Tax planning.

If you, or anyone you may know, would benefit from speaking to Tom then please get in touch.

There is no cost or obligation for a first meeting and any costs will be fully explained to clients before they proceed with any advice.

Ring Tom on 01204 377621 or email financialplanning@afglaw.co.uk

## **BRING-A-TIN Tuesday helps Urban Outreach to support Bolton residents**

In November 2018, we launched our ongoing Bring-a Tin Tuesday campaign, where we collect donations for Urban Outreach Bolton whose Storehouse Foodbank distributes around 4,500 food parcels, supporting 1,400 adults and 800 children each year.

We welcome donations of tinned food, packet food, drinks, toiletries and cleaning equipment - just drop to our Bolton office for the attention of Kirsty Griffiths.

Thank you to everyone who has supported this initiative so far, it really does make a big difference to those who are in need.



