# Financial & Lega checklist &

Money: whether you are spending it, saving it or speculating with it, it makes sense not only to exercise prudence but also to protect you and your family's interests with robust legal advice

#### Why whisky and why now?



landscape of dramatically in recent years, with

the general public now having a greater ability to take trading into their own hands and invest and trade in a range of commodities through online platforms and investment advisors. However, 2020 has demonstrated the global volatility of stock markets and poor returns on extremely low interest rates, driving them to discover ways to diversify their asset portfolios

Elite Wine & Whisky want to revolutionise the way people see investments, by not just discussing financials, but also giving investors an in-depth education into their investment.





Due to the nature of whisky as a commodity, it is important to understand the complexity of the asset in terms of palatability and investment potential. Elite ensure that investors have access to globally renowned distilleries such as Macallan, Bowmore, Benriach and Jura, in order to purchase casks of 'young' whisky which have great potential for financial growth as casks are aged in government-bonded, HMRC-regulated facilities.

Elite Wine & Whisky want to utilise this offering to make the market far more accessible to a range of investors, even those with no prior knowledge of whisky. But why should one invest in whisky over other luxury commodities? With exceptional returns in recent years (between 12% to 20%), a petter question might be "why not whisky?"

Visit elitewineandwhisky.com or call 0203 475 2553 for more information.

## Win two tickets to S&P gallery's private art event Worth £100!

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Win a ticket for you and a friend to S&P gallery's exclusive invite-only event. You will meet the internationally acclaimed artist Daniela Raytchev, who is showcasing her

mesmeric contemporary paintings at S&P's South Kensington gallery space. With 10% of proceeds from artwork

purchased on the night to be donated to Safeline – a charity providing tailored support for anyone affected by or at risk of sexual abuse and rape - you can raise a glass knowing that you are helping to spread awareness of the charity, whilst also enjoying some of London's



newest and most exciting contemporary work. With an artistic philosophy that addresses social stigma through art, advocating acceptance and empowerment for marginalised and/or disadvantaged groups. Raytchey celebrates human strength and potential to face adversities. Be a part of this inspiring event by entering the raffle now

Scan the QR code to register, call 020 3827 2247 or email gallery@smithandpartner.co.uk





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The Explora Globe Bar craftsmanship, and the clarity of the 18th-century mapping of this globe is something to be admired. It stands at 94cm tall. 56cm wide and can store up to four bottles and nine glasses.

Visit justglobes.uk to find out more. JustGlobes.ul



#### Covid-19 and domestic abuse

Sears Tooth is a specialist family law practice with experience across the whole spectrum of family law. According to senior partner, Raymond Tooth: "One of the questions that may come to light from the Covid-19 pandemic is whether there will be more divorces, or more babies".

What is, however, manifest is that because of the lockdown and embargo on socialising, some cohabiting couples may have been locked in disharmony, either resulting in, or intensifying, already existing domestic abuse or coercive conduct. The police recorded an increase in offences flagged as domestic abuse during the pandemic, and similarly, there has been an increase in demand for domestic abuse victim services\*.

The family courts understand that domestic abuse is not limited to physical violence, but also encompasses emotional, coercive or controlling, and economic abuse. However, the Domestic Abuse Bill, which is currently moving through the final legislative stages before receiving Royal Assent, will create a statutory definition to reflect this.

The Bill also contains several changes to better protect victims of domestic abuse in the family law, such as a statutory presumption that victims of abuse are eligible for special measures, such as providing their evidence via video link, and a





prohibition on perpetrators from cross examining

The most important thing to do, for anybody who

has suffered, or is at risk of suffering domestic abuse,

is to call the police for your immediate protection.

and contact a solicitor who can provide you with

It is then strongly advisable to seek support services

their victims in person.

invaluable legal support.

Visit searstooth.com or call 020 7499 5599 for more information

## You do the riding - British Cycling will do the cover

British Cycling know that accidents can happen, no matter how confident or experienced you are on a bike. They are proud to provide British Cycling members with peace of mind liability insurance and legal support, so that their members are covered, regardless of whether they're at fault

The cover offered by the Commute Ride, and Race Silver & Gold memberships provides access to support from legal experts, compensation you keep, and no excess or legal fees to pay. They will also cover claims against you of up to £20 million, rather than the £10 million offered by others in the market. In addition, you'll get a host of retail discounts, exclusive rates on bike insurance, and you'll be supporting vital work to make cycling safer and more accessible for everyone

New members can use CHECK15 for 15% off their first year. Visit the website britishcycling.org.uk/ membership for more information.





## Win an Introduction to Financial Markets and Trading course Worth £399!

Financial markets have been booming since the Covid crash in March 2020 and equity markets and cryptocurrencies in particular have exploded into life as retail traders around the world have swarmed into the market.

Traders rely on volatility to generate profits, but it's vital to be able to manage your risk and analyse price trends accurately in order to maximise returns.

At the London Academy of Trading (LAT). they teach fundamental analysis, technical analysis, trading psychology and risk management to enable delegates to create structured and robust trading strategies.

This trading approach removes much of the emotional interference inherent in the trading





process, so you're able to generate consistent profits without undue stress.

LAT's aim is to provide everyone with the financial knowledge and trading skills to be able to trade the markets with confidence, whether you're trading equities, currencies, commodities



#### London Academy of Trading

Find out more at lat.london today. You can contact 020 3435 4629 or info@lat.london

#### **Amazon Business and American Express** cards serving your business needs

Last September, Amazon Business and American Express launched two new products aimed at the small business market.

For a limited period\*, one of the cards, the Amazon Business American Express card is waiving its annual fee This saves you £50 and allows you to tap into the ability to make the most of your future spending.

In addition to no annual fee in the first year, you will receive a £25 Amazon Gift Card upon approval, and on top of that, the freedom to choose between 1.5% Amazon Rewards or deferred payment for 60 days on UK purchases at Amazon Business, amazon.co.uk and Whole Foods Market.

Representative example: Purchase Rate is 21.9% per annum variable. The Representative APR is 32.6% APR variable. From year two there is a £50 annual fee. Variable Credit Limit is £1,200.

It is definitely worth considering taking advantage of paying no annual fee in the

## amazon business

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This advert is sponsored by Amazon. \*Limited tim Valid from 1 April for a minimum period of two ma a maximum period of six months. Offer may be wi or modified at any time after 1 June. Terms and co apply. Subject to approval, 18+. American Express 'E Europe Limited is authorised and regulated by the



#### Support your organisation with financial education

Invest in your people and they will perform for productive and financially stress-free employees Through engaging seminars, webinars, and guidance, they improve employee financial knowledge, financial health, and wellbeing.

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FEClarity empower people with financial knowledge, showing them how to manage their employee benefits and personal finances. This knowledge makes the difference between struggling day-to-day, living an 'average' life, or being in a great position to make your own life choices and meet your personal goals at the righ time for you.

FEClarity are currently running an employer exclusive 2021 initiative to provide free financial education for employees across the UK.



**FEClarity** 

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#### Win legal help for a non-lucrative visa application Worth £500! checklists.co.uk/win/giambronelaw

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across the Schengen area. To find out more why don't you enter Giambrone's competition? Giambrone is offering a free initial legal consultation with the team of Spanish lawyers in their City office normally worth £500 plus VAT.

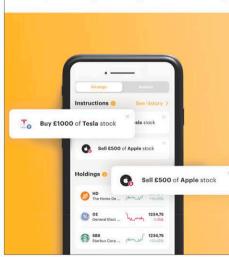
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lawyers will advise and guide you through the process to help you enjoy your summer in Spain again

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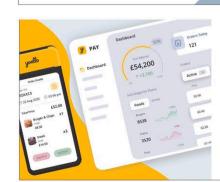
your investments suited to your needs Their analytics give you simple and tailored buy and sell signals according to your preferences, so you can make informed decisions about what

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Stratiphy perform industry leading analysis and implement checks and balances to promote longterm risk management and sustainable investing

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### Rebuild and increase revenue in your hospitality business

The UK's fastest growing fintech is on a mission to support hospitality businesses across the UK, by providing a smarter mobile ordering platform that will help them to retain and grow their business even in the most challenging times.

With Yoello's award-winning technology, venues can offer customers in-venue table ordering, takeaway, and delivery services all through one easy-to-use system which is proven to increase

customer spend and table turnove Customers simply scan a QR code or

type in a URL using a smartphone, to browse, order, and pay from your digital menu without needing to download an app. The platform has been designed by nospitality experts for a frictionless ordering experience and allows you to build stunning digital menus.





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