

Free-wills firm eyes further expansion after signing Co-op deal

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McClure Solicitors managing director Andrew Robertson said the firm intends to expand further in England

IT HAS been a busy year for Glasgow-headquartered free-will specialist McClure Solicitors.

Having expanded its English footprint with a second office in London and a new branch in Leeds, the firm has recently signed a potentially transformational deal with Co-op Legal Services that will see it provide probate and estate planning advice to customers of both the Co-op and Co-op Funeral Care across the whole of Scotland.

The latter development is, said McClure managing director Andrew Robertson, both “a challenge and opportunity” that has come about thanks to alternative business structures (ABSs), which have been in operation south of the Border since 2012, never being given the final green light in Scotland.

“Co-op Legal Services, which provides probate work, estate planning and powers of attorney for all Co-op Funeral Care people that want to use them, is an ABS,” he said.

“They can’t be an ABS in Scotland because we don’t have a regulator for that yet, but they know there’s business here so they’ve come to us.

“We’ll be providing executory services to Co-op Legal Services clients and the volume of work could be really high - it could be 500 in a summer month and 1,000 in a winter month.”

In order to service the work the firm, which earlier this year moved into bespoke open-plan offices in Glasgow’s Pacific House, has taken on 12 extra members of staff and updated its IT systems, allocating a large portion of its £5 million turnover to help it realise its expansion plans.

The Co-op deal brings a new focus for the firm, which has transformed itself in recent years from an Inverclyde high street practice into a UK-wide volume business after taking the decision to focus on attracting clients by offering a free wills service in return for a donation to charity.

With half the people using the service going on to take a power of attorney and 10% taking out a lifetime trust – both of which McClure charges for – the firm has been able to not only build a sustainable and growing business but raise millions of pounds for charity too.

While donations from clients allowed the firm, which is partnered with 112 charities, to donate £169,000 in the first nine months of the year, it is the legacies it encourages its clients to write into their wills that will really make a difference.

“On average 7% of people in the UK make a legacy pledge in their wills and in Scotland it is 3% - with us it’s 28%,” Mr Robertson said.

“We are really good at encouraging people who only come in for a free will to leave a gift to charity. We’ve been doing this for a long time and we are actually paying out.

“There was £33.2m pledged in the first nine months of this year and almost all of that will come to fruition.

“If we do the same for the fourth quarter it will come in at just over £44m - we did £30m last year and £15m the year before. We have more charities sending more people to us and we’re getting better at encouraging people to leave a legacy in their will.”

Having opened an office on London's Pall Mall that Mr Robertson said "lives up to its reputation", the firm, which has 11 offices in England and four in Scotland, is eyeing further expansion south of the Border.

"I'm down with a hospice in Bath this week that wants to work with us and our nearest office is in Cardiff so the next question for our board will be whether we should open an office in Bath," Mr Robertson said.

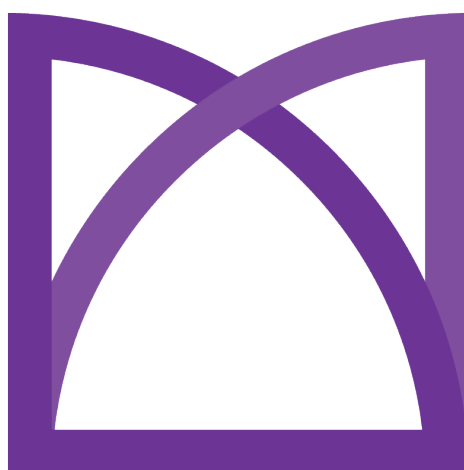
"We could work with the hospice remotely, which is okay, or we could be on the ground. There are other charities in Bath we can sign up too.

"We'll definitely expand further. We're partnered with Macmillan [Cancer Support] and our obligation is to service everyone they send to us and if they can't come to an office we will do a home visit.

"It would be to our benefit to have offices around the UK."

In the meantime, the Co-op deal has given McClure the taste for expansion in other directions, with the business now focused on winning similar contracts from companies, such as equity release providers, whose clients could also use legal input on their end-of-life planning.

"That's an opportunity for us," Mr Robertson said.



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