

JustGoLocal.co.uk

Engaging and Hiring a Business

Community Checklist

Engaging an unprofessional tradesperson or builder can lead to numerous pitfalls, including financial losses, substandard workmanship, and potential legal issues. Without proper insurance, you may bear the financial burden of accidents or damage to your property. Unqualified workers increase the risk of safety hazards and regulatory non-compliance, which could result in fines or additional repair costs. Furthermore, a lack of transparency, unreliable timelines, and poor communication can severely disrupt your project and lead to disputes.

By following the guidelines provided, you can significantly mitigate these risks. Ensuring that “Local Business Members” have appropriate insurance protects you financially. Verifying their registration with regulatory bodies and professional associations assures you of their qualifications and commitment to exacting standards of work. Reviewing references and inspecting previous work provides insights into their reliability and quality of service. Obtaining multiple quotes and a detailed contract ensures clarity on costs and project expectations. Checking for complaints, ensuring compliance with building regulations, and understanding the dispute resolution process further safeguard your interests.

Ultimately, using the provided information from **JustGoLocal.co.uk** empowers you to make informed decisions, ensuring a smooth, professional, and satisfactory engagement with tradespeople and builders.

This comprehensive approach not only protects you but also enhances the likelihood of a successful project outcome.

Check for Insurance: Public Liability & Employee

Accidents can happen, and you need protection if they occur. **JustGoLocal.co.uk** strongly advise that your chosen “Local Business Member” has public liability insurance, which covers any damage or loss to you. It is also essential that the Local Business Member has employer’s liability insurance if they have a team in case someone has an accident while on your property.

This step also safeguards you financially if something goes wrong. **JustGoLocal.co.uk** request insurance details from all our business partners and details provided displayed on their profile at the **JustGoLocal.co.uk** website. You can ask for a copy of the insurance before the job commences. You can also check for the following:

- ✓ Cover in case of goods not being supplied.
- ✓ Cover for any mishaps with services provided.
- ✓ Cover in case the “Local Business Member” goes bankrupt or cannot complete the job for reasons of accident or ill health.
- ✓ Cover so you can pay to have the job finished by a third party.
- ✓ If any sub-contractors are engaged that they also have the relevant insurances

Credentials and Qualifications:

Verify their licenses, certifications, and any formal qualifications in their trade they may have.

Confirm Registration with Regulatory Bodies:

Dependant on the specifics of the service required, regulatory bodies like the Gas Safe Register for gas engineers ensure that tradesmen adhere to strict processes of working and safety standards. Verifying this registration helps you avoid unqualified workers who might put your personal safety at risk. **JustGoLocal** request details from our businesses for any Certificates or qualifications they may have and are available on their business profile on the **JustGoLocal.co.uk** website.

Request and Review References:

Do not hesitate to ask for references from previous clients especially local clients. A reputable “Local Business Member” be happy to provide them for you to contact.

Speaking to past customers can give you insights into the “Local Business Members” time management, reliability, quality of work, and professionalism. At **JustGoLocal.co.uk** we encourage all our local community members to post reviews on local businesses they have used good or bad!

Check Previous Work:

Ask to see a portfolio or any evidence of their previous projects with social media, most professional businesses will have a portfolio of pictures and details of previous work conducted. Better yet, visit a previous job location / site, if possible, especially if the financial commitment required is high. Seeing their work firsthand can give you a clear idea of what to expect in terms of quality and their attention to quality of work.

Membership of Professional Associations:

Look for memberships to organisations like the Federation of Master Builders (FMB), this often means the tradesman adheres to an extremely high standard of workmanship and ethics to retain their accreditation.

This is a check that adds another layer of credibility and trust to help you decide who you choose.

JustGoLocal.co.uk requests details from all our business partners and if it is available, details will be visible on their profile on the **JustGoLocal.co.uk** website.

Get Multiple Quotes/Prices:

To ensure you are getting a fair deal, obtain at least three quotes for your project or prices for any goods or services. This allows you to compare prices and understand the market rate. Be cautious of quotes that are significantly lower than others, as they may indicate sub-standard materials or workmanship. Also, it is essential that your final decision should never be based on just on price alone, but by using all the criteria in this document to make a fully informed decision. At **JustGoLocal** as a standard, we request that our “Local Business Members” supply all potential customers with a full detailed quotation or transaction price for any work, service or product is being offered.

Review the Contract Thoroughly:

A detailed written contract is essential. A professional business will be happy to provide one and it should outline the scope of work, timeline, payment schedule, and terms and conditions. Having a written contract in place protects you and the business / contractor ensuring that both parties are clear about the project details and desired outcomes.

Ensure Compliance with Building Regulations:

If you are having building work conducted, confirm that the tradesman is knowledgeable about local building regulations and can obtain the necessary permits. Non-compliance can lead to fines and complications in the future.

Discuss and Agree on Payment Terms:

If you are planning an ongoing or lengthy project avoid paying the full amount upfront. Instead, agree on a payment schedule linked to milestones or phases of the project. This ensures you only pay for completed work, reducing the risk of any financial losses. If you are purchasing an item or product you may need to pay a small

deposit to secure the item, **JustGoLocal** suggest you pay the deposit by credit card or PayPal to protect yourself from monetary loss.

Check for VAT Registration:

If the tradesman's turnover exceeds the government VAT threshold, they should be VAT registered. Ensure their quote includes the VAT charge to avoid unexpected charges in the future. On the **JustGoLocal** website we request that details of VAT registration are available on the business profile.

Before You Get a Quote:

When seeking quotations other things to consider before getting a quotation:

- ✓ What is their availability (Especially if your need is time framed (i.e. Wedding, Party)
- ✓ A timescale should be set for the quotations submitted for your approval or agreement.
- ✓ What is the process if specifications change after any work has started?
- ✓ Accessibility to the areas for any materials on site.
- ✓ When is the delivery date of a purchased item?
- ✓ When would you like the work to start?
- ✓ What time can work commence?
- ✓ What time of day would you like them to start & finish to minimise daily disruption?
- ✓ Will the job require on site space for materials?
- ✓ If there is work being conducted on your premises what space, you will require daily to function correctly at your premisses?
- ✓ What elements of the services or products supplied by your "Local Business Member" are most important to you?
- ✓ Have you got a specific deadline date to work to?
- ✓ If you are considering undertaking a large structural job, you may consider consulting with a qualified building surveyor.

Transparent Quotation:

A fully transparent and detailed quote should break down all costs for the work required. This should include materials, labour, and any additional fees (a full quote). This helps you understand exactly what you are paying for and prevents hidden charges and allows you to manage you budget accordingly. At **JustGoLocal** we strongly advise our businesses to provide a detailed quotation which may include:

- ✓ A full and complete price for any products or services provided.
- ✓ Always check that the quotation is not an estimated price.
- ✓ Who do you consult with throughout the sale or period of work? (Main point of contact)
- ✓ All material or goods required are included in the quotation.
- ✓ Providing a full clear explanation of the Product/ job / work to be supplied or conducted.

- ✓ If the business requires a deposit, what amount and why is it needed?
- ✓ If there is a requirement for staged payments, when would they need payment by the client?
- ✓ An agreement that the work area is at the end of each working day in a clean, tidy condition.
- ✓ Is the business licensed to dispose of waste and if not, who will they be contracting to do so?
- ✓ An agreed timescale for completion with a fixed completion date.
- ✓ Agree when is the final payment due?
- ✓ A requirement for a set timescale to return to complete any repairs, snagging, defects, or any damage caused to your property (at their expense).
- ✓ Clear contact information for project managers or key personnel and a communication plan outlining how updates and progress reports will be provided throughout the project.
- ✓ Standard terms and conditions, including clauses on changes to the scope of work, unforeseen circumstances, and dispute resolution procedures.
- ✓ A sign off document to conclude to contract.
- ✓ If subcontractors are being employed, do they have the correct insurances?
- ✓ If the builder/supplier/seller is going to conduct a Health & Safety risk assessment (if working on a domestic property).
- ✓ You may consider a clause to withhold part of the payment in the event of any dispute arising between both parties.

These elements ensure that you have a comprehensive understanding of the proposed work, associated costs, timelines, and the professional standards the company adheres to, helping you make an informed decision.

Clarify Warranty and Guarantees:

With all reputable businesses ensure there are warranties or guarantees for any products, materials used and the workmanship they may provide. This will protect you if something goes wrong after the work has finished, or any products purchased are in your possession. If a business offers a guarantee on any work or product they supply, details will be available in their profile on the **JustGoLocal** website.

Assess Communication and Responsiveness:

Good, polite, and timely communication is key to delivering a smooth project or managing the purchase of an item. Pay attention to how promptly and clearly the “Local Business Member” responds to your inquiries. This can be an indicator of how they will manage communication throughout a project or how they deal with a transaction.

Check Financial Stability and Business Status:

A financially stable tradesman is less likely to abandon a project midway. Assess their financial health to ensure they have the resources to complete your job. You can get details you require from the Government website link <https://www.gov.uk/get-information-about-a-company>.

Verify Health and Safety Practices:

Ensure the “Local Business Member” follows proper health and safety protocols when supplying goods or services. This not only protects the workers but also minimises the risk of accidents. Regardless of business always request if they have a “Health & Safety” policy and if it will affect your services or products being provided by them.

Businesses that conduct work on domestic properties must now by law, conduct a health and safety risk assessment before any work starts. Health and Safety checks require completion before starting any work as various insurance companies will invalidate the builder's liability insurance policy if a health and safety risk assessment has not taken place.

Confirm Dispute Resolution Process:

Ask about their process for handling disputes or issues that arise during and after the project. A clear and fair dispute resolution process indicates professionalism and a commitment to customer satisfaction.

Check Online Reviews and Ratings:

Look at online reviews on platforms like **JustGoLocal**, Trustpilot or ask in our local social media forums. These reviews can provide additional insights into the tradesman's reputation and reliability, helping you make an informed decision on how to proceed.

Cold Calling or Door to Door Selling: Never engage with or employ anyone who arrives at your door looking for work (cold calling).

Using a registered company:

Purchasing goods or services from a registered UK company offers great advantages and protections. Here are key reasons why it's beneficial:

- ✓ Registered companies are subject to UK consumer protection laws. If there are issues with the product or service, you have legal avenues for recourse, including dispute resolution and compensation claims.
- ✓ Registered companies must adhere to certain standards and regulations, ensuring a higher level of quality and safety for goods and services.
- ✓ A registered company who has been vetted and is recognised by regulatory authorities, adding a layer of trust, and reducing the risk of dealing with fraudulent or unreliable operations.
- ✓ Registered companies are required to provide contact information and have identifiable directors, making it easier to resolve any issues that may arise.
- ✓ Registered companies typically have clear refund and return policies. In the case of non-delivery or defective goods, you are more likely to get a refund or replacement.
- ✓ Registered companies are often more stable and dependable, reducing the risk of losing your money if the company fails to deliver on its promises.
- ✓ Registered companies charge VAT where applicable and provide VAT invoices, which can be necessary for businesses that need to reclaim VAT.
- ✓ These companies comply with local business regulations, providing assurance that they operate within the law, including adhering to health and safety standards.
- ✓ Purchasing from registered local companies supports local businesses, contributing to the economy and helping sustain jobs within the community.
- ✓ These companies contribute to the national and local economy by paying taxes, which fund public services and infrastructure.

In summary, buying from a registered UK company ensures consumer protection, reliability, financial security, legal compliance, and supports the local economy. These factors combine to offer a safer and more dependable

purchasing experience. You can find out if a business is registered by looking at their profile on the **JustGoLocal.co.uk** website.

Agree Invoice and Receipts:

Always request an invoice on completion of any works or items you have purchased. Here are reasons for making sure you do:

- ✓ A receipt or Invoice serves as proof that you have bought the item. This can be crucial in case of any disputes about whether a purchase was made.
- ✓ Products & services often come with a warranty, and a receipt is often required to claim repairs or replacements under this warranty.
- ✓ Most sales outlets require a receipt to process returns or exchanges. Having it allows you to return or exchange an item if it is faulty, doesn't fit, or you simply change your mind.
- ✓ Invoices & Receipts often include the date of purchase, which is necessary to determine if the return or exchange is within the store's policy period.
- ✓ Ensuring you get a receipt or invoice will help you with an audit trail if you need to dispute a payment with your bank.
- ✓ Receipts and Invoices are essential for asserting your rights as a consumer, such as in cases of incorrect billing or receiving faulty goods.

Lien Waiver: Request a lien waiver to ensure no claims can be made against your property for unpaid bills.

Final Payment: Agree when the final payment will be made especially useful if there is a high amount of snagging to conduct after the agreed completion date.

In summary, receipts and invoices are vital for validating purchases, managing finances, ensuring consumer protection, and fulfilling legal requirements.

Please take every effort to protect yourself!

In conclusion, while **JustGoLocal.co.uk** strives to provide comprehensive advice and resources to help you make informed decisions when engaging tradespeople or builders, it is your decision and responsibility.

JustGoLocal.co.uk are not accountable or accept any responsibility for the business you choose to engage with. Our goal is to empower you with the knowledge and tools necessary to ensure a successful and satisfactory experience. Use our guidelines as a foundation but remember to exercise your own due diligence in every aspect of your project.

