



Registered Charity No.1106768

ANNUAL REVIEW 2014 - 2015

THE BARRISTERS' BENEVOLENT ASSOCIATION
REPORT AND ACCOUNTS 2014-2015

Vision and Mission
Statement

We exist to support, help and comfort those members of the Bar in England and Wales and their families and dependants who are in need, in distress or in difficulties. During the recent past we have helped

barristers and their families in every circuit, often saving not only dignity but careers.

Our staff are experienced, kind and practical: our Association is a last safety net for those struck down,

their partners and children, where there is no income, no capital, no family back up.

Registered Charity No.
1106768

Company No. 5284271

Registered Office
14 Gray's Inn Square,
London WC1R 5JP

OFFICERS OF THE
ASSOCIATION

Chairman
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Mark Studer

Honorary Secretary
Miss Sara Hargreaves

Company Secretary
Mrs Janet South

The Secretary
Mrs Susan Eldridge

Assistant Secretary
Mrs Nicky Young

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Saville of Newdigate

The Hon Mrs Justice Andrews

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Master David Cook

Raymond Cox QC

Master Roger Eastman

Teertha Gupta QC

Graeme Halkerston

Susan Hewitt

His Honour Judge John
Hillen

The Hon Mrs Justice Laing

Alexander Learmonth

Angus McCullough QC

Daniel Stilitz QC

Christopher Stephenson

Jonathan Tod

Daniel Toledano QC

ADVISORS

Stockbrokers

Investec Wealth &
Investment Ltd.
No.30 Gresham Street
London EC2V 7QN

Solicitors

Withers LLP
16 Old Bailey,
London EC4M 7EG

Bankers

National Westminster
Bank plc,
PO Box 10720,
217 Strand,
London WC2R 1AL

Auditors

MHA MacIntyre Hudson
30 - 34 New Bridge Street,
London EC4V 6BJ

Insolvency Practitioners

Griffins LLP
Tavistock House South,
Tavistock Square,
London WC1H 9LG

IT Advice & Support

NECL Consulting Ltd
73 Watling Street,
London EC4M 9BJ

CIRCUIT REPRESENTATIVES

We are extremely grateful to everyone who contributes their time and energy to support us. In addition to the Officers and Committee listed on the inside cover, we have a strong team of Circuit Representatives. These Representatives are our prime link with the profession outside London and they play an important role in promoting awareness of or availability to help and in encouraging fundraising.

The Midland Circuit

Leader: Richard Atkins QC

The Northern Circuit

Leader: Andrew O'Byrne QC

The North Eastern Circuit

Leader: John Elvidge QC

The South Eastern Circuit

Leader: Max Hill QC

The Wales and Chester Circuit

Leader: Paul Lewis QC

The Western Circuit

Leader: Andrew Langdon QC

Chairman's Statement

HELP US, HELP OTHERS

Terence Mowschenson QC
Chairman

Another year's work has seen us able to offer significant help to some members of the Bar and their dependants at their time of need. Very rarely can the problem be laid at the individual's own door: misfortune born of accidents and illness can happen to any of us. But, in common with most of the charitable sector, we are having to meet our beneficiaries' needs in the face of declining income.

There was a welcome increase in donations although a decrease in loans repaid, but low interest rates are a continuing blow. We continue our strict policy of securing all loans wherever possible and to review this annually in case a beneficiary's circumstances have changed. We believe this to be in everyone's best interest.

Surprisingly, perhaps, we received fewer applications for help than in the previous year, although we had anticipated a rise. Could this be that some people are giving up the struggle and finding employment away from the Bar? During 2015 we received 21 new applications (13 fewer than the previous year) from beneficiaries of whom we helped 15. Reasons for not being able to assist included applicants not having completed pupillage, never having worked as a barrister and having sufficient funds to cope at present. In the latter case people are encouraged to approach us again should circumstances change. We also continued to help another 20 beneficiaries (one fewer than the previous year) and received 87 reports.

We could not function without our volunteers, especially those who serve on our Board, attending monthly meetings and Sub-Committee meetings to meet potential beneficiaries and discuss their needs, and the Circuit Representatives who help where potential beneficiaries cannot travel to London. We are told too that the friendly and helpful phone or email contact by our very small team of paid staff is much appreciated. I would like to offer my sincere thanks to all for their help in these and other ways. We are also indebted to our donors – individuals, chambers, trusts and other organisations. Donations come by way of regular donations, donors taking part in sponsored events and in other imaginative ways. All are invaluable and essential.

A reminder that we would ask you please to include the BBA in your will once family needs have been secured. Such gifts mean we are able to continue to help those in need and mean that should the unthinkable ever happen to you or your family we will still be around to help.



A handwritten signature in black ink that reads "Terence Mowschenson". The signature is fluid and cursive, written on a light-colored background.



Where an IVA or bankruptcy is the only answer then we can smooth the way with professional advice as well as practical and moral support.

The terminally ill have been enabled to spend their last days at home, their carers supported and occasionally given a last short break away for a family to make the most of their time together.

We help to fund *specialist nursing, equipment, heating and food allowances, therapy which falls outside*

the NHS, some drugs or other medically approved necessities. Extras which can make an important difference to someone's life include *specialist computer equipment, telephones, televisions, special chairs, wheelchair access, baths...* Financial support can include *regular grants to top up pensions, and single families can get help with school uniforms, new clothes, a bus pass or a birthday treat.* Children are given a birthday and Christmas gift but the BBA does not normally

contribute to school fees. Each case is considered individually and on its own merits: the range of our assistance is limited only by the needs of our beneficiaries and our ability to pay.

If you are unfortunate enough to experience bad luck we will be here to help, whether you have supported us or not.

We hope you will bear us in mind, and help if you can.



THE BBA GIVES ASSISTANCE TO PAST AND PRESENT PRACTISING MEMBERS OF THE BAR (INCLUDING JUDICIARY) AND THEIR DEPENDANTS.

The staff cannot offer specific advice but can point people towards those who can. Many beneficiaries see them as a life-line and are regularly in touch on the phone, or calling in for a chat. No matter who they are and whatever their circumstances there is always a welcome for them.

The association has a code of complete confidentiality. In the examples quoted here the writers have volunteered to allow us to make known the help we have been able to give.

I was called to the Bar in 1996 and had become a busy 'criminal hack' in the courts on the Eastern Circuit. During 2010, my health began to deteriorate with the gradual onset of a number of symptoms including widespread pain in my joints and muscles, weakness and an increased level of fatigue. Following a series of tests, I was diagnosed with chronic fibromyalgia in November 2010, a condition that I had not heard of before. I was told that it was incurable and that treatment would attempt to manage the severity of the symptoms. I was advised to stop working whilst I take a course of strong drugs aimed at arresting the decline in my health. On leaving the hospital, I telephoned my clerk and asked her to reallocate my cases and to 'take me out of the diary' for three months whilst I was on the course of drugs. At that point, I believed that I would be able to reduce or even reverse the symptoms and get back to work. With a wife, three young children, a house and the usual pile of household bills to pay, I could not afford to be ill.

During the following year, the condition worsened and a return to full time work would not prove possible. In consequence, we were heading into a financial crisis and were feeling desperate and frightened. We contacted Susan and Nicky at the BBA to see whether they could help in any way and from that moment, we were treated with compassion and care. I was invited to a meeting with a panel of fellow barristers at the BBA's office in Gray's Inn where financial assistance and advice were given in order to stabilise our situation and to provide help going forward.

Since that time and despite the longevity of my illness, the BBA have continued to provide support and financial assistance by way of a secured loan. In addition, they have given us money to manage at Christmas and our children have received money for savings.

At times, I have managed to get back to work on a part time

basis but I have not been able to sustain this due to the constant flaring of symptoms. Fibromyalgia remains incurable but I hold onto hope that a breakthrough will be discovered.

We will be forever thankful to those who have looked after us at the BBA, who give up their own time to consider the misfortune of others and then seek to provide whatever help they can. We are also deeply grateful to all those people that have contributed time, effort and money to the BBA, your actions keep this essential organisation going and deliver immeasurable relief to those in need.

David, East Anglia

A Harsh Verdict!

Having suffered with left leg problems and a “dropped foot for some time, I had a new knee put in, and was the recipient of a generous grant from the BBA for some physio. That went well, but the knee didn’t recover, and mobility got worse. So at that point, the medics do some pretty intensive tests, and then tell you that you have Motor Neuron Disease with a prognosis of 2/3 years left.

We can be thought of as a selfish, competitive, and insular profession. But I find it to be not true. The overwhelming kindness of colleagues, from all chambers, together with the Court staff, solicitors, and even, dare I say it, the Judiciary has made the last year of my practice wholly memorable. One must couple with that the support of the BBA, who have helped me



put in a downstairs wet-room, and further offered help to landscape the garden so that I can get my mobility scooter around and about. But what of that scooter? The amazing generosity of chambers and colleagues in buying me one when they found out that I was trying to buy a second-hand one on e-bay was proof indeed, if it was needed, that we are a caring and generous profession.

To top all of that, my wonderful Clerk, Natalie, ran the Manchester Marathon on behalf the MND Association, and raised, again through the generosity of family, friends and colleagues, over £3500.

So yes, it is a harsh verdict, and a rather severe sentence, but many friends, including the BBA have done their best to mitigate the problem. Finally, having only recently become disabled, I have an immense respect for disabled people. I encourage you all to give them what support you can, whosoever they might be.

Martyn Kelly

4 years ago I had a breakdown. If it hadn't been for the BBA my career at the Bar would have come to an end.

I was very depressed, suicidal and suffering from PTSD. As a result of the severity of my symptoms I found it very difficult to obtain support from my family, who were in any event too far away to be able to directly assist. Working became near to impossible. I felt I was coping with my illness almost wholly on my own.

A colleague in Chambers told me about the BBA and suggested that I make an application. I was wholly unsure of how much support anyone else would give me, but despite my scepticism I made the application. The BBA were kind, considerate and understanding. Susan and Nicky spoke to me and helped me to understand what assistance might be given. The Committee considered my position and questioned me about my circumstances with respect and genuine interest. They realised, more than I did, the help that I needed.

The BBA very kindly gave me a grant so that I could be supported, did not have to move home, and had the time and space to get back on my feet. They gave me a loan to ensure that my financial obligations were met and I didn't have to worry about that. They were the best friend in the worst of circumstances and helped me to get my life back.

4 years later I have my career and I am thriving. I am now Chairman of the Young Bar and able to assist other young barristers. I would not be here had it not been for the assistance and support that the BBA gave me.

L, London

Directors' Report 2014

THE BOARD OF DIRECTORS HAS PLEASURE IN PRESENTING ITS REPORT AND THE SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2014.

The financial statements have been prepared in accordance with the accounting policies set out therein and comply with current statutory requirements, the Memorandum and Articles of Association, and the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP 2005)

CONSTITUTION

The Barristers' Benevolent Association was originally founded on 10th January 1873. It is now a charitable company limited by guarantee which was incorporated in England and Wales on 11th November 2004, number 5284271. The company gained charitable status on 15th November 2004, registration number 1106768. The company was established under a Memorandum of Association which sets out the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to pay an amount not exceeding £1.

OBJECTIVES

The objects of the Association are to provide financial and other assistance and support to needy and deserving members of the English Bar who are or have been in practice in England and Wales, their spouses, former spouses and dependants. Assistance is given without geographical restriction or any need to pay fees.

POLICY

To achieve these objects the Committee has followed the following policies:

- a. to encourage members of the Bar and the judiciary to contribute by way of donations and gift aid, and
- b. to create and maintain an adequate capital base generating investment income to augment the gifted income of the Association.

MANAGEMENT

The Charity is governed by a Board whose members are the Trustees for the purposes of charity law and the Directors for the purpose of company law. Those who served during the year and up to the date of this report are set out on page two.

RISK MANAGEMENT

The major risks to which the charity is exposed are identified annually and reported on. Systems to mitigate such risks have been and will be established.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

The Charity seeks to reach every practising barrister every year to ensure they are aware of the potential assistance available from the Association and to seek their financial support. This is primarily achieved through e-book circulation via our website. We also attend relevant conferences and seek publicity in professional magazines. Our web site includes information for both donors and potential beneficiaries and has a downloadable application form. We also have a small team of volunteer Circuit Representatives who are able to make visits locally and publicise our work.

Help is tailored to each individual case. Wherever possible we seek to enable the beneficiary to solve their problem and continue in or return to a position where he or she can earn a living but where this is impossible, or not to be recommended, we can offer secured or unsecured loans or make grants. Sometimes help is needed urgently to tide people through an emergency, other times the need is

longer-term. Assistance is given without geographical restriction or any need to pay fees *and with due regard to public benefit guidance published by the Charity Commission.*

Grants range from small amounts of cash, regular food vouchers, payment of specific bills such as TV licences, car tax, telephone bills or the purchase of equipment or medicine not available from the NHS. We do not undertake to pay school fees for children other than the occasional cases where the student is coming up to an important examination or there is some other compelling circumstance.

Our aim is to enable the beneficiary to resume control of his or her own life but we set no limit on the duration of our support. Nevertheless we are also committed to looking after those who cannot achieve that.

ACHIEVEMENTS AND PERFORMANCE

In 2015 there were 21 new cases, a surprising drop of 13 on the previous year. Of these we were able to help 15 and six were not accepted. Seven sub-committees were held (three more than last year). The refusals were for applications which fell outside our immediate remit including a request for help with pupillage, not having completed pupillage, not having worked as a barrister and having sufficient funds to cope at present. Where we refuse support because we considered the application was made too soon we encourage the applicant to reapply should their situation worsen. In addition to the new cases, there were also 20 renewals (one fewer than the previous year) and 87 reports from previous years: this was almost double the previous number.

In these cases the most common reason for refusing help was because the applicant did not meet our criteria. As mentioned above, and not referring specifically to the 2014 or 2015 cases, the most common reason for refusing help at any time (although leaving the door open for subsequent applications) is possession of

adequate personal equity reserves which should be used first – thus not meeting the criterion “needy”. In very rare cases someone could be considered needy but not “deserving” having been culpable in bringing about their own problems. Initial enquiries – by phone, email, fax or personally – are handled immediately and the aim is to have the form completed and processed in time for the next monthly Board Meeting although this does not rule out more immediate help if this is essential. Every case is reviewed annually on the anniversary of its initial presentation to the Committee and renewals of support have to be accompanied by another completed application form. Outstanding loans are reviewed annually and usually at the February meeting.

SECURED LOANS

Where the Directors authorise loans these are wherever possible secured on the applicants’ available equity and this applies in the majority of cases. This has been encouraged by the steadily worsening economic background so that an increasing proportion of help is now by secured loan rather than as a grant. A thorough review of all outstanding unsecured loans has been carried out. Where the debt is many years old and, despite attempts to contact the debtor there has been no significant repayment, the debt has been written out of our accounts. This does not mean that attempts to secure repayment have been abandoned and every effort will continue to be made to recover these debts.

PLANS FOR THE FUTURE

The Directors will continue to seek out opportunities to publicise the work of the Charity and to seek financial support from those in a position to help.

The Directors will continue to monitor response times for receiving and processing applications, the prompt and accurate payment of all benefits and the proper acknowledgement of contributions.

Chambers of
Philip Havers QC


ONE CROWN OFFICE ROW

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is proud to support
The Barristers' Benevolent Association

1

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Beginning,

middle,

and end



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THE HONOURABLE SOCIETY OF THE
MIDDLE TEMPLE

Michael Furness QC Head of Chambers	QC 2000	Call 1982
Jonathan Settler QC Deputy Head of Chambers	QC 2003	Call 1985
Michael Barnes QC	QC 1981	Call 1965
John Martin QC	QC 1991	Call 1972
Lawrence Cohen QC	QC 1974	Call 1993
Ian Croxford QC	QC 1993	Call 1976
Robert Ham QC	QC 1994	Call 1973
John Furber QC	QC 1995	Call 1973
Terence Mowschenson QC	QC 1995	Call 1977
David Phillips QC	QC 1997	Call 1976
Brian Green QC	QC 1997	Call 1980
John Wardell QC	QC 2002	Call 1979
Alan Gourgey QC	QC 2003	Call 1984
Gilead Cooper QC	QC 2006	Call 1983
Michael Tennet QC	QC 2006	Call 1985
Thomas Lowe QC	QC 2008	Call 1985
James Ayliffe QC	QC 2008	Call 1987
Lexa Hilliard QC	QC 2009	Call 1987
Joanna Smith QC	QC 2009	Call 1990
Paul Newman QC	QC 2009	Call 1991
Joanne Wicks QC	QC 2010	Call 1990
Martin Hutchings QC	QC 2011	Call 1986
Jonathan Evans QC	QC 2014	Call 1994
Rupert Reed QC	QC 2014	Call 1996
Fenner Moeran QC	QC 2014	Call 1996
Marcia Sherkerdeman QC	QC 2015	Call 1987
Clare Stanley QC	QC 2015	Call 1994
Tim Penny QC	QC 2016	Call 1998
Jonathan Davey QC	QC 2016	Call 2003
Jonathan Hilliard QC	QC 2016	Call 2003

Jules Sher QC Door Tenant Full-time Arbitrator	QC 1981	Call 1968
Stephen Davies QC Door Tenant	QC 2000	Call 1983
Caroline Furze Door Tenant		Call 1992

John Child	Call 1966
Thomas Seymour	Call 1975
Mark Studer	Call 1976
Gabriel Hughes	Call 1978
Judith Bryant	Call 1987
Gabriel Fadipe	Call 1991
Max Mallin	Call 1993
Graeme Halkerston	Call 1994
Emily Campbell	Call 1995
Julian Greenhill	Call 1997
Andrew Child	Call 1997
Tiffany Scott	Call 1998
Iain Pester	Call 1999
Nikki Singla	Call 2000
Edward Sawyer	Call 2001
Harris Bor Sol 2002	Call 2006
Andrew Mold	Call 2003
Thomas Robinson	Call 2003
Emily McKechnie	Call 2005
Charlotte Black	Call 2006
Sebastian Allen	Call 2006
James Walmsley	Call 2007
Benjamin Faulkner	Call 2008
James McCreath	Call 2009
Emer Murphy	Call 2009
Tom Roscoe	Call 2010
Jonathan Chew	Call 2010
Bobby Friedman	Call 2011
Simon Atkinson	Call 2011
Jack Watson	Call 2012
Michael Ashdown	Call 2013
James Goodwin	Call 2013
Elizabeth Houghton	Call 2014
Tim Matthewson	Call 2014
Jamie Holmes	Call 2014

**8 New Square,
Lincoln's Inn,
London
WC2A 3QP**

**Wilberforce Chambers, are proud to be supporting
The Barristers' Benevolent Association**

John Treacy
Executive Director
Nicholas Luckman
Practice Director
Mark Rushton
Head Clerk

NECL is proud to support The Barristers Benevolent Association

"It has been our greatest pleasure to advise and assist the BBA with their IT systems over the past few years.

Through our human approach, we provide a one to one service tailored to your needs. Whether you're retired, working from home, or are part of an organisation, we can help you get the most from your computers.

To discuss your needs without obligation please call me on 07967 201492."



*Neil Enskat,
Managing Director*


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Association

BBA

 **9 GOUGH SQUARE**

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9 Gough Square, London, EC4A 3DG

 **1 Garden Court**
FAMILY LAW CHAMBERS

1 Garden Court is proud to be supporting the
Barristers Benevolent Association

With expert Barristers in all areas of Family Law,
1 Garden Court is one of the foremost family law
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We have a leading reputation, both nationally and
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and advice in the following areas:

- Child Law
- Family Finance
- Child Abduction
- International and Private Child Law
- Court of Protection cases

We pride ourselves on the provision of a first rate service
from our most senior member of chambers through to
our clerks.

Head of Chambers Janet Bazley QC Charles Geekie QC	Address 1 Garden Court, Temple London, EC4Y 9BJ	Tel Email Website	020 7797 7900 clerks@1gc.com www.1gc.com
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ADVERTS FOR CHAMBERS AND INNS

The members of The Barristers' Benevolent Association committee invite you to advertise in the Annual Review in return for a suggested minimum donation of £250. Last year advertising raised £1,750 and we thank all those who contributed.

If you would like to advertise, please contact the secretaries:-

Telephone

020 7242 4761

020 7242 4764

Email

nicky@the-bba.com

susan@the-bba.com

Pegasus

The Inner Temple Member's Bar is a wonderful space with a beautiful south facing terrace.

Available to hire for breakfast, evening and weekend events, it is the perfect intimate spot for a christening or a smaller private party.



020 7797 8234 | pbar@innertemple.org.uk

Create a future for your brand whilst supporting the BBA.

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otmcreate.com

2015

SUMMARISED FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)
FOR THE YEAR ENDED 31 DECEMBER 2015

	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Income from:			
Donations and legacies	447,726	447,726	307,172
Trading activities	1,764	1,764	6,152
Investments	357,402	357,402	269,913
Other income	6,658	6,658	6,911
<u>Total income</u>	<u>813,550</u>	<u>813,550</u>	<u>590,148</u>
Expenditure on:			
Raising funds	35,500	35,500	28,498
Charitable activities	442,988	442,988	397,937
<u>Total expenditure</u>	<u>478,488</u>	<u>478,488</u>	<u>426,435</u>
Net income before investment gains	335,062	335,062	163,713
Net gains on investments	116,146	116,146	231,811
<u>Net income</u>	<u>451,208</u>	<u>451,208</u>	<u>395,524</u>
Net movement in funds	451,208	451,208	395,524
Reconciliation of funds:			
<u>Total funds at 1 January 2015</u>	<u>10,374,692</u>	<u>10,374,692</u>	<u>9,979,168</u>
<u>Total funds at 31 December 2015</u>	<u>10,825,900</u>	<u>10,825,900</u>	<u>10,374,692</u>

All income and expenditure derive from continuing operations.

The Statement of Financial Activities includes all gains and losses recognised during the year.

Balance Sheet as at 31 December 2015

	2015	As restated 2014
	£	£
Fixed assets		
Tangible assets	248,519	266,295
Investments	5,894,048	4,963,972
	<u>6,142,567</u>	<u>5,230,267</u>
Current assets		
Programme related Investments		
Concessionary loans	4,092,448	4,105,991
Debtors	236,599	49,924
Cash at bank and in hand	364,966	1,001,350
	<u>4,694,013</u>	<u>5,157,265</u>
Creditors: amounts falling due within one year	<u>(10,680)</u>	<u>(12,840)</u>
Net current assets	<u>4,683,333</u>	<u>5,144,425</u>
Net assets	<u>10,825,900</u>	<u>10,374,692</u>
Charity Funds		
Unrestricted funds	10,825,900	10,374,692
Total funds	<u>10,825,900</u>	<u>10,374,692</u>

The full statutory accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The statutory financial statements were approved and authorised for issue by the Committee Members on 21st September 2016 and signed on their behalf, by:

Terence Mowschenson QC
Chairman

Mark Studer
Honorary Treasurer

The Barristers Benevolent Association
SUMMARISED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2015

**Independent Auditors' Statement to the Committee Members of
The Barristers Benevolent Association**

We have examined the summarised accounts, which comprise the statement of financial activities and balance sheet.

Respective responsibilities of Committee Members and Auditors

The committee members are responsible for preparing the summarised financial statements in accordance with applicable United Kingdom law and the recommendations of the Accounting and Reporting by Charities : Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

Our responsibility is to report to you our opinion on the consistency of the summarised financial statements with the full annual financial statements and the Committee Annual Report.

We also read other information contained in the summarised annual report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

Basis of opinion

We have carried out the procedures we considered necessary to ascertain whether the summarised accounts are consistent with the full annual financial statements from which they have been prepared.

Opinion

In our opinion the summarised accounts are consistent with the full audited Annual Report and Financial Statements of the Barristers Benevolent Association for the year ended 31 December 2015.

MHA MacIntyre Hudson
Chartered Accountants
& Statutory Auditor
London EC4V 6BJ

TRUSTEES' STATEMENT

These summarised accounts have been extracted from the full annual financial statements (prepared in accordance with the Companies Act 2006), which were approved by the Committee Members on 21 September 2016. The full annual financial statements have been audited and the auditors' opinion was unqualified. The full annual report and financial statements have been submitted to the Charity Commission and Registrar of Companies. These summarised accounts may not contain sufficient information to allow for a full understanding of the financial affairs of the Charity. For further information the full financial statements, the auditors report on those financial statements and the Trustees' annual report should be consulted. Copies of these may be obtained from the Secretary.

Mark Studer *Committee Member*
26 September 2016

The Appeal

THE BBA RELIES ON GENEROUS VOLUNTARY DONATIONS FROM INDIVIDUAL MEMBERS, CHAMBERS AND OTHERS ASSOCIATED WITH THE PROFESSION. THERE ARE MANY WAYS IN WHICH YOU CAN HELP:

SUPPORT AND RUN EVENTS

We have guaranteed places for the London 10k Run on Sunday 10th July 2016. We can also arrange for you to join challenge events - trekking on foot, bicycling or on a horse - in China, Peru, Uganda, Jordan or other unusual places.

Support the fundraising events held locally and nationally and encourage people taking part in sponsored events to 'do it' for the BBA.

On 12th July 2015 Daniel Toledano QC completed the 10k run in 53 minutes and 39 seconds raising £3,175 plus gift aid.



GIFT AID

All donations to charity by UK taxpayers can be treated as Gift Aid and BBA can reclaim 25p tax paid on every £1.00 you donate. Higher rate tax relief is available to donors.



BEQUESTS AND LEGACIES

Making a bequest is a convenient way of supporting us after your death and such gifts form an important part of our income - meaning that your generosity and caring continues well into the future.



LISTED SHARES

Tax relief is now available for companies and individuals on the gift of listed shares to a charity. This new tax relief is in addition to the existing relief for gifts of shares, securities and other assets to charity when calculating capital gains.



JUSTGIVING.COM

Visit our page on justgiving.com and use it to support your own efforts on our behalf.

DONATE NOW WITH
JustGiving™

Thank you

People are generous in all sorts of ways, and whatever the size of the donation, or however it was raised, we are always equally grateful.

Once again we have received donations from the four Inns, The Band Trust and the Annual Legal

Charities Garden Party. People have also given us their fees for speaking at dinners, royalties on publications and proceeds from the sale of wigs and gowns. Money is raised by the 10k London runners and the Bar Golf Club.



How you can help

Can you guarantee that neither you nor a fellow colleague will ever need our help?

Applications are on the increase and the demands on our funds are ever increasing. Only the profession can help its own charity. Please give as generously as you can.

A standing order is the best way of helping the BBA to meet the needs of those we support. Please complete the Banker's Order form over leaf and mail it to the address below.

We also welcome Charity Aid Foundation Vouchers and cheques.

Alternatively please send us a cheque, payable to the Barristers' Benevolent Association, confirming that you are a UK taxpayer, so that it is tax-efficient for both you and BBA under the Gift Aid Scheme.

Thank you

The Barristers' Benevolent Association,
14 Gray's Inn Square,
London WC1R 5JP

Registered Charity No. 1106768

THIS FORM SHOULD BE RETURNED INTACT AFTER
COMPLETION TO THE BBA AT
14 GRAY'S INN SQUARE, LONDON WC1R 5JP

Title: Initial(s): Surname:

Address:

Post Code:

*Please treat the following donation/all donations I have made since 6th April 2000 and/all donations I make from the date of this declaration, unless I notify you otherwise, as Gift Aid Donations. I confirm that I pay UK tax. *(Delete if appropriate)

To the Manager: Bank plc

Address:

Post Code:

Please pay to The Barristers' Benevolent Association at National Westminster Bank plc (Sort Code 60-80-08), Law Courts, Temple Bar Legal Centre (A/c No. 15565173)

an immediate sum of £

followed by the sum of £

on the 1st day of _____ in 201
and thereafter annually until I notify you otherwise.

Please debit my account No.

Sort Code:

Signature

Date:

Office use:

No.

Bank use:

Please specify office use number when making payment

RUN FOR US AND HELP A FELLOW BARRISTER IN NEED

THE BRITISH 10K LONDON RUN
Sunday 9th July 2017, 9:35am



The BBA relies heavily on donations and support of its members. By taking part in the British 10k London Run you could help make a difference.

The British 10k is run right through the heart of central London, on roads closed to traffic, passing many of the capital's truly world class landmarks.

To find out about how you could help please contact:

Mrs Susan Eldridge Tel: 020 7242 4761 Email: susan@the-bba.com

THANK YOU



CAN YOU AFFORD TO GIVE ONE HOUR OF YOUR TIME TO HELP A FRIEND OR COLLEAGUE?

We believe that almost every member of the practising Bar can afford to donate at least a sum equivalent to one hour of their charging rate without feeling a real difference.

**ONE HOUR IS NOT TOO LITTLE
but please give more if you can afford it**

Donate on the phone using your credit or debit card, send us a cheque or you may donate through www.justgiving.com

The Barristers' Benevolent Association,
14 Gray's Inn Square, London WC1R 5JP

Tel: 020 7242 4761 Fax: 020 7831 5366
e-mail: susan@the-bba.com www.the-bba.com
Registered Charity No. 1106768

