



Registered Charity No.1106768



ANNUAL REVIEW 2019

THE BARRISTERS' BENEVOLENT ASSOCIATION
REPORT AND ACCOUNTS 2019

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
Terence Mowschenson, QC

Honorary Treasurers
David Phillips, QC
Raymond Cox QC

Honorary Secretary
Sara Hargreaves

Company Secretary
Janet South

Chief Executive
Nicky Young

Deputy Chief Executive
Annette Bennett

TRUSTEES OF THE
ASSOCIATION

The Rt.Hon. The Lord
Saville of Newdigate

Shabeena Azhar

Raymond Cox QC

Master Roger Eastman

Teertha Gupta QC

Graeme Halkerston

His Honour Judge John
Hillen

Alexander Learmonth

Angus McCullough 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
6th Floor,
2 London Wall Place,
London EC2Y 5AU

Insolvency Practitioners

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

IT Advice & Support

NECL Consulting Ltd
3 Kendrick place,
London W1U 6HD

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: Michael Duck QC

The Northern Circuit

Leader: Lisa Roberts QC

The North Eastern Circuit

Leader: Richard Wright QC

The South Eastern Circuit

Leader: Mark Fenhalls QC

The Wales and Chester Circuit

Leader: David Elias QC

The Western Circuit

Leader: Kate Brunner QC

Terence Mowschenson QC
Chairman

CHAIRMAN'S STATEMENT

During the past year we received slightly fewer requests for assistance. The numbers of applications were not substantially out of line with the numbers received in previous years. There does not appear to be any significant underlying trend. We received 18 new applications, a decrease of 6 on the previous year and of these we were able to help 14. We held three sub-committee meetings. As well as these new cases, there were 22 renewals, which was the same as last year.

Our income from donations is generally in a modest decline and we are trying to address this issue. Administrative expenditure is well controlled but continued fluctuations in the investment market continue to affect the value of our reserves and income.

We maintain our strict policy of securing all loans wherever possible and monitor these at least at each annual review in case the beneficiary's circumstances have changed. We are anxious to help but our resources are limited and where equity exists, we believe securing our loans is in everyone's best interests as the policy assists in ensuring that we have funds for beneficiaries in the future.

None of this could be achieved without the continued loyal and indispensable support of many volunteers, in particular those who serve on our Board and the Circuit Representatives who visit applicants and beneficiaries who are unable to travel to London. Also invaluable are the supporters who make regular donations or who undertake various fundraising activities for us – running marathons, playing golf and the like – to whom we are equally grateful. We have a very small team of paid staff whose friendly and helpful contact on the phone or through e-mail is much appreciated by those who are touch with us.

As I mentioned earlier, addressing the need to maintain our donated income is important and one way is to encourage everyone to include us in their Will once family needs have been secured. Your gift will mean someone less fortunate than you can be assisted at a time of need.

.....

Terence Mowschenson QC



Grant

Loan

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.



AN HOUR FOR OTHERS

I can relate totally to a previous case study where the writer said she had to draw on all her reserves of reason to do whatever she could as a mother to soldier on and provide a stable home for her children. I too am testament to the fact that despair can creep up on you so slowly and insidiously that I too desperately longed for a way out. My 2 little boys were (and still are) the only thing that keep me going day to day. My mental health issues will never go away – it took me over 20 years to accept this. I was caught in a vicious circle of trying to get out to work but not being able to afford childcare. I had mismanaged money in the past and made a total mess of a house purchase which I was trying to use as an investment. The type of work I was doing was barely minimum wage. Thankfully I have found a more lucrative field now but not a day goes by when I don't think it could all be taken away and I thank God for every single instruction I get. I reached out to the BBA for the first time in my life and they were kind enough to loan me the money to pay my childcare fees which in turn enabled me to go out to work. I owe them a huge debt and am in tears writing this knowing that there are compassionate and good people such as Nicky and Annette and all those who divert these precious resources to colleagues that few people understand why Barristers would even need it in the first place. I am now in a position where I can help other vulnerable people who are struggling, and I gift at every opportunity as my way of saying thank you to the universe for holding my hand when I was drowning.

Anonymous. Mother and Barrister, 20 years call.



case studies

Out of the blue 2 years ago, I was diagnosed with heart failure. It came as a huge shock and shook me and my family to the core. I was informed that I would need emergency open heart surgery, without it I had only 3 days to live.

Naturally, I chose the surgery route! The operation was a partial success. I woke up in intensive care to be told that my heart would not beat on its own, thus I was connected to all sorts of kit to keep me going. After 12 days in intensive care, I had to have another operation. 3 weeks later I was finally discharged after nearly 2 months. 2 years on, I have had 2 more operations and am fighting hard to recover. Sadly, during the operation I suffered nerve damage which has had a huge impact on my breathing. Thus in my mid 40's, I had to come to the realisation that I was now partially disabled and would have a very tough time getting back to fitness.

As for my beloved career, I have not been able to work since all these events started. I was terrified about what I would do for money. A friend advised me to contact the BBA. They have been the one positive thing to come out of this nightmare. I rang them up and told them all about my situation. They were absolutely incredible. I was treated so very kindly and with real dignity despite the fact I was going to them cap in hand. I made a written application which involved giving the committee a picture of my life and finances.

The turnaround was so quick. Within weeks they were sending me money to survive and food vouchers every month. Without them, I would have really struggled. Knowing that I could rely on this bit of money, along with family help, kept me calm and able to start my recovery.

I cannot thank the amazing people at the BBA enough. I also thank every person that donates money to the BBA. You are helping people in desperate circumstances. I don't know what I would have done without you all.

Anonymous



Several years ago, I had to abandon a successful career at the Bar when I became seriously ill and unable to work. Although my health has gradually improved over the years, I never recovered sufficiently to be able to return to practice at the Bar or to work full time. Eventually, I had to sell my house and downsize to a less expensive property. A year later I started working part-time in a non-legal role with a contract for just 180 hours per annum. The salary was just £150 per month, but it was a step in the right direction. From that starting point, I gradually increased my working hours to the point where I am now able to work sustainably three days a week, although still on a very low income.

Gradually, the resources that I have to meet my very modest monthly expenses dwindled to below zero and I had to resort to personal loans and credit cards to cover the deficit. Throughout 2019, I tried to secure better paid employment in the legal sector that would enable me to benefit from my legal qualifications and experience. I was unsuccessful. I formed the view that my legal qualifications and experience had become stale and unmarketable.

I felt that I might be able to improve my employment prospects if I obtained an updated qualification in a suitable area of legal practice. I found a course, but I didn't have enough money to pay for it. I was in a predicament. I was getting further and further into debt each month, but I couldn't afford the training that I needed to try to address this.

I was really hesitant about approaching the BBA for help. I would have preferred to have been able to stand on my own two feet and I feel quite embarrassed about the fact that I can't at the moment. The BBA committee offered me a secured loan that could be used to pay for the legal course and to clear debts direct, freeing up my income. This has all now been put in place and I can't tell you how relieved I am. I have now started my course and my monthly outgoings are drastically reduced (because I no longer have to service my personal debts). I can't thank the BBA enough for their help. They have been amazing.

Anonymous

ADVERTS FOR CHAMBERS & 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.

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

Telephone

020 7242 4761

020 7242 4764

Email

nicky@the-bba.com

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Birmingham B3 2DL
Tel: +44 (0)121 752 0800

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NECL is proud to support The Barristers' Benevolent Association

NECL

It has been a great pleasure to advise and assist the BBA with their IT systems over the past few years.

This year we have expanded our services to include creative marketing and started with the redevelopment of the BBA's website as well the running of a successful email marketing campaign to raise the awareness of the charity and help raise funds for specific events.

If you would like to discuss how we could help you or your organisation, please call me on 07967 201492.



*Neil Enskat,
Managing Director
www.necl-it.com*



9 GOUGH SQUARE

9 Gough Square is proud to support the Barristers' Benevolent Association

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(Legal 500, 2020)





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TO HELP YOUR
COLLEAGUES



TO HELP YOUR
COLLEAGUES



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Directors' Report 2019

THE BOARD OF DIRECTORS HAS PLEASURE IN PRESENTING ITS REPORT AND THE SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2019.

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 2015) (FRS 102).

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

2019 saw 18 new cases, a decrease of 6 on the previous year. Of these we were able to help 14 and 4 were not accepted. 3 sub-committee meetings were held. Those not helped fell outside of our immediate remit. 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 22 renewals, the same as in 2018 and 17 reports, 15 less than in 2018.

In these cases, the most common reason for refusing help was because the applicants did not meet our criteria. As mentioned above and not referring specifically to previous 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, letter or personally-are handled immediately and the aim is to have our application form completed and processed in time for the next available Committee 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 at the beginning of the year.

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.

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)
FOR THE YEAR ENDED 31 DECEMBER 2019

	Unrestricted funds 2019 £	Total funds 2019 £	Total funds 2018 £
Income from:			
Donations and legacies	290,753	290,753	304,268
Investments	271,764	271,764	247,691
Other income	7,020	7,020	6,900
<u>Total income</u>	<u>569,537</u>	<u>569,537</u>	<u>558,859</u>
Expenditure on:			
Raising funds	35,231	35,231	35,615
Charitable activities	392,614	392,614	578,776
<u>Total expenditure</u>	<u>427,845</u>	<u>427,845</u>	<u>614,391</u>
<u>Net gains on investments</u>	<u>849,739</u>	<u>849,739</u>	<u>(423,975)</u>
<u>Net movement in funds</u>	<u>991,431</u>	<u>991,431</u>	<u>(479,507)</u>
Reconciliation of funds:			
Total funds brought forward	11,098,951	11,098,951	11,578,458
Net movement in funds	991,431	991,431	(479,507)
<u>Total funds carried forward</u>	<u>12,090,382</u>	<u>12,090,382</u>	<u>11,098,951</u>

Balance Sheet as at 31 December 2019

	2019		2018	
	£	£	£	£
Fixed assets				
Tangible assets		235,098		231,654
Investments		7,251,194		6,269,823
		<u>7,486,292</u>		<u>6,501,477</u>
Current assets				
Programme related Investments				
Concessionary loans	3,913,589		3,799,767	
Debtors	121,442		47,711	
Cash at bank and in hand	583,885		776,709	
	<u>4,618,916</u>		<u>4,624,187</u>	
Creditors: amounts falling due within one year	<u>(14,826)</u>		<u>(26,713)</u>	
Net current assets		<u>4,604,090</u>		<u>4,597,474</u>
Total Net assets		<u>12,090,382</u>		<u>11,098,951</u>
Charity Funds				
Unrestricted funds		12,090,382		11,098,951
Total funds		<u>12,090,382</u>		<u>11,098,951</u>

The Charity's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The statutory financial statements were approved and authorised for issue by the Committee Members on 10th June 2020 and signed on their behalf, by:

Terence Mowschenson QC
Chairman

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 10th June 2020. 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 BBA office.

Terence Mowschenson QC *Committee Member*
10th June 2020

RUN FOR US AND HELP A FELLOW BARRISTER IN NEED

THE BRITISH 10K LONDON RUN

This event usually takes place on the
second Sunday of July at 9.30am.
Please check the website for full details.



The BBA relies on donations and support from barristers. By taking part in the British 10k London Run you could help make a difference. The run is through the heart of central London on roads closed to traffic and passing many of the capital's truly world class landmarks.

Register direct with virginsport online:-
uk.virginsport.com/event/asics-london.10k-2019

Alternatively, you could take part in our
DonateAnHour scheme

THANK YOU



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, DONATE OR RUN FOR US

You can support the BBA in a number of ways. We rely on donations from barristers for our funds.

We suggest that each barrister donates a sum equivalent to one hour of their charging rate annually or a standing order for a regular donation can be set up, see our Bankers Order Form. Don't forget to gift aid.

If you are feeling energetic why not consider participating in The British 10k London Run which takes place each July. Now organised by Virgin Sport, registration is direct via their website.



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.



Could you consider leaving at least 1% of your estate to The Barristers' Benevolent Association to help future beneficiaries?

1%

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.



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, Gray's Inn Benchers' Ladies' Association and The Chancery Bar Association

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.

FALCON CHAMBERS PRESENTED RAY COX QC, BBA TREASURER, AND NICKY YOUNG, BBA CHIEF EXECUTIVE, WITH A CHEQUE FOR £3,000 IN NOVEMBER 2019.

THIS IS A SHARE OF THE NET SURPLUS ANNUAL PROFIT GENERATED BY TICKET SALES FROM THE BLUNDELL LECTURES WHICH BEGAN IN 1976 AND COVER TOPICAL ISSUES IN PROPERTY LAW. THE LECTURES ENJOY A PRE-EMINENT REPUTATION IN THE PROPERTY WORLD. LECTURERS ARE DRAWN FROM ACROSS THE BAR, THE JUDICIARY, SOLICITORS' AND SURVEYORS' PRACTICES AND ACADEMIA. ANY NET SURPLUS ANNUAL PROFIT GENERATED BY TICKET SALES IS DISTRIBUTED BY WAY OF DONATIONS TO THE BENEVOLENT SOCIETIES OF THE LAW SOCIETY, ROYAL INSTITUTION OF CHARTERED SURVEYORS AND THE BAR - THE THREE PROFESSIONS THE LECTURES AIM TO EDUCATE, INFORM AND SERVE.

*Thank
You*

Each year we receive a number of anonymous donations plus regular donations from some whom we don't have email details for. If this is you, please supply us with your contact details so that we can acknowledge receipt and send you our thanks. Many thanks to everyone who has donated to us in the last year.

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 OR EMAIL DIRECT
TO annette@the-bba.com

Title: Initial(s): Surname:

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Post Code:

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on the 1st day of _____ in 202

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Sort Code:

Signature

Date:

Office use:

No.

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Please specify office use number when making payment



Established in 1873

THE BARRISTERS' BENEVOLENT ASSOCIATION

GIVE AN HOUR



Please donate at least a sum equivalent to one hour of your charging rate each year by going to www.justgiving.com/the-bba or CAF, set up a standing order, see Bankers Order Form in review, send in a cheque payable to The Barristers' Benevolent Association or deliver a donation to our office.

Remember to Gift Aid.

The Barristers' Benevolent Association,
14 Gray's Inn Square, London WC1R 5JP
Tel: 020 7242 4761 / 020 7242 4764
e-mail: nicky@the-bba.com / annette@the-bba.com
www.the-bba.com
Registered Charity No. 1106768

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

Tel: 020 7242 4761 e-mail: nicky@the-bba.com
www.the-bba.com

Registered Charity No. 1106768