

ANNUAL REVIEW 2020

THE BARRISTERS' BENEVOLENT ASSOCIATION REPORT AND ACCOUNTS 2020

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. 05284271

Registered Office 14 Gray's Inn Square, London WC1R 5JP OFFICERS OF THE ASSOCIATION

Chairman

Terence Mowschenson QC

Treasurers

David Phillips QC Raymond Cox QC

Secretary

Sara Hargreaves

Chief Executive Nicky Young

Deputy Chief Executive Annette Bennett TRUSTEES OF THE ASSOCIATION

The Rt.Hon. The Lord Saville of Newdigate

Shabeena Azhar

Master Roger Eastman

Teertha Gupta QC

Graeme Halkerston

His Honour Judge John

Hillen

Alexander Learmonth QC

Angus McCullough QC

Christopher Stephenson

Jonathan Tod

Daniel Toledano QC

ADVISORS

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Investment Ltd.
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London EC4M 7AN

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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:* Christine Agnew QC

The Wales and Chester Circuit Leader: David Elias OC

The Western Circuit Leader: Kate Brunner QC

Chairman's Statement HELP US, HELP OTHERS

Terence Mowschenson QC

Chairman

CHAIRMAN'S STATEMENT

The BBA rose to a major challenge posed by Covid 19 this year. In April 2020, in order to deal with the increased need amongst members of the Bar, some of whom found themselves completely out of work and ineligible for assistance from the government, the BBA together with the four Inns of Court launched the Covid 19 Appeal. The appeal raised over £1.2m, including £400,000 donated by the Inns. The BBA took responsibility for distributing the funds and dealing with those who applied. Speed was essential. Starting in May 2020, applicants applied online for grants. We held weekly committee meetings to deal with them, in accordance with guidance we developed. Grants were made each week. Grants were generally of a set amount per month, and made for up to 3 months at a time. Many applicants have renewed their grants regularly. In this way in 2020 we supported 157 individual applicants plus 94 of their dependents who included children. We will continue to make the support available throughout 2021, so long as there is a need and appeal funds allow. The BBA would like to thank the Four Inns, the sets of chambers which contributed, Bar professional societies, the Circuits, and individual donors for their support without which this level of assistance would not have been possible.

I would like to extend a special thank you to those members of the committee who attended weekly meetings to review applications and make sure that all the applications were swiftly dealt with.

During the past year we received slightly fewer requests for assistance unconnected to Covid 19 albeit the number of applications was not substantially out of line with the numbers received in previous years. We received 14 new applications, a decrease of 4 on the previous year and of these we were able to help 12. We held two sub-committee meetings. As well as these new cases, there were 20 renewals, two less than 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 review these annually in case a beneficiary's circumstances have changed. We are anxious to help as many beneficiaries as possible but our resources are limited and where equity exists, we believe securing our loans is in our beneficiaries' 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 in touch with us and I would like to express the thanks of the Committee to the BBA's Chief Executive Nicky Young, and our deputy Chief Executive Annette Bennett, who rose to the challenge of the Covid 19 Appeal and did a huge amount of additional work. I would also add my own thanks to those on the Committee who attended our monthly meetings in addition to the weekly Covid meetings to deal with applications unconnected to Covid 19 which we dealt with from our general funds.

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.

Finally, I would like to add a word of thanks to Janet South who retired as director of the BBA during 2020 after giving the BBA 17 years of wise advice and unstinting support. She left the BBA with much improved systems and procedures compared to those which she found when she joined us and the Committee wish her a long and enjoyable retirement.

Terence Mowschenson QC

Chairman

Beene hansdown

Grants and Loans
SECURED OR UNSECURED

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.

Case Studies

HELP IS APPRECIATED

I had Covid19 in March 2020 and was hospitalized in intensive Care for 8 days. I sustained scarring on my lungs. I lost 40% of my muscle, the nerves became detached from my remaining muscles resulting in constant extreme pain, Covid 19 damaged my kidneys resulting in kidney failure. The blood vessels in my eyes are bleeding causing problems with vision. There was a decline in my cognitive functions.

Being in ICU was very scary and lonely, surrounded by medical staff in PPE from head to toe but being in social isolation. The noise from the machines keeping patients alive, alarms beeping. The lights were on 24/7. I had no conversation for the duration of my stay in ICU. It was horrendous and very traumatising. In August I was re-admitted to hospital for 6 days due to a Post Covid illness. I have made numerous visits to the A & E Department due to falling over causing myself injuries.

The emotional and physical side of recovery is enormous. I had counselling for PTSD. Home visits for Physiotherapy 3 times a week for 6 weeks. I had to have Speech therapy to learn to breathe and speak at the same time. I will have Occupational Therapy to learn strategies for when I eventually return to work. I have treatment with the Respiratory unit of the Covid Clinic. I have been referred to the Pain Management Clinic and Falls Unit as I am very unsteady on my feet. Being informed I would need a kidney transplant and daily dialysis came as a huge shock and shook me and my family to the core. I receive counselling from the Renal Psychology Service. I can walk very short distances with assistance. I have difficulties with coordination. I am still undergoing tests to resolve a myriad of unexplained symptoms the result of Post Covid. I consider myself to be one of the lucky ones who have come through the darkest times with light at the end of the tunnel.

I am not the same person I was prior to getting Covid 19. I had to rebuild my life, by taking control of my emotions and trying my best not to allow the physical and psychological damage to defeat me. I say to myself every morning 'I am ready to live, tough times don't last, tough people last". Everyday day I do a little bit more than I did the day before. I focus on the positives and have learned to live with small Improvements. I did not know how I was going to survive financially. I reached out to the BBA who offered support and assistance, the BBA have been incredible and continue to be so.

Twelve months later I have not recovered sufficiently to be able to return to practice at the Bar. Knowing I have the support of the BBA has helped me immensely. I owe the BBA and the generosity of the good people who divert precious resources to helping colleagues an immeasurable emotional debt. I do not know what I would have done without the continued support of the BBA. I would not have been able to survive financially. I cannot thank the BBA enough. I also thank every person that donates funds to the BBA.

Anonymous. Barrister, 19 years call



I am a barrister of sixteen years call. I belong to a small provincial set of chambers and have remained loyal to it since I completed my pupillage there. My husband runs his own small business in the hospitality trade and we have four young children ranging from twelve to fifteen months. In February our baby daughter was diagnosed at our local hospital with a rare disorder for which she would have to attend Great Ormand Street hospital to be treated, as it requires such specialist work. Only a few weeks later and Covid-19 caused the lockdown and the effect on our family was immense. My husband was forced to close his business indefinitely and due to the court's closing I had no work at all. Two directions hearings were listed by phone but were completed in minutes and the small fees would not be paid for several weeks. Our bank was slow to assist us with the strain we were under and the fear of heading into debt was tremendous. Compounded to this was the fact that we were due to attend Great Ormond street for treatment but at a great financial burden. We are not local to London and train fares early in the morning are expensive. Due to the lockdown, we would have nowhere to stay in London and so we were looking at several trips to attend appointments and consequently multiple fares.

Nicky Young and her swift assistance and guidance could not have come at a more needed time. Within a few days of applying, she was in touch with me to confirm the outcome. A grant was offered which meant that we could cover our immediate overheads and also meet the costs of the hospital visits without having to delay them until a later date. The fact that we will not fall into debt means that hopefully we will survive financially until my husband can reopen his business and I can return to work. Two of our sons are classed as clinically vulnerable under these frightening times and so we have felt so cautious under the lockdown. The financial fear we have also lived with during these past two months has been beyond stressful and to know that the Association was willing to support us, both financially and emotionally was a wonderful feeling. My family and I cannot thank it enough for the relief it has given us so that we can come through this unprecedented time safe and secure. Our daughter's treatment can continue without delay and for that we shall be forever grateful.

Anonymous

The BBA were quite simply a saviour for me in a time of financial dire straits, and I will be eternally grateful to them for their support. Every avenue of financial assistance was closed to me and the BBA provided that relief when I needed it the most.

I was not eligible for the self-employed grant nor Universal Credit. This meant I had to borrow money and rely on credit cards in order to sustain myself. It was a period of great uncertainty and a slippery slope for me, and so the BBA's support came just in time. I shan't forget their generosity and hope that after I qualify, I too can be of assistance to them and others like me who will be facing similar adversities. Thank you BBA.

Anonymous

Case studies

In 2020 work dried up for a number of months due to Covid, and I was one of those who slipped through the cracks of the Government support scheme due to (inter alia) being a recent tenant. Cash flow was an issue anyway as it often is in early practice, and I was struggling with the financial pressures of parenthood.

The BBA were fantastic in getting back to me so quickly with some very generous financial support. It was exactly what I needed: it filled the cracks of the Government Covid scheme and took the financial pressure off for some precious months.

My way of giving back was to use my time to do as much pro bono work as possible until my practice got rolling again. I feel that I was able to make a real difference to others during this time just as the BBA were able to do for me. I am happy to say that my practice is now doing well but I remain ever grateful to the BBA for their support and pro bono is still an important part of my practice.

Anonymous

I approached the BBA shortly after I completed pupillage in September 2020. I practise family law and my work is predominantly publicly funded. Like many at that time, my practice and finances were hit hard by the pandemic and lockdowns. One month, my total income was just over £400 due to delays in legal aid payments. I was living month to month and did not know how I would to be able to meet my financial responsibilities. I felt like I had nowhere else to turn.

I then saw my Inn of Court, Middle Temple, advertising that the BBA were helping barristers struggling to make ends meet. I applied shortly thereafter. I was treated with absolute dignity and respect throughout and was never made to feel ashamed for asking for help. I had a decision in my application in a matter of days and the amount of support I received far exceeded what I had asked for. I was able to sleep sounder and focus on my work. I don't know what I would have done without the help of the BBA. I urge anyone able to do so to support them so that others who find themselves in times of hardship get the assistance they need.

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 annette@the-bba.com



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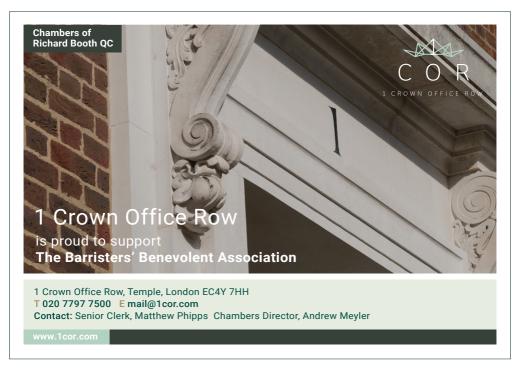


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(Legal 500, 2021)

















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Directors' Report 2020

THE BOARD OF DIRECTORS HAS PLEASURE IN PRESENTING ITS REPORT AND THE SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020.

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 05284271. 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
- 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 COVID19

The BBA launched a joint Appeal together with the Four Inns in April 2020 to support the increase in demand for assistance by members of the Bar whose practices were adversely affected by Covid-19.

The Trustees have received and continue to receive Covid applications for grants from the fund. The total donations received at the end of the year was £1,242,568 with total donations made to needy applicants of £846,810. 157 Beneficiaries were supported by the year end together with 94 of their dependents. Applications were typically renewed on three occasions during the course of the year. The BBA and the Four Inns are anticipating offering support and grants through 2021 and we will endeavour to support new and existing cases.

With the support of the Four Inns, donors,

sets of chambers, professional associations and circuits we are confident we can meet the demand to support those needy and deserving members of the Bar.

In 2020 there were 14 new cases unconnected to Covid, a decrease of 4 on the previous year. Of these we were able to help 12 and 2 could not be accepted. 2 sub-committee meetings were held. The refusals were based on applications which fell outside our immediate remit. Where we decline support because we consider 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, 2 less than

in 2019 and 21 reports, 4 more than in 2019. The most common reason for declining financial help at any time (although leaving the door open for subsequent applications) is possession of adequate personal resources which we consider should be used first, since one of our criteria for granting assistance is that the applicant should be "needy". In very rare cases someone may be considered needy but not 'deserving'.

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 urgently required.

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.

SUMMARISED FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account) FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted funds 2020	Total funds 2020	Total funds 2019
	£	£	£
Income from:			
Donations and legacies	1,546,437	1,546,437	290,753
Investments	290,367	290,367	271,764
Other income	6,636	6,636	7,020
Total income	1,843,440	1,843,440	569,537
Expenditure on:			
Raising funds	36,821	36,821	35,231
Charitable activities	1,254,149	1,254,149	392,614
Total expenditure	1,290,970	1,290,970	427,845
Net gains on investments	275,014	275,014	(849,739)
Net movement in funds	827,484	827,484	(991,431)
Reconciliation of funds:			
Total funds brought forward	12,090,382	12,090,382	11,098,951
Net movement in funds	827,484	827,484	(991,431)
Total funds carried forward	12,917,866	12,917,866	12,090,382

f	2020	f	2019 £
£	۵	۵	D
	226,298		235,098
	8,006,913		7,251,194
_	8,233,211		7,486,292
3,854,095		3,913,589	
132,210		121,442	
716,645		583,885	
4,702,950		4,618,916	
(18,295)		(14,826)	
	4,684,655		4,604,090
	12,917,866		12,090,382
_		-	
	12,917,866		12,090,382
	12,917,866		12,090,382
	132,210 716,645 4,702,950	£ £ 226,298 8,006,913 8,233,211 3,854,095 132,210 716,645 4,702,950 (18,295) 4,684,655 12,917,866	£ £ £ £ 226,298 8,006,913 8,233,211 3,854,095 132,210 716,645 716,645 4,702,950 4,618,916 (18,295) (14,826)

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 14th July 2021 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* 14th July 2021

Gift Aid your donations

If you already donate to the Barristers' Benevolent Association please check with us that your home address is held on file. Due to gift aid legislation we must hold a home address to claim gift aid on donations you have paid. Please complete the gift aid form in this Annual Review, also available on our website and email it to annette@the-bba.com or contact the BBA office direct to check whether we already have your home address. Thank you.

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.

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



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?



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.



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.

THANK YOU TO THE INNS, ORGANISATIONS AND INDIVIDUALS WHO DONATED SO PROMPTLY AND GENEROUSLY TO THE COVID19 EMERGENCY FUND IN 2020.



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

Bankers Order Form

Name and address in full:

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: Surname: Initial(s): Address: Post Code: *Please treat the following donations I have made in the past 4 years and/all donations I make from the date of this declaration, as Gift Aid donations, unless I notify you otherwise. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax in the current tax year than the amount of Gift Aid claimed on all my donations it is my responsibility to pay any difference. 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), 156 Fleet Street EC4A 2DX (A/c No. 15565173) an immediate sum of £ followed by the sum of £ in 202 on the 1st day of and thereafter annually/monthly (delete as appropriate) until I notify you otherwise. Please debit my account No. Sort Code: Signature Date: Office use: No. Bank use:

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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

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