



Registered Charity No.1106768



ANNUAL REVIEW 2022

THE BARRISTERS' BENEVOLENT ASSOCIATION
SUMMARY REPORT AND ACCOUNTS 2022

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 KC

Treasurers
David Phillips KC
Raymond Cox KC

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 KC

Graeme Halkerston

Jeffrey Israel

Alexander Learmonth KC

Angus McCullough KC

Christopher Stephenson

Jonathan Tod

Daniel Toledano KC

Helen Valley

ADVISORS

Investment Managers

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

Solicitors

Withers LLP
20 Old Bailey,
London EC4M 7AN

Bankers

National Westminster
Bank plc
23 Brunswick Place,
London, SO15 2AQ

Auditors

MHA
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 Midlands Circuit

Leader: Michelle Heeley KC

The Northern Circuit

Leader: Jaime Hamilton KC

The North Eastern Circuit

Leader: Jason Pitter KC

The South Eastern Circuit

Leader: Leon Kazakos KC

The Wales and Chester Circuit

Leader: Caroline Rees KC

The Western Circuit

Leader: Jo Martin KC

Chairman's Statement

HELP US, HELP OTHERS

Terence Mowschenson KC
Chairman

CHAIRMAN'S STATEMENT

The BBA rose to a major challenge posed by COVID-19 over the last two years and 8 months. 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. By the end of 2022, the appeal had raised over £1.5 million, including £600,000 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 had their grants renewed on a regular basis. We continued to make the support available until the fund closed in December 2022 by which time we had supported 190 applicants and 121 of their dependants. The BBA would like to thank the Four Inns, sets of chambers, Bar professional societies, the Circuits, and individual donors for their support without which this level of assistance would not have been possible.

In 2022 it was agreed that The Inns of Court Gainsford Trust, a charitable Trust previously administered by Gray's Inn, would transfer their funds of £314,858 to the BBA. The fund is to be used to help members of the Bar of England and Wales and their dependants who either live in Greater London or who have lived in Greater London. Gainsford Trust will have no further input into the scheme leaving the responsibility to the BBA. During 2022, £16,000 was paid to needy and deserving applicants from the fund.

I would like to extend a special thank you to 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 had increased requests for assistance unconnected to COVID-19. We received 36 new applications, an increase of 27 on the previous year and of these we were able to help 21. As well as these new cases, there were 18 renewals, two more 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 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 the 2022 strike and did a huge amount of additional work. I would also add my own thanks to those on the Committee who attended our monthly meeting (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.



Terence Mowschenson KC

Chairman



Grants and Loans

SECURED OR UNSECURED

Grant	Loan
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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.

BBA CASE STUDIES

HELP IS APPRECIATED

For the last 30 years I have practiced exclusively at the criminal bar. In late October 2022 I began to experience severe back pain and sudden loss of movement in both legs. I was immediately admitted to hospital and subsequently diagnosed with an aggressive form of myeloma (blood cancer). The cancer had attacked my spine, this in turn damaged my spinal cord resulting in paraplegia. I received radiotherapy and chemotherapy over a three month period during which I remained in hospital as an in-patient. After discharge from hospital I have continued to receive chemotherapy. The cancer is now in remission. However, I am wheelchair-bound and currently unable to physically attend court. The illness has had a devastating effect on my practice rendering me unable to work until very recently, when I have been able to undertake a small number of cases via CVP. The support I received from the BBA has been invaluable to me not only financially but also in lifting a heavy weight of worry from my shoulders during what has been the most difficult time of my life.

Anonymous

I was invited to share my experiences of the BBA, having received help over the last few years. Many people say that something or someone ‘saved their life’. Nothing ever happens in isolation in life, however I resolutely believe that had it not been for the BBA assistance, I doubt that I would have still been operating at the Bar, possibly even not operating in any meaningful sense generally. In a very positive sense the financial assistance which I received helped me regain my wellness and my life back.

I was diagnosed with a complex and severe set of ailments which were not visible in the usual physical sense. After much energy and emotional capital expended, I was lucky enough to gain some NHS assistance with my condition. However that treatment was retracted after one year. Having found out about the BBA I applied for assistance in paying for my medical treatment. I was granted help for over eighteen months now.

The reality is that had my treatment ended after only one year, I would have not had the space, time and care to rebuild my life and personal resilience. I would have also been lost to the Bar. Whilst I am still only 75% fit, I still improve month by month. I have started to return to practice now. Hopefully my need will end within the next six months.

The staff are helpful and show care and humility. The help offered is practical and sensible. The BBA is not a fund to solve all of your problems. But nor should it be stigmatised. Once I am back to work full time I will always remember the help given to me. I urge us all at this very difficult time to give what we can to others.

Anonymous

I was incredibly reluctant to take time away from work, for professional and financial reasons, when my mental health declined due to overwhelming stress. It was knowing that I had the support of the BBA that greatly assisted me to make the right choice for my health and also, eased my anxiety regarding my financial obligations so that I was able to concentrate on getting the help I required. The BBA ensured I received a grant that covered basic income requirements, as well as treatment, whilst away from work. I am so incredibly grateful to them. I am working hard on my recovery and, once I am financially able, will be making a donation to the fund in order to support others who face extremely difficult and unpredictable periods in their life.

Anonymous



BBA CASE STUDIES

My family was put in a really awful situation, it's the sort of scenario you never expect to happen and you hope you will never have to endure. My husband and I, after a lifetime of saving up, were finally in a position to buy a home. However, given the housing market, we were only able to afford a fixer-upper home. We therefore divided up our funds to ensure we had enough for a builder and for the deposit.

Sadly, we went on to become victims of rogue builders, who demolished our home and then demanded more and more money. In our desperation, hoping we could live in our home we paid the sums, after which of course the builders stopped attending the site. We were faced with selling our home, which was an inhabitable demolition site, to cash buyers or developers as the property was not mortgageable. We would have not only lost our home but lost hundreds of thousands of pounds in selling it off.

At the advice of a friend, I approached the BBA and asked for a loan in exchange for a charge on our property. After some initial clarification I was gobsmacked that the BBA agreed to help. As a result, we were able to instruct new builders and moved into our property at the end of last year and are currently finishing the rest of the house. I genuinely don't know what we would have done without them. They were there for me at my time of need, I will always be grateful to them.

Anonymous



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TO HELP YOUR
COLLEAGUES

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



MAKE A DIFFERENCE
DONATE

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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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*



**Chambers of
Richard Booth KC**


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Contact: Senior Clerk, Matthew Phipps Chambers Director, John Petrie MBE

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(Legal 500, 2021)



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Committee Members Report 2022

THE COMMITTEE HAS PLEASURE IN PRESENTING ITS SUMMARY REPORT AND THE SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022.

The financial statements have been prepared in accordance with the accounting policies set out in the full statutory financial statements and comply with current statutory requirements, the Memorandum and Articles of Association, and the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP 2019) (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.

OBJECTS

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 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.

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.

We continued to receive Covid 19 applications for grants from the fund throughout 2022. The total donations received at the end of 2022 was £1.5m. 190 beneficiaries were supported by the year end together with 121 of their dependants.

The Covid 19 scheme ended on 31st December 2022. Thank you to all who donated to it.

In 2022 there were 36 new applications unconnected to Covid. An increase of 27 on the previous year. Of these we were able to help 21 financially or with advice. No sub committee meetings were held in 2022. New application refusals are based on applications which fall outside our immediate remit. If 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 18 renewals, 2 more than in 2021 and 24 reports, 1 more than in 2021.

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 or 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.

**STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Unrestricted funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total funds 2021 £
Income from:				
Donations and legacies	404,032	314,909	718,941	463,418
Investments	256,712	3,393	260,105	197,691
Other income	7,200		7,200	7,915
Total income	667,944	318,302	986,246	669,024
Expenditure on:				
Raising fund	39,755	727	40,482	40,131
Charitable activities	636,217	25,415	661,632	934,941
Total expenditure	675,972	26,142	702,114	975,072
Net (expenditure)	(8,028)	292,160	284,132	(306,048)
Net (losses)gains on investments	(1,144,556)	(3,521)	(1,148,077)	814,634
Net movement in funds	(1,152,584)	288,639	(863,945)	508,586
Reconciliation of funds:				
Total funds brought forward	13,426,452		13,426,452	12,917,866
Net movement in funds	(1,152,584)	288,639	(863,945)	508,586
Total funds carried forward	12,273,868	288,639	12,562,507	13,426,452

Balance Sheet as at 31 December 2022

	2022		2021	
	£	£	£	£
Fixed assets				
Tangible assets		208,698		217,498
Investments		8,137,333		8,787,936
		<u>8,346,031</u>		<u>9,005,434</u>
Current assets				
Programme related Investments				
Concessionary loans	3,555,467		3,640,473	
Debtors	108,016		66,283	
Cash at bank and in hand	582,882		734,086	
	<u>4,246,365</u>		<u>4,440,842</u>	
Creditors: amounts falling due within one year	<u>(29,889)</u>		<u>(19,824)</u>	
Net current assets		<u>4,216,476</u>		<u>4,421,018</u>
Total Net assets		<u>12,562,507</u>		<u>13,426,452</u>
Charity Funds				
Restricted Funds		288,639		
Unrestricted funds		12,273,868		13,426,452
Total funds		<u>12,562,507</u>		<u>13,426,452</u>

These are not the statutory financial statements. The statutory financial statements were approved and authorised for issue by the Committee Members on 12th July 2023 and signed on their behalf, by:

Terence Mowschenson KC
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 12th July 2023. 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 KC

Chairman

12th July 2023

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.



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' Partners' 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.

Blundell Lectures

The Blundell Lectures on topical issues in property law began in 1976. 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.

A donation of £6,650 was received in February 2023 for the 2022 Blundell Lectures.

For more information about the lectures, contact Janet Bignell KC, Chair of the Blundell Lectures Committee.

www.blundelllectures.org

For more information contact Janet Bignell QC, Chair of the Blundell Lectures Committee

<https://blundelllectures.org/>

Legacies

In January 2022 The late Evan Stone QC, deceased 1st November 2021, left the BBA £43,001 in his will.

*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.

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:

Post Code:

To the Manager: Bank plc

Post Code:

an immediate sum of £

on the 1st day of _____ in 202

Please debit my account No.

Signature

Office use:

Bank use:

26



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,
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nicky@the-bba.com Telephone 020 7242 4764
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