



Registered Charity No.1106768

The background of the entire page is a blue-tinted photograph of a large, multi-story brick building. The building features a series of arched doorways on the ground floor and several rectangular windows on the upper floors. A crest is visible in the pediment above the central archway. The building is surrounded by some foliage in the foreground.

ANNUAL REVIEW 2012 - 2013

THE BARRISTERS' BENEVOLENT ASSOCIATION
REPORT AND ACCOUNTS 2012-2013

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
Mark Studer

Honorary Secretaries
Miss Sara Hargreaves
Her Honour Judge
Gillian Brasse

Company Secretary
Mrs Janet South

The Secretary
Mrs Susan Eldridge

Assistant Secretary
Mrs Nicky Young

TRUSTEES OF THE ASSOCIATION

The Rt.Hon. The Lord Saville of Newdigate
Her Honour Judge Elisabeth Fisher
His Honour Judge John Hillen
Raymond Cox QC
The Hon Mrs Justice Andrews
Daniel Stilitz QC
Angus McCullough QC
Master David Cook
Teertha Gupta
Christopher Stephenson
Master Roger Eastman
Michael James
Daniel Toledano QC
Jonathan Tod
The Hon Mrs Justice Laing
Miss Susan Hewitt
Alexander Learmonth
Graeme Halkerston

ADVISORS

Stockbrokers
Investec
(members of the Securities and Futures Association)
2 Gresham Street,
London EC2V 7QN

Solicitors
Withers
16 Old Bailey,
London EC4M 7EG

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

Auditors
BDO LLP,
55 Baker Street,
London W1U 7EU

Insolvency Practitioners
Griffins,
Tavistock House South,
Tavistock Square,
London WC1H 9LG

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: Mark Wall QC

The Northern Circuit
Leader: Andrew O'Byrne QC

The North Eastern Circuit
Leader: John Elvidge QC

The South Eastern Circuit
Leader: Sarah Forshaw QC

The Wales and Chester Circuit
Leader: Paul Lewis QC

The Western Circuit
Leader: Andrew Langdon QC

Chairman's Statement HELP US, HELP OTHERS

Terence Mowschenson QC
Chairman

Looking back at another busy year it is interesting, and surprising, to realise that, against all our expectations, we have experienced a drop in applications for the second year in a row – following from the record numbers in 2011.

In 2013 we received 28 new applications and we were able to help 26 of them. This involved 47 reports and four sub-committee meetings: We renewed our help from previous years in a further 22 cases. In 2011 we had received a record 43 applications. Together with the new applicants for assistance we assisted over 95 beneficiaries in 2013.

Our income from donations remained more or less static although legacy income was down. We were able to contain our administrative expenditure but fluctuation in the investment market continue to affect the value of our reserves and income from interest.

It is important to repeat that we now have a strict policy of securing all loans wherever possible and that this is monitored at annual reviews in case the beneficiary's circumstances have changed. We are anxious to help wherever possible but our resources are limited and where equity exists we believe it is in everyone's interest that we secure our loans.

As usual I have to thank the volunteers without whom we could not carry out our work and continue our help. In particular I am grateful to those who serve on our Board who find the time to attend the monthly meetings and are also available for Sub-Committee meetings where we need to meet existing or potential beneficiaries to clarify their situation. We rely, too, on those Circuit Representatives who help us by visiting those who are unable to travel to London. The office is manned by 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.

May I please remind you that we rely on our donors – individuals, chambers, trusts and other organisations. People can help by regular donations: these enable us to plan ahead and however small are invaluable to us. Others take part in sponsored events. We suggest that an annual donation equivalent to an hour of your time is not too much to ask. And legacies are important too.

Please include the BBA in your Will once family needs have been secured. Your gift will mean someone less fortunate than you can be helped and that, should the unthinkable ever affect you or your family, we will still be around to help.



Grants and Loans SECURED OR UNSECURED

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

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

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

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

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

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

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



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

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

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

In June 2012 I was carrying out my usual Sunday morning duties of ferrying various children to their various activities when I began to feel unwell. Knowing that I was due to be in court for most of the next week, and unlikely to be able to get to the doctors, I decided to call in at the local out-of-hours doctors, conveniently located in our local hospital's A&E department. It was a lucky call on my part.

Within a couple of hours I was in the back of an ambulance on my way to the regional heart centre for an angiogram and the fitting of a stent – I had had a major heart attack. And then came more bad news – I was not supposed to work for at least four weeks.

In a profession where we often live from hand to mouth – particularly in the first ten years of call – this was a big blow. I knew that it would cause difficulties for me later in the year with a big tax bill due, and insufficient income to meet it. I decided to ask the BBA for help – and from the moment I got in touch the process was (relatively) painless. An unsecured loan helped me fend off HMRC and meant that the process of recovery was not impeded by worries about finances. I cannot thank enough those who have contributed to the BBA over the years or the discreet, helpful staff who dealt with my application.

Edward

I was invited by the BBA to consider writing something about my experiences and how BBA assistance has helped. In fact I choose to see it as 'sponsorship', which has more than once probably saved my life. In short the BBA has been a lifeline. I agonised over whether to write anonymously or not, but see I'm still not that strong and although some of you will know me and a tiny few of you know a part of my story I'm not yet ready to work with you in the various criminal courts knowing that you know all of this, so please forgive my decision. If you find yourself against me you would have absolutely no idea of my story because I have refused to ever allow it to negatively affect my work and the way in which I relate to others. To rewind a bit, life used to be lovely. I didn't earn a lot but life wasn't about money. I plied my trade as a criminal barrister from 1988 with enthusiasm, professionalism and hopefully some charm. Then a double-whammy struck. I was hospitalised two weeks with a serious infection and then my very long established chambers closed rather suddenly.

Oh, and during all of this I was told I had HIV. Please don't believe all that you read about people with HIV climbing mountains! Although for my part I continue to metaphorically attempt to do so, the daily reality is not always so good. Fatigue has become a permanent feature of my life and this continually and substantially affects my ability to pursue a conventional 'career' at the criminal bar. I have had to be more adventurous in my survival strategy. To return to the story, we tenants all found ourselves suddenly scattered to the four-winds. Some retired, others joined nearby chambers whilst I became a part-time sole-practitioner choosing to prosecute in the Magistrates' Courts only, as an agent-prosecutor. Not really a 'career', but over time and with ongoing 'sponsorship' (that word again) from the BBA I was able to regain my lost self-esteem and have a reason once more to exist. I even found a satisfying niche as a prosecutor of domestic violence & abuse and also hate crimes. But oh how it's been a bumpy ride. "The Cuts"! Maybe not so bad from specialist chambers, but from the sharp end of the criminal bar it's all been a bit different.

My practice came to a sudden end late 2010 as the CPS re-structured and abolished agent-prosecutors overnight. And that, as they'd say, was that. So came another spiral of depression and lost identity etc, but I would like to focus on the positive. The BBA have been brilliant. With professional help I re-focussed my life and was then accepted at very short notice for university - Let's call it a career-break, where I studied successfully for the next two years.

Another CPS re-organisation and I am back again part-time, strangely stronger and more enthusiastic than ever and with a whole bunch of newly acquired and relevant skills. Confident too - as I sought to persuade MOJ and JAC that 'merit' should better include consideration of disability and disabled life-experiences. I volunteer for my police force as an LGBT advisor, to help prevent witness/victim disengagement and improve their experiences. I've even returned to university part-time for one initial third year BSc module.

So what is the point of this long paragraph? To say thank you to the BBA. Without the BBA I would not be the person I am today, in fact I would probably no longer be a person. Further, to encourage those of you who can help the BBA financially, to please do so, for there is so much need out there - just because you don't see it doesn't mean it doesn't exist. Returned from my career-break I see insecurity and worry all around in the legal professions and even some despair. To conclude, thank you BBA, you've been amazing. I soldier on positively hoping for a better world. Although written anonymously, if you too have been affected by HIV I am more than willing to speak or meet with you in total confidence.

Anonymous



About 7 years ago my life came to a drastic halt when my daughter was born prematurely and had complex medical health needs.

As a result I stopped working to care full time for her. We had not planned for this financially and had to manage our income. We went on to have two further children.

As a result of not working we acquired large debts and struggled financially. We were under pressure and suffered stress.

I then decided that I needed to return to work but did not have the financial support to assist with the costs involved. Our home was falling apart around us and the children were in need of new beds.

I was extremely reluctant to contact the BBA as I was embarrassed to share my problems but we were desperate. I plucked up the courage and rang Nicky Young who was an amazing lifeline. She was polite, courteous and non-judgmental. The committee kindly offered me assistance and support by providing funds for a laptop to assist me at work and funds for beds for the children – they had been sleeping on mattresses for the last year. Help with the cost of essential redecoration of the bedrooms was also offered.

We were overwhelmed with the generosity of the BBA and we are eternally grateful for the help, assistance and support offered to us as a family.

We owe a deep gratitude to all who support the fund; it was an absolute lifeline for us.

Anonymous

Directors' Report 2013

THE BOARD OF DIRECTORS HAS PLEASURE IN PRESENTING ITS REPORT AND THE SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2013.

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

CONSTITUTION

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

OBJECTIVES

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

POLICY

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

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

MANAGEMENT

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

RISK MANAGEMENT

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

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

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

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

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

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

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

ACHIEVEMENTS AND PERFORMANCE

There was an unexpected drop in the number of new cases coming to our attention in 2013, from 32 down to 28 – the third successive drop. Of these 26 were helped and two declined. There were four sub-committee meetings. A further 22 renewals of support to existing beneficiaries and 47 reports were reviewed. Where support has been refused, usually because it is felt the application is made too soon, the applicant is always encouraged to re-apply should their situation worsen.

As mentioned above, and not referring specifically to the 2013 cases, the most common reason for refusing help at any time (although leaving the door open for subsequent applications) is possession of adequate personal equity reserves which should be used first –thus not meeting the criterion “needy”. In very rare cases someone could be considered needy but not “deserving” having been culpable in bringing about their own problems.

Initial enquiries – by phone, email, fax or personally – are handled immediately and the aim is to have the form completed and processed in time for the next monthly Board Meeting although this does not rule out more immediate help if this is 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 and usually at the February meeting.

SECURED LOANS

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

PLANS FOR THE FUTURE

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

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

Statement of Financial Activities for the year ended 31 December 2013

	Total Funds 2013 £	Total Funds 2012 £
Incoming Resources		
Incoming resources from generated funds:		
Voluntary income	351,212	449,800
Activities for generating funds	3,318	4,880
Investment income	148,983	172,824
Other income	8,218	5,816
Total Incoming Resources	511,731	633,320
Resources Expended		
Charitable Expenditure		
Costs of generating funds:		
Investment management costs	27,500	25,903
Charitable activities	421,281	433,013
Governance costs	48,840	80,602
Total Resources Expended	497,621	539,518
Net incoming resources for the year	14,110	93,802
Other Recognised Gains and Losses		
Net gains/(losses) on investments	529,740	445,542
Net Movement in Funds	543,850	539,344
Balances brought forward at 1st January	9435,318	8,895,974
Balances carried forward at 31st December	9,979,168	9,435,318

The statement of financial activities incorporates the income and expenditure account and the statement of total recognised gains and losses. All amounts relate to continuing activities.

Balance Sheet as at 31 December 2013

	2013 £	2013 £	2012 £	2012 £
Fixed Assets				
Tangible assets		285,364		280,708
Investments		4,652,097		4,330,639
		4,937,462		4,611,347
Loans to Beneficiaries		4,366,541		4,274,911
Current Assets				
Debtors	109,584		140,013	
Cash at bank and in hand	587,716		432,180	
	697,300		572,193	
Creditors: Amounts falling due within one year	(22,135)		(23,133)	
Net Current Assets		675,165		549,060
Net Assets		9,979,168		9,435,318
Represented by:				
Unrestricted Funds				
Designated funds		4,366,541		4,274,911
General funds		5,612,627		5,160,407
		9,979,168		9,435,318

Summarised financial statements

The summarised financial statements are not the statutory accounts but a summary of information relating to the statement of financial activities and the balance sheet derived from the full audited trustees' report and financial statements of the charity, which were approved and signed on behalf of the trustees on 17th September 2014.

The auditors' statement under section 496 of the Companies Act 2006 was unqualified. Copies of the full annual financial statements have been filed with the Charity Commission and Companies House.

These summarised financial statements may not contain sufficient information to gain a complete understanding of the financial affairs of the charity. The full audited trustees' report and financial statements may be obtained on application to the charity's central office.

Mr Mark Studer
Trustee

17th September 2014

**Independent Auditor's Statement to the Members of
The Barristers' Benevolent Association**

We have examined the summarised financial statements of The Barristers' Benevolent Association.

This statement is made solely to the trustees, as a body in accordance with the terms of our engagement. Our work has been undertaken so that we might state to the trustees those matters we have agreed to state to them in this statement and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's trustees as a body, for our work, for this statement, or for the opinions we have formed.

Respective responsibilities of trustees and auditor

The trustees are responsible for preparing the summarised financial statements in accordance with the recommendations of the Charities SORP.

Our responsibility is to report to you our opinion on the consistency of the summarised financial statements with the full financial statements and trustees' report. We also read the other information contained in the summarised annual report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

Basis of opinion

We conducted our work in accordance with Bulletin 2008/3 'The auditors' statement on the summary financial statement' issued by the Auditing Practices Board for use in the United Kingdom. Our report on the full annual financial statements describes the basis of our opinion on those financial statements.

Opinion

In our opinion the summarised financial statements are consistent with the full financial statements and the trustees' report of Barristers Benevolent Association for the year ended 31 December 2013.

We have not considered the effects of any events between the date on which we signed our report on the full annual financial statements 29th September 2014 and the date of this statement.

BDO LLP

Statutory Auditor
London, UK

24th September 2014

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

The Appeal

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

SUPPORT AND RUN EVENTS

We have guaranteed places for the London 10k Run on Sunday 12th July 2015. We can also arrange for you to join challenge events - trekking on foot, bicycling or on a horse - in China, Peru, Uganda, Jordan or other unusual places.

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



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.

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BEQUESTS AND LEGACIES

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



LISTED SHARES

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



JUSTGIVING.COM

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

JustGiving™

Every Little Helps

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.

sale of wigs and gowns. Money is raised by the 10k London runners and the Bar Golf Club.



Once again we have received donations from the four Inns, The Band Trust and the legal charities garden party at Lincoln's Inn. People have also given us their fees for speaking at dinners, royalties on publications and proceeds from the

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

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

Name and address in full:

Title: Initial(s): Surname:

Address:

Post Code:

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

To the Manager: Bank plc

Address:

Post Code:

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

an immediate sum of £

followed by the sum of £

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

Please debit my account No.

Sort Code:

Signature

Date:

Office use:

No.

Bank use:

Please specify office use number when making payment

RUN FOR US AND HELP A FELLOW BARRISTER IN NEED

THE BRITISH 10K LONDON RUN
Sunday 12th July 2015, 9:35am



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

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

To find out about how you could help please contact:

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

THANK YOU



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

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

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

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

The Barristers' Benevolent Association,
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e-mail: susan@the-bba.com www.the-bba.com
Registered Charity No. 1106768