



Registered Charity No.1106768

ANNUAL REVIEW 2015 - 2016

THE BARRISTERS' BENEVOLENT ASSOCIATION
REPORT AND ACCOUNTS 2015-2016

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 Secretary
Miss Sara Hargreaves

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

The Hon Mrs Justice Andrews

Shabeena Azhar

Master David Cook

Raymond Cox QC

Master Roger Eastman

Teertha Gupta QC

Graeme Halkerston

Susan Hewitt

His Honour Judge John
Hillen

The Hon Mrs Justice Laing

Alexander Learmonth

Angus McCullough QC

Daniel Stilitz QC

Christopher Stephenson

Jonathan Tod

Daniel Toledano QC

ADVISORS

Stockbrokers

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

Solicitors

Withers LLP
16 Old Bailey,
London EC4M 7EG

Bankers

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

Auditors

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

Insolvency Practitioners

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

IT Advice & Support

NECL Consulting Ltd
73 Watling Street,
London EC4M 9BJ

CIRCUIT REPRESENTATIVES

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

The Midland Circuit

Leader: Richard Atkins QC

The Northern Circuit

Leader: Susan Chisholm

The North Eastern Circuit

Leader: John Elvidge QC

The South Eastern Circuit

Leader: Kerim Fuad QC

The Wales and Chester Circuit

Leader: Paul Lewis QC

The Western Circuit

Leader: Bill Mousley QC

Chairman's Statement
HELP US, HELP OTHERS

Terence Mowschenson QC
Chairman

It is pleasing to be able to report that despite the unsettled and changing nature of the year and the volatile investment market, we managed a steady performance on the previous year, with a slight drop in income due to outstanding claims for gift aid. We achieved a modest reduction in our overall expenditure on staff and support while handling an increase in the number of cases addressed: 25 applications were considered, four more than the previous year, and we were able to assist in the case of 23. There were 15 continuing beneficiaries and reports on 55 previous cases.

As explained in the Directors' Report, there are a number of reasons why we may not be able to help and in cases where it is felt the applicant has sufficient means to cope for the time being we encourage them to re-apply at a later date if circumstances change.

As ever, we rely significantly on volunteers, in particular the Directors who serve on the Board, attending monthly meetings and sub-committees as well as the Circuit Representatives who help when applicants cannot travel to London to meet us. We could not function effectively without their considerable contribution.

It has also been pleasing to hear from applicants and beneficiaries that they appreciate the kindness and care of the small paid office staff who are in touch by phone and email.

Everything relies on maintaining and hopefully expanding our regular income. We are indebted to our donors - individuals, chambers, trusts and other organisations – who give regular gifts as well as individuals who take part in sponsored events and contribute in other imaginative ways. Every gift is important and essential.

My final plea is, as always, to ask you please to include the BBA in your will once family needs have been secured. Such gifts mean we are able to continue to help those in need. Then, should the unthinkable ever happen to you or your family we will still be around and able to help.

As ever, we are indebted to the staff of the association for the caring manner in which they deal with our beneficiaries who often have nowhere else to turn to.



A handwritten signature in black ink that reads "Terence Mowschenson".

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.



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.

“During 2015/ 2016 I entered a period of profound depression, triggered in the first instance by the death of each of my parents in quick succession together with the exhaustion of having acted as a carer to them in the run up to their death. As a civil practitioner I was struggling to keep up with dates and deadlines and I was at risk of falling into professional incompetence. I had managed to agree a period of time off from my chambers, but finances meant that had to be short lived. Financial stress was compounding work stress into a vicious cycle. The BBA provided me with a deferred loan to cover the cost of counselling to help me back onto my feet. I actually suspect that the compassionate support provided by the BBA and the reassurance that there was someone there to help might have been as, if not more, helpful than the actual financial help itself. I shall certainly be dedicating any charitable giving or activities towards the BBA in the future”

The wonderful BBA changed my life forever 12 years ago by helping me to fund a stay in a residential treatment centre to confront my demons and alcohol addiction. They were there to support me before and after that stay and I can never repay them for all they did for me. Since then I have continued to live a sober life and rebuild my career as a barrister.

That was until January 2015. My world fell apart when my beloved 25 year old daughter was diagnosed with cancer and died less than 3 weeks later. Thank God I didn't return to alcohol but I became suicidal and addicted to sleeping medication as well as other sedatives. It was only a matter of time before something dreadful was going to happen and with 3 remaining children, 2 beautiful grandchildren and my loyal clients, I knew I needed help.

At first embarrassed to reach out again to the BBA, I knew I had to. They couldn't have been more supportive and reassuring. Once again, they supported me empathetically and without judgement. I asked for help getting back into rehab and within days I had a place there. This time I stayed 2 months instead of 3 and am now just approaching a year's recovery time from sedatives and painkiller abuse. I received great counselling and learned how to overcome crippling anxiety and insomnia, drug free.

I still have my sadness and loss of course, but clean and sober and with the cushion of the BBA beneath me if I need it, I am once again blossoming and I am free! And, to be useful once again to my family, my clients, to others in addiction is a blessing.

Thank you BBA.



Directors' Report 2016

THE BOARD OF DIRECTORS HAS PLEASURE IN PRESENTING ITS REPORT AND THE SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2016.

The financial statements have been prepared in accordance with the accounting policies set out therein and comply with current statutory requirements, the Memorandum and Articles of Association, and the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP 2015) (FRS 102).

CONSTITUTION

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

OBJECTIVES

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

POLICY

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

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

MANAGEMENT

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

RISK MANAGEMENT

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

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

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

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

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

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

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

ACHIEVEMENTS AND PERFORMANCE

In 2016 there were 25 new cases, an increase of four on the previous year. Of these we were able to help 23 and two could not be accepted. One sub-committee was held (six fewer than last year). The refusals were for applications which fell outside our immediate remit or where we felt the applicant had sufficient funds to cope at present. Where we decline support because we consider the application is made too soon we encourage the applicant to reapply should their situation worsen. In addition to the new cases there were also 15 renewals (two fewer than the previous year) and 55 reports from previous years: this was 32 fewer than 2015 when we received an unusually high number of such reports.

Without referring specifically to the cases in 2015 or 2016, the most common reason for having to refuse help is because the applicant does not meet our criteria although we leave the door open for subsequent applications if circumstances change. Also common are cases where the applicant is in possession of adequate personal equity reserves which should be

used first – thus not meeting the criterion “needy”. In very rare cases someone could be considered needy but not “deserving” having been culpable in bringing about their own problems. Initial enquiries – by phone, email, fax or personally – are handled immediately and the aim is to have the form completed and processed in time for the next monthly Board Meeting although this does not rule out more immediate help if this is essential.

Every case is reviewed annually on the anniversary of its initial presentation to the Committee and renewals of support have to be accompanied by another completed application form. Outstanding loans are reviewed annually and usually at the February meeting.

SECURED LOANS

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

PLANS FOR THE FUTURE

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

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

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.

Last year advertising raised £1,750 and we thank all those who contributed.

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

Telephone

020 7242 4761

020 7242 4764

Email

nicky@the-bba.com

susan@the-bba.com

Chambers of
Philip Havers QC



1 Crown Office Row

is proud to support
The Barristers' Benevolent Association

1 Crown Office Row, Temple, London EC4Y 7HH

T 020 7797 7500 F 020 7797 7550 E mail@1cor.com

Contact: Senior Clerk, Matthew Phipps Chambers Director, Andrew Meyler

www.1cor.com



Wilberforce Chambers is delighted to support the
Barristers' Benevolent Association

A powerhouse at the London Bar, and a set that is a dominating presence
across the most high-profile disputes, both in the UK and further afield.
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For more information please contact Nicholas Luckman, Practice Director on
+44 (0)20 7306 0102 nluckman@wilberforce.co.uk

Wilberforce Chambers: 8 New Square, Lincoln's Inn, London, WC2A 3QP

Landmark
CHAMBERS

Landmark Chambers
is proud to support
The Barristers'
Benevolent Association

Senior Clerk: Jay Fullilove

t: +44 (0)20 7421 1301

e: jfullilove@landmarkchambers.co.uk

Chambers Director: Paul Newhall

t: +44 (0)20 7421 1352

e: pnewhall@landmarkchambers.co.uk

Landmark Chambers: 180 Fleet Street London EC4A 2HG

DX: 1042 (LDE) | t: +44 (0)20 7430 1221 | f: +44 (0)20 7421 6060

e: clerks@landmarkchambers.co.uk | [@Landmark_LC](https://twitter.com/Landmark_LC) | landmarkchambers.co.uk

NECL is proud to support The Barristers' Benevolent Association

NECL

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

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

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



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



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



9 GOUGH SQUARE

For more information please call:
020 7832 0500 or visit 9goughsquare.co.uk
9 Gough Square, London, EC4A 3DG



1 Garden Court
FAMILY LAW CHAMBERS



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

With expert Barristers in all areas of Family Law,
1 Garden Court is one of the foremost family law
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We have a leading reputation, both nationally and
internationally, for providing high quality representation
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We pride ourselves on the provision of a first rate service
from our most senior member of chambers through to
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Charles Geekie QC

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London WC2A 3BP

Tel 020 7797 7900
Email clerks@1gc.com
Website www.1gc.com



THE HONOURABLE SOCIETY OF THE INNER TEMPLE

An iconic hub of hospitality for generations,
the prestigious Inner Temple blends a historic
atmosphere with modern purpose.

Housed within the cloistered environs of the
Temple Church and surrounded by 3-acres of
award winning gardens, our experienced team
is on hand to take care of every event detail.



Contact us today on:
0207 797 8230 or catering@innertemple.org.uk

Pegasus

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

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



020 7797 8234 | pbar@innertemple.org.uk

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)
FOR THE YEAR ENDED 31 DECEMBER 2016

	Unrestricted funds 2016 £	Total funds 2016 £	Total funds 2015 £
Income from:			
Donations and legacies	316,593	316,593	447,726
Trading activities	2,717	2,717	1,764
Investments	227,764	227,764	357,402
Other income	8,421	8,421	6,658
Total income	555,495	555,495	813,550
Expenditure on:			
Raising funds	32,215	32,215	35,500
Charitable activities	628,171	628,171	442,988
Total expenditure	660,386	660,386	478,488
Net income/(expenditure) before investment gains	(104,891)	(104,891)	335,062
Net gains on investments	601,226	601,226	116,146
Net income	496,335	496,335	451,208
Net movement in funds	496,335	496,335	451,208
Reconciliation of funds:			
Total funds brought forward	10,825,900	10,825,900	10,374,692
Total funds carried forward	11,322,235	11,322,235	10,825,900

All income and expenditure derive from continuing operations.

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

Balance Sheet as at 31 December 2016

	2016	2015
	£	£
Fixed assets		
Tangible assets	241,057	248,519
Investments	6,505,791	5,894,048
	6,746,848	6,142,567
Current assets		
Programme related Investments		
Concessionary loans	3,854,266	4,092,448
Debtors	248,964	236,599
Cash at bank and in hand	482,837	364,966
	4,586,067	4,694,013
Creditors: amounts falling due within one year	(10,680)	(10,680)
Net current assets	4,575,387	4,683,333
Net assets	11,322,235	10,825,900
Charity Funds		
Unrestricted funds	11,322,235	10,825,900
Total funds	11,322,235	10,825,900

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

The statutory financial statements were approved and authorised for issue by the Committee Members on 11th July 2017 and signed on their behalf, by:

Terence Mowschenson QC
Chairman

Mark Studer
Honorary Treasurer

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

TRUSTEES' STATEMENT

These summarised accounts have been extracted from the full annual financial statements (prepared in accordance with the Companies Act 2006), which were approved by the Committee Members on 17th July 2017. The full annual financial statements have been audited and the auditors' opinion was unqualified. The full annual report and financial statements have been submitted to the Charity Commission and Registrar of Companies. These summarised accounts may not contain sufficient information to allow for a full understanding of the financial affairs of the Charity. For further information the full financial statements, the auditors report on those financial statements and the Trustees' annual report should be consulted. Copies of these may be obtained from the Secretary.

Mark Studer *Committee Member*
17th July 2017

GIVE AN HOUR



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

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 AND RUN EVENTS

Neil Enskat, owner of NECL, IT and marketing advisors to the BBA, ran The Chiltern Challenge, an ultra-marathon, on 15th July 2017 to raise funds for the BBA. The run is Neil's longest yet at 31 miles and took months of training and preparation. Neil raised over £3,000 and completed the race in 7 hours, 7 minutes and 30 seconds coming 176 out of a field of 253 runners.

The justgiving page is still open for donations www.justgiving.com/fundraising/neil-enskat1



GIFT AID

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



BEQUESTS AND LEGACIES

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



LISTED SHARES

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



JUSTGIVING.COM

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



Thank you

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

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

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

QEB HOLLIS WHITEMAN CHAMBERS KINDLY DONATED £3,000 IN FOND MEMORY OF IAN PATON WHO DIED ON 20th DECEMBER 2016. IAN WAS A DEFINING MEMBER OF CHAMBERS AND WILL BE TERRIBLY MISSED BY EVERYONE HE HAS LEFT BEHIND



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 8th July 2018, 9.35am



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

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

To find out about how you could help please contact:

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

THANK YOU

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

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Registered Charity No. 1106768