



BBA

Registered Charity No.1106768

ANNUAL REVIEW 2023

THE BARRISTERS' BENEVOLENT ASSOCIATION
SUMMARY REPORT AND ACCOUNTS 2023

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

Daniel Toledano KC

Helen Valley

ADVISORS

Investment Managers

Rathbones incorporating
Investec Wealth &
Investment (UK) .
No.30 Gresham Street
London EC2V 7QN

Solicitors

Withers LLP
20 Old Bailey,
London EC4M 7AN

Bankers

National Westminster Bank
Chancery Lane & Holborn
PO Box 159
332 High Holborn
London WC1V 7PA

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 Midland 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

During the past year we received slightly fewer requests for assistance. The numbers of applications were not substantially out of line with the numbers received in previous years prior to Covid 19. There does not appear to be any significant underlying trend. In 2023 there were 14 new applications. This is a decrease from 22 on the previous year. Of the new applications we were able to help 12 beneficiaries financially and enabled them to seek financial advice. One additional sub-committee meeting was held in 2023. New application refusals are based on applications which fall outside the immediate BBA remit. If we decline support because we consider the application was made too soon, we encourage the applicant to reapply should the applicant's circumstances suffer an adverse change. In addition to the new cases, there were also 14 renewals, 4 less than in 2022 and 20 reports, 4 less than in 2022.

In 2023 we continued to offer grants to beneficiaries who meet the criteria of Gainsford trust restricted fund. The total support during 2023 from the restricted fund was £8,527 which was paid to needy and deserving applicants.

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.

In 2023 we received a generous legacy from The Estate of the late Richard Hartley who died on 17th of December 2022. The BBA received £286,000 from his estate. Our gratitude to the Late Richard Hartley and his family for making this invaluable contribution.

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. I would also add my own thanks to those on the Committee who attend our monthly meetings to deal with applications which are 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



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

Grant Loan

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

I received no other help, and I am so grateful for the Barristers Benevolent Association.

I have always been relatively healthy, eating well and exercising. I was in the middle of a boxercise class when I felt unexpectedly faint and lightheaded. I decided to see a doctor and be checked out in case I was anaemic. I had a barrage of tests and in December 2022, I was told that I had a rare disorder called amyloidosis. I had never heard of the condition. I was terrified. I was told that I would be receiving chemotherapy and invited to join a study/trial group in which my treatment would last for 2 years.

I struggled to deal with the diagnosis and found myself bursting into tears constantly. I was unable to obtain any state benefits. My insurance policy did not cover this condition. I had received assistance from the BBA during the pandemic and I was fortunate to receive further help. My contact with the BBA was very supportive. I not only received financial support but also empathy. I was able to take time off to have treatment and acclimatise to juggling my two teenage daughters, family life, work and getting through the days. I was able to focus on getting better so I could get back to some form of normality. I will always be grateful for the role the BBA played in my recovery.

Anonymous

I was a very active barrister based in London and also appearing regularly in courts in Birmingham, Manchester, Kent, Wales and even Glasgow as well as active in events in Lincoln's Inn as a Pupil Supervisor and enjoying playing and watching cricket. In 2013 at the end of a busy week I collapsed in Chambers and my colleagues took me to hospital where I was diagnosed with a heart condition and a Pace Maker was inserted. After a period of recuperation with the support of my Beloved Wife, family and friends I returned to work but sadly my wife fell seriously sick and I gave up everything to care for her but in a few years she sadly passed away and I suffered a relapse. From a position of affluence and success I became impoverished and depressed and had to move into a rented flat far away from London and could not afford to carpet the cold floor. I fell ill again and was hospitalised for three weeks. After discharge I became weak and further depressed. I received support from the Joint Community Rehabilitation Team for a week. Thereafter a floating support officer was assigned to me who gave me wonderful support and it was he that contacted the Barristers Benevolent Association and thankfully the BBA gave me generous assistance in getting my flat carpeted and comfortable.

This truly benevolent gesture not only helped my physical comfort but more importantly prevented my drifting into depression and restored my confidence in humanity.

I am immensely grateful to the Barristers Benevolent Association and to Ms Nicky Young for her friendly support.

Anonymous

Personal circumstances: Ex high street bank employment litigator, escaping a coercive marriage facing eviction following service of a s21 notice. Primary carer to a young child. Dealing with own divorce.

Sporadic income in the first eighteen months of practice. Conducting legal aid work. In court up to three to four times a week since commencement of tenancy.

Not able to secure a private rental. In desperate need of accommodation, albeit temporary. Because I was working and expecting funds, I was not classified as a priority even with a young child.

I saw an advert for the BBA and approached them.

They deviated from their normal practice and put up a years' worth of rent as an unsecured loan so that I was able to secure a private rental for my daughter and me.

I have started to repay the unsecured loan and am eternally grateful for their support in a time of desperate need.

I have been able to focus on my work as a Barrister and am starting to find my feet in our wonderful profession.

I am so grateful to the BBA for assisting me, the normal girl from next door, in a way that she will never forget. I love my work and encourage anyone who faces periods of struggle, to find a way. My advice is that if you work hard and look hard enough, there is a helping hand to support those of us, who simply want to find a place in our unique profession that is the self-employed Bar.

Anonymous

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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.

We have various ways you can make one off and regular payments to us including:

- Standing Order direct online with your bank or use the bankers order form on page 26
- Donate via Charities Aid Foundation (CAF) online or alternatively use the CAF vouchers
- Donate Via Just Giving
- Cheques to the Barristers Benevolent Association

Visit our support us page for more ways to support and download our gift aid form:
<https://the-bba.com/support-us/>

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 Enskaf,
Managing Director
www.necl-if.com



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

We are **1GC | Family Law**

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C O R

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T 020 7797 7500 E London@1cor.com

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

www.1cor.com

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(Legal 500, 2021)



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Committee Members Report 2023

THE COMMITTEE HAS PLEASURE IN PRESENTING ITS SUMMARY REPORT AND THE SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023.

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 website 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

2023 saw 14 new applications. This is a decrease of 22 on the previous year. Of these we were able to help 12 financially or with advice. 1 sub-committee meeting was held in 2023. 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 14 renewals, 4 less than in 2022 and 20 reports, 4 less than in 2022.

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 LOAN

Where the Trustees 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 Trustees 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 Trustees 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.

2023**SUMMARISED FINANCIAL STATEMENTS****STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account)
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Unrestricted funds 2023	Restricted Funds 2023	Total Funds 2023	Total funds 2022
	£	£	£	£
Income from:				
Donations and legacies	553,143	400	553,143	718,941
Investments	239,457	7,897	247,354	260,105
Other income	7,200		7,200	7,200
<u>Total income</u>	<u>799,800</u>	<u>8,297</u>	<u>808,097</u>	<u>986,246</u>
Expenditure on:				
Raising fund	39,358	1,398	40,756	40,482
Charitable activities	491,167	8,527	499,694	661,632
<u>Total expenditure</u>	<u>530,525</u>	<u>9,925</u>	<u>540,450</u>	<u>702,114</u>
<u>Net income (expenditure)</u>	<u>269,275</u>	<u>(1,628)</u>	<u>267,647</u>	<u>284,132</u>
<u>Net gains (losses) on investments</u>	<u>481,541</u>	<u>17,104</u>	<u>498,645</u>	<u>(1,148,077)</u>
<u>Net movement in funds</u>	<u>750,816</u>	<u>15,476</u>	<u>766,292</u>	<u>(863,945)</u>
Reconciliation of funds:				
Total funds brought forward	12,273,868	288,639	12,562,507	13,426,452
<u>Net movement in funds</u>	<u>750,816</u>	<u>15,476</u>	<u>766,292</u>	<u>(863,945)</u>
<u>Total funds carried forward</u>	<u>13,024,684</u>	<u>304,115</u>	<u>13,328,799</u>	<u>12,562,507</u>

Balance Sheet as at 31 December 2023

	2023		2022	
	£	£	£	£
Fixed assets				
Tangible assets		200,915		208,698
Investments		9,112,448		8,137,333
		<u>9,313,363</u>		<u>8,346,031</u>
Current assets				
Programme related Investments				
Concessionary loans	3,529,728		3,555,467	
Debtors	123,730		108,016	
Cash at bank and in hand	395,792		582,882	
	<u>4,049,250</u>		<u>4,246,365</u>	
Creditors: amounts falling due within one year	<u>(33,814)</u>	<u>(29,889)</u>		
Net current assets		<u>4,015,436</u>		<u>4,216,476</u>
Total Net assets		<u>13,328,799</u>		<u>12,562,507</u>
Charity Funds				
Restricted Funds		304,115		288,639
Unrestricted funds		13,024,684		12,273,868
Total funds		<u>13,328,799</u>		<u>12,562,507</u>

These are not the statutory financial statements. The statutory financial statements were approved and authorised for issue by the Committee Members on 10th July 2024 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 10th July 2024. 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

10th July 2024

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



TO HELP YOUR COLLEAGUES

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.



you
can
help

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.

Legacies



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.

justgiving
fundraising made easy

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

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 £5,000 was received in March 2024 for the 2023 Blundell Lectures.

For more information about the lectures contact Lucinda Howe,

lucinda@quadrilect.co.uk.

Chair of the Blundell Lectures Committee

www.blundelllectures.org

Legacies

The late Richard L.C Hartley KC, deceased 17th December 2022, left the BBA £286,000 in his will. The donation was received on 3rd October 2023. A further donation of £8,000 was received in March 2024 as the estate continues to be finalized.

*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

BBA Standing Order Form

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

Name and address in full:

Title: Initial(s): Surname:

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 £

on the 1st day of in 202

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:

Please specify office use number when making payment



Established in 1873

THE BARRISTERS' BENEVOLENT ASSOCIATION

GIVE AN HOUR

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