

# ANNUAL REVIEW 2024

THE BARRISTERS' BENEVOLENT ASSOCIATION SUMMARY REPORT AND ACCOUNTS 2024

#### 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-Mole

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 PO Box 712 94 Moorgate London EC2M 6UR

Auditors A C Mole LLP Chartered Accountants Stafford House Blackbrook Park Avenue Taunton, Somerset, TA1 2PX

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: Harpreet Sandhu KC

**The Northern Circuit** *Leader:* Jaime Hamilton KC

The North Eastern Circuit Leader: Jason Pitter KC

The South Eastern Circuit *Leader:* Claire Davies 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**

#### Chairman's Statement for the Year Ended 31 December 2024

During the past year we received an increase in applications. The numbers of applications were not substantially out of line with the numbers received in previous years. There does not appear to be any significant underlying trend. In 2024 there were 21 new applications. This is an increase on last year when there were 14 new applications. Of the new applications we were able to help 19 beneficiaries financially and enabled them to seek financial advice. Two additional sub-committee meetings were held in 2024. 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 15 renewals, 1 more than in 2023 and 17 reports, 3 less than in 2023.

In 2024 we continued to offer grants to beneficiaries who meet the criteria of Gainsford Trust restricted fund. The total support during 2024 from the restricted fund was £3,891 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 2024 we received legacies totalling £61,166. I would like to thank the families of the Late Anthony Richard Boswood, Richard Hartley, Rita Ruben and John Deby for their generous legacy contributions to the BBA general fund.

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

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

Growing up in care wasn't easy. It presented immense challenges, which I battled to overcome to some extent in coming to the Bar. We are only human and that often means, as it does for me, that some scars persist.

When dealing with some issues in 2022/23 I had to take a step back. As such I fell behind with my tax obligations and struggled to live. I was in a difficult position because I needed to work to feed myself, but at the same time I needed to heal in order to be myself again.

After great consideration I decided to approach the Barristers' Benevolent Association for support. The support they provided, both financial and by way of practical advice, really helped me have time to recover and to get back on my feet and pay my tax.

I pay that back now at a rate that was arranged between the Association and myself. Not only does my monthly payment go towards paying back my loan, but it also supports other barristers who are in need.

Often in becoming barristers we have overcome so many personal challenges. We become very capable at solving problems ourselves, because indeed we have to as part of our work, but we must never forget that behind the persona we project as barristers, and behind that wig and gown is a human being, sometimes struggling, and sometimes needing help. We heal where we can, we learn lessons about ourselves where we can, and sometimes we can ask for help and can also accept it.

#### Anonymous

The BBA stepped in with funding to assist and support a member of our circuit who developed an age-related neurological disorder while in practice. The member who was in her 60s and single was in true peril with no financial resources of her own, scared and frightened as to the loss of her professional ties, income and at risk of losing her housing. The funding that was provided allowed us to provide administrative support to our member and her family as they came to terms with the diagnosis, manage her financial problems, apply for state benefits and keep her safe and warm at home until safer housing could be found for her. The BBA was an essential lifeline for someone who had given their life to the bar. The administrators and committee acted swiftly and efficiently to understand what the problems were and how best they could help an individual in crisis.

#### Anonymous

This case study of necessity is written on behalf of a highly valued member of chambers who is physically unable to do so on his own behalf by reason of a recent devastating stroke. This most recent stroke took away his ability to speak and rendered him in need of constant physical assistance with all aspects of his care from feeding to washing to simply sleeping at night.

The personal circumstances of the beneficiary of the BBA award were poor. At the time of the application he was in the throes of a divorce and was estranged from his family and deeply in debt due to the impact of nagging and then serious health issues that had adversely affected his ability to practice for approximately two years preceding the most recent and final stroke.

Following that stroke the prognosis was poor and after seven months in hospital a transfer to a high dependency care home was organised. At this new care home an assessment was made that some form of mobility could be restored if he was able to secure a specialised wheelchair. Since admission at hospital and at the subsequent care home the barrister had been bed bound and not mobile.

We approached the BBA for assistance as the barrister had no access to money of any sort and no capacity for speech or an ability to write. The therapist who visited the care home and assessed our friend gave us the details of the specialist wheelchair that he indicated was needed. This wheelchair would give our friend appropriate physical support and maintain his head in the optimal position when upright.

The BBA liaised with the primary carer and the chair was ordered and delivered. It was expensive because it was a specialist chair that was designed to assist the needs of a user that had all the conditions and physical limitations our friend has.

The arrival and fitting of the chair has allowed the barrister applicant to spend afternoons in the sun in the garden of the care home and to feel the breeze of an afternoon on his face after nearly nine months of being restricted to a hospital ward or care home bed.

Whilst the applicant himself cannot formally thank you – his friends do. This generous assistance by the BBA is not merely practical – it is emotional and psychological too. This barrister who has given so much to the profession being helped by his fellow colleagues in a time of real need was and is truly valued, Thank you.

Anonymous



#### **BBA CASE STUDIES**

I am so incredibly grateful to the BBA. Without them, I think I would have lost my home. I escaped an extremely emotionally abusive, coercive, and controlling relationship in 2022. I had been isolated from my family and friends for the duration of the relationship, from 2013. Fortunately, I have wonderful family and friends who welcomed me back with open arms and luckily my parents are still alive.

I left the relationship with my finances badly damaged. I have two young children, one of whom has neurodiversity which comes with challenges. The abuse continued post-separation. My ex-partner tried to weaponise the children and tried to block contact, keeping them from me for six weeks. Fortunately, with the assistance of the Head Teacher, the police, a very kind solicitor, and colleagues at the Bar, I came out of legal proceedings with 50:50 shared contact. I got more into debt along the way due to legal fees in family court proceedings, and renovation work to make the house I bought habitable and warm for me and the children.

I was in so much debt. The BBA saved me. They initially gave me an unsecured loan. They have now lent me a much larger secured loan. This has allowed me to consolidate my debts. I have started repayments. Coercive control is only relatively recently starting to be understood and recognised as domestic abuse. It ruins lives. The BBA came to my rescue. I can now concentrate on my children and my work, without the panic of losing my home.

I am so grateful to the BBA for their generosity, empathy and understanding.

Anonymous







### 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 Charites 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/



# ADVERTS FOR CHAMBERS & INNS

The members of The Barristers'
Benevolent Association committee
invite you to advertise in the Annual
Review in return for a suggested
minimum donation of £250.

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

Telephone 020 7242 4761 020 7242 4764

Email nicky@the-bba.com annette@the-bba.com

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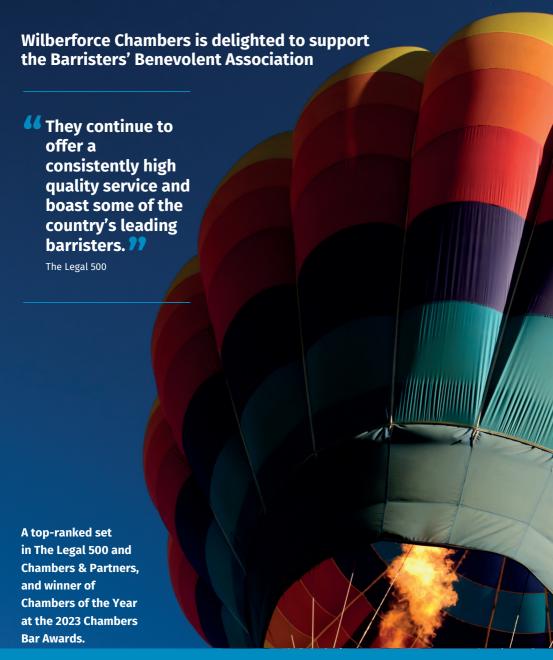


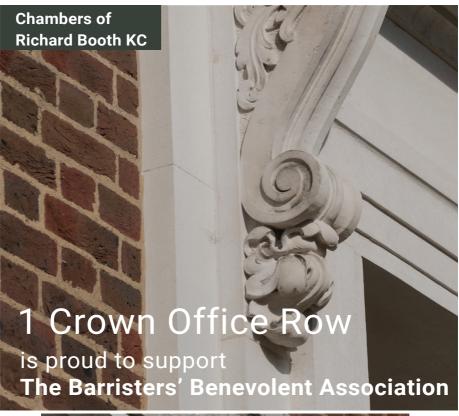


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**CHAMBERS** 

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#### **Committee Members Report 2024**

THE COMMITTEE HAS PLEASURE IN PRESENTING ITS SUMMARY REPORT AND THE SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024.

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:

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

#### MANAGEMENT

The Charity is governed by a committee 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

2024 saw 21 new applications. This is an increase of 7 on the previous year. Of the new applications we were able to help 19 beneficiaries financially or with advice and guidance. Two sub-committee meetings were held in 2024. 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 15 renewals, 1 more than in 2023 and 17 reports, 3 less than in 2023.

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.

SUMMARISED FINANCIAL STATEMENTS

## STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account) FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds 2024	Restricted Funds 2024	Total Funds 2024	Total funds 2023
	£	£	£	£
Income from:				
Donations and legacies	343,323	1,870	345,193	573,543
Investments	233,565	7,838	241,403	247,354
Other income	7,207		7,207	7,200
Total income	584,095	9,708	593,803	828,097
Expenditure on:				
Raising funds	(42,181)	(1,458)	(43,639)	(40,756)
Charitable activities	(625,019)	(3,891)	(628,910)	(519,694)
Totalexpenditure	(667,200)	(5,349)	(672,549)	(560,450)
Gains/losses on investments	486,234	16,571	502,805	498,645
Net income	403,129	20,930	424,059	766,292
Net movement in funds	403,129	20,930	424,059	766,292
Reconciliation of funds:				
Total funds brought forward	12,833,684	304,115	13,137,799	12,371,507
Total funds carried forward	13,236,813	325,045	13,561,858	13,137,799

#### Balance Sheet as at 31 December 2024

	2024	2023
	£	£
Fixed assets		
Tangible assets	193,910	200,915
Investments	9,538,980	9,112,448
Programme related Investments	3,697,140	3,529,728
	13,430,030	12,843,091
Current assets		
Debtors	90,256	123,730
Cash at bank and in hand	254,360	395,792
	344,616	519,522
Creditors: amounts falling	·	·
due within one year	(21,788)	(33,814)
Net current assets	322,828	485,708
Net assets excluding pension liablilty	13,752,858	13,328,799
Provisions	(191,000)	(191,000)
Net Assets	13,561,858	13,137,799
Charity Funds		
Restricted Funds	325,045	304,115
Unrestricted funds	13,236,813	12,833,684
Total funds	13,561,858	13,137,799

These are not the statutory financial statements. The statutory financial statements were approved and authorised for issue by the Committee Members on 9th July 2025 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 9th July 2025. 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 9th July 2025

#### 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





#### The Appeal

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

#### SUPPORT, DONATE OR RUN FOR US

You can support the BBA in a number of ways. We rely on donations from barristers for our funds

We suggest that each barrister donates a sum equivalent to one hour of their charging rate annually or a standing order for a regular donation can be set up, see our Bankers Order Form. Don't forget to gift aid.

If you are feeling energetic why not consider participating in The British 10k London Run which takes place each July. Now organised by Virgin Sport, registration is direct via their website.



#### **BEQUESTS AND LEGACIES**

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



Could you consider leaving at least 1% of your estate to The Barristers' Benevolent Association to help future beneficiaries?



#### **GIFT AID**

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



#### LISTED SHARES

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



#### **JUSTGIVING.COM**

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



### Thank you

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

Once again we have received donations from the four Inns, the Band Trust, Gray's Inn Benchers' 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.

#### **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 the ticket sales is distributed by way of donations to the Benevolent Societies of the Law Society, the Barristers' Benevolent Association, Royal Institution of Chartered Surveyors and the Bar. The three professions the Lectures aim to educate, inform and serve.

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 John Deby, deceased 30th July 2022, left the BBA £26,346.60 in his will. The donation was received on 19th August 2024. His funds were divided between many charities.



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**

Name and address in full:

## THIS FORM SHOULD BE RETURNED INTACT AFTER COMPLETION TO THE BBA AT 14 GRAY'S INN SQUARE, LONDON WC1R 5JP OR EMAIL DIRECT TO annette@the-bba.com

Title: Surname: Initial(s): Address: Post Code: \*Please treat the following donations I have made in the past 4 years and/all donations I make from the date of this declaration, as Gift Aid donations, unless I notify you otherwise. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax in the current tax year than the amount of Gift Aid claimed on all my donations it is my responsibility to pay any difference. To the Manager: Bank plc Address: Post Code: Please pay to The Barristers' Benevolent Association at National Westminster Bank plc (Sort Code 60-80-08), 156 Fleet Street EC4A 2DX (A/c No. 15565173) an immediate sum of £ followed by the sum of £ in 202 on the 1st day of and thereafter annually/monthly (delete as appropriate) until I notify you otherwise. Please debit my account No. Sort Code: Signature Date: Office use: No. Bank use: Please specify office use number when making payment



#### Established in 1873

### THE BARRISTERS' BENEVOLENT ASSOCIATION



Please donate at least a sum equivalent to one hour of your charging rate each year by going to www.justgiving.com/the-bba com 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, 14 Gray's Inn Square, London WC1R 5JP

nicky@the-bba.com Telephone 020 7242 4764 annette@the-bba.com Telephone 020 7242 4761

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