BBA

Registered Charity No.1106768

ANNUAL REVIEW 2025

THE BARRISTERS' BENEVOLENT ASSOCIATION SUMMARY REPORT AND ACCOUNTS 2025

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

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: Samantha Hillas KC

The North Eastern Circuit
Leader: Caroline Goodwin KC

The South Eastern Circuit
Leader: Claire Davies KC

The Wales and Chester Circuit
Leader: Caroline Rees KC

The Western Circuit
Leader: Sarah Jones KC

Chairman's Statement
HELP US, HELP OTHERS

Terence Mowschenson KC
Chairman

CHAIRMAN'S STATEMENT

Chairman's Statement for the Year Ended 31 December 2025

The number of applications received in 2025 was slightly lower than in 2024 but not substantially out of line with the numbers received in previous years. There does not appear to be any significant underlying trend. 2025 saw 20 new applications. This is a decrease of 1 on the previous year. Of the new applications we were able to help 16 beneficiaries financially or with advice and guidance. No sub-committee meetings were held in 2025. Certain applications were refused on the grounds that they fell outside the BBA objects. If we declined support because we considered the application was made too soon, we encouraged the applicant to re-apply should his/her circumstances suffer an adverse change. In addition to the new cases, there were also 19 renewals, 4 more than in 2024 and 20 reports, 3 more than in 2024.

In 2025 we continued to offer grants to beneficiaries who meet the criteria of Gainsford Trust, the objects of which are more restricted than those of the BBA. The total support during 2025 from the restricted fund was £2,316 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 net 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.

No legacies were received by the BBA in 2025.

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 we dealt with from our general funds.

The need to maintain our donated income is important and one way is to encourage everyone to include us in their Will once family needs have been secured. Your gift will mean someone less fortunate than you can be assisted at a time of need.

Terence Mowschenson KC

Chairman

Grants and Loans
SECURED OR UNSECURED

Grant **Loan**

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

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

We help to fund *specialist nursing, equipment, heating and food allowances, therapy which falls outside the NHS, some drugs or other medically approved necessities*. Extras which can make an important difference to someone's life include *specialist computer equipment, telephones, televisions, special chairs, wheelchair access, baths...*
Financial support can include *regular grants to top up pensions, and single families can get help with school uniforms, new clothes, a bus pass or a birthday treat.* Children are given a birthday and Christmas gift but the BBA does not normally contribute to school fees. Each case is considered individually and on its own merits: the range of our assistance is limited only by the needs of our beneficiaries and our ability to pay.

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

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

BBA CASE STUDIES

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HELP IS APPRECIATED

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

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

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

The staff are helpful and show care and humility. The help offered is practical and sensible. The BBA is not a fund to solve all of your problems. But nor should it be stigmatised. Once I am back to work full time I will always remember the help given to me. I urge us all at this very difficult time to give what we can to others. You never know when you may need help yourself.

Anonymous

I am a barrister in my late 40's. I experienced a significant mental health crisis last year, such that I was unable to work. It was a really distressing time. Lawcare recommended that I contacted the BBA for help. I had no idea how helpful the BBA would be, and their assistance has been a major part of allowing me to recover, maintain my family and eventually return to work. I applied for a secured loan from the BBA at a time when accessing additional lending would have been really difficult, and this substantial loan and top ups covered essential living expenses until I was able to fully get back on my feet. One of the things that I was worried about was how stressful the application would be; the process was really kind and flexible, and I felt really supported throughout.

Anonymous

Out of the blue 2 years ago, I was diagnosed with heart failure. It came as a huge shock and shook me and my family to the core. I was informed that I would need emergency open heart surgery, without it I had only 3 days to live.

Naturally, I chose the surgery route! The operation was a partial success. I woke up in intensive care to be told that my heart would not beat on its own, thus I was connected to all sorts of kit to keep me going. After 12 days in intensive care, I had to have another operation. 3 weeks later I was finally discharged after nearly 2 months. 2 years on, I have had 2 more operations and am fighting hard to recover. S

Sadly, during the operation I suffered nerve damage which has had a huge impact on my breathing. Thus in my mid 40's, I had to come to the realisation that I was now partially disabled and would have a very tough time getting back to fitness.

As for my beloved career, I have not been able to work since all these events started. I was terrified about what I would do for money. A friend advised me to contact the BBA.
They have been the one positive thing to come out of this nightmare. I rang them up and told them all about my situation. They were absolutely incredible. I was treated so very kindly and with real dignity despite the fact I was going to them cap in hand. I made a written application which involved giving the committee a picture of my life and finances.
The turnaround was so quick. Within weeks they were sending me money to survive and food vouchers every month. Without them, I would have really struggled. Knowing that I could rely on this bit of money, along with family help, kept me calm and able to start my recovery.

I cannot thank the amazing people at the BBA enough. I also thank every person that donates money to the BBA. You are helping people in desperate circumstances. I don't know what I would have done without you all

Anonymous

CASE STUDIES

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

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GIVE AN HOUR

BBA

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 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

Committee Members Report 2025

THE COMMITTEE HAS PLEASURE IN PRESENTING ITS SUMMARY REPORT AND THE SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025.

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 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

2025 saw 20 new applications. This is a decrease of 1 on the previous year. Of the new applications we were able to help 16 beneficiaries financially or with advice and guidance. No sub-committee meetings were held in 2025. 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 re-apply should the applicant's circumstances suffer an adverse change. In addition to the new cases, there were also 19 renewals, 4 more than in 2024 and 20 reports, 3 more than in 2024.

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.

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure Account) FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds 2025	Restricted Funds 2025	Total Funds 2025	Total funds 2024
	£	£	£	£
Income from:				
Donations and legacies	270,636	150	270,786	345,193
Investments	251,268	7,225	258,493	241,403
Other income	29,999		29,999	7,207
Total income	551,903	7,375	559,278	593,803
Expenditure on:				
Raising funds	(35,462)	(1,116)	(36,578)	(43,639)
Charitable activities	(457,286)	(1,200)	(458,486)	(628,910)
Other expenditure	(2,488)		(2,488)	
Totalexpenditure	(495,236)	(2,316)	(497,552)	(672,549)
Gains/losses on investments	529,929	18,398	548,327	502,805
Net income	586,596	23,457	610,053	424,059
Net movement in funds	586,596	23,457	610,053	424,059
Reconciliation of funds:				
Total funds brought forward	13,236,813	325,045	13,561,858	13,137,799
Total funds carried forward	13,823,409	348,502	14,171,911	13,561,858

Balance Sheet as at 31 December 2025

	2025	2024
	£	£
Fixed assets		
Tangible assets	188,437	193,910
Investments	10,095,999	9,538,980
Programme related Investments	3,579,109	3,697,140
	13,863,545	13,430,030
Current assets		
Debtors	54,537	90,256
Cash at bank and in hand	467,285	254,360
	521,822	344,616
Creditors: amounts falling due within one year	(22,456)	(21,788)
Net current assets	499,366	322,828
Net assets excluding pension liability	14,362,911	13,752,858
Provisions	(191,000)	(191,000)
Net Assets	14,171,911	13,561,858
Charity Funds		
Restricted Funds	348,502	325,045
Designated funds	3,579,109	3,697,140
Unrestricted funds	10,244,300	9,539,673
Total funds	14,171,911	13,561,858

These are not the statutory financial statements. The statutory financial statements were approved and authorised for issue by the Committee Members on 8th July 2026 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 8th July 2026. 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
8th July 2026

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

GIVE AN HOUR 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

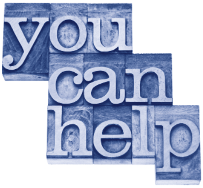
You can support the BBA in a number of ways. We rely on donations from barristers for our funds.

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.

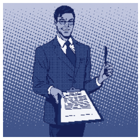
GIFT AID

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.



BEQUESTS AND LEGACIES

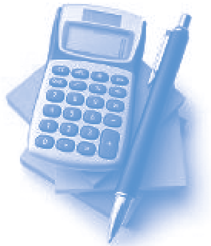
Making a bequest is a convenient way of supporting us after your death and such gifts form an important part of our income - meaning that your generosity and caring continues well into the future.



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

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.

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

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

Registered Charity No.1106768

Established in 1873

THE BARRISTERS' BENEVOLENT ASSOCIATION

GIVE AN HOUR

Please donate at least a sum equivalent to one hour of your charging rate each year by going to www.justgiving.com/the-bba 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
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