

We're here for
solicitors when
times get tough.



Trustees' Report and Accounts.

For the year ended 31 December 2022.

The Solicitors' Charity is the operating name of The Solicitors' Benevolent Association a charitable company limited by guarantee, registered in England & Wales. Company number 6601907. Registered Charity number 1124512.

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Chair's Report.

Ginny Cannon
Chair



2022 was another successful year for the Charity as it took stock of its work and position following the two years of turmoil driven by the pandemic.

In terms of individuals helped, we supported 227 people (both primary and secondary clients) through direct financial assistance. This included an increase of 50% year-on-year in the number of new primary clients that we helped. In addition to direct financial assistance, our funding supported Lawcare to help 276 solicitors from England and Wales; and we funded further support to 55 people through our other partnerships.

We continue to see ever more complex support needs and in 2022 we were pleased to make good use of our new agreements with OneBright, providing mental health assessment and therapy, and AdviceWorks, providing help with money management. These were in addition to our longstanding arrangements providing benefits advice, debt advice and career transition counselling.

The rising cost of living was a cause of concern in 2022 and, in March, we took early action to award all primary clients a one-off payment to help with fuel bills. This was intended to provide help across a six-month period until revisions could be made by the Joseph Rowntree Foundation to their Minimum Income Standard (MIS), which is the mechanism by which we calculate awards. The MIS reflects the level of income which is believed to be required to have a decent standard of living. From September 2022 we adjusted our living allowance payments to be in line with the revised MIS figures.

Overall in 2022, we awarded direct grants and made payments for services for solicitors in need totalling £962,229. Whilst lower than sums expended in 2020 and 2021, where the pandemic had a significant impact, this is higher than the comparative pre-pandemic figure of £943,342 expended in 2019. Since 2019 we have been working to ensure we offer ever more targeted support designed to help clients return to being self-sufficient.

In addition to awards and payments for services, we also provided £25,316 in support in the form of secured loans with sums paid directly to third parties for goods and services.

Whilst we were not immune from the volatility of the investment markets our financial position remains robust. We remain committed to using our resources prudently to provide more help for more people. In 2022, we expanded the depth of the strategic review that we had begun and engaged, through a competitive tender process, a highly regarded research organisation. They have helped us understand in greater detail the views and needs of the profession. As a result we are now well on the path to completing a new strategy based on this and other research, for launch at the end of the year.

We have continued to strengthen our governance. Two new trustees joined us in 2022. Robert Banner is a recently retired solicitor with particular interests in business development and management. James Brennan, who became our Honorary Treasurer on appointment, is a senior investment manager with strong charity experience. He further strengthens our Investment, Finance and Audit Committee which is charged with the key duty of keeping oversight of the management of our resources.

I should like to thank James' predecessor, Kirsty McEwen for her three-years of service as Honorary Treasurer. I am delighted that she remains a trustee and now chairs our People & Development Committee.

During 2022 four trustees stepped down. Anthony Cumming and Tim Cuthbertson had both given many years of dedicated commitment to the charity as previous Chairs of Trustees and in committee. Karen South was our first People & Development Committee Chair and Karen Matthews was an assiduous Honorary Treasurer. The contributions and skill of all four, and their humane approach to helping members of the profession were of immense value to the charity.

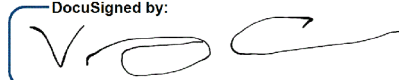
Volunteering as a trustee, whilst a vital part of good governance, becomes ever more complex and time-consuming. I would like to thank all my fellow trustees for their continuing commitment and skilled input.

Finally, I wish to thank our small and dedicated staff team without whom we would be unable to provide vital help to solicitors in need and their dependants. Their insights prove invaluable in helping understand how we can further strengthen our work and I look forward to working with them as we enter the next, exciting, phase of our development.

Ginny Cannon*,
Chair

12 July 2023



DocuSigned by:

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*Ginny Cannon is registered as a Director and Trustee at Companies House and with the Charity Commission under her married name, Virginia Salter. The Trustees Report and Accounts are, therefore, signed in that name.

Trustees in office 2022.

Board Officers



Ginny Cannon

Chair; Ex-officio member of all committees

Ginny Cannon joined The Solicitors' Charity as Chair-elect in March 2021 and took over as Chair in September 2021. A retired in-house commercial solicitor, she is Junior Warden of the City of London Solicitors' Company. Chair of the Friends of Moorfields Eye Hospital until 2021, Ginny is also an independent trustee of the Investment Managers' Charitable Trust.



Kirsty McEwen

Honorary Treasurer and ex-officio member of all committees until June 2022 (see also Chairs of Committees)

Kirsty McEwen was the Honorary Treasurer of The Solicitors' Charity until June 2022. She is a partner at leading Black Country law firm Higgs & Sons. She specialises in advising charities and not-for-profit organisations, including social enterprises, on all aspects of their operations.



James Brennan

Honorary Treasurer from June 2022; Ex-officio member of all committees

James Brennan has a 26-year career background in banking, investment management and business development and currently works with charities as Portfolio Director for Cazenove Capital.

Chairs of Committees



Michael Gillman

Governance Oversight Committee (Chair); Investment, Finance and Audit Committee

Michael Gillman became a The Solicitors' Charity trustee in 2009 and was chairman between 2012 and 2015. He was the senior partner and specialist matrimonial solicitor at Bishop & Sewell LLP. Michael was president of the City of Westminster & Holborn Law Society in 2008.



Kirsty McEwen

People & Development Committee (Chair) from June 2022; Governance Oversight Committee; Investment, Finance & Audit Committee

Kirsty McEwen was the Honorary Treasurer of The Solicitors' Charity until June 2022. She is a partner at leading Black Country law firm Higgs & Sons. She specialises in advising charities and not-for-profit organisations, including social enterprises, on all aspects of their operations.



Karen South

(trustee until September 2022) People & Development Committee (Chair) until June 2022; Awards Committee

Karen South is a consultant and the Practice Manager in the litigation department at Portner Solicitors. Karen's specialisms are employment law and litigation. She also sits as Vice Chair and Child Protection Governor on a school governing body.



Christl Hughes

Awards Committee (Chair); Governance Oversight Committee

Christl Hughes was the sixth woman in The Solicitors' Charity history to be appointed Chairman and second Chair to serve 3 Years. A former High Street solicitor specialising in contentious business she has twice been President of Leicestershire Law Society and is Secretary of Leicestershire Medico-Legal Society. She is a committee member and past Chair of Association of Women Solicitors, London, a former Secretary of the Gender Identity Research & Education Society and a Freeman of the Worshipful Company of Solicitors of the City of London. In 2020 she was awarded the MBE for her services to Equality & Charity.



Andrew Wauchope

Investment, Finance and Audit Committee (Chair); Strategy Working Group (Chair)

Andrew is a Chartered Fellow of The Chartered Institute for Securities & Investment and has over 30 years of investment experience including at Quilter Goodison, Gerrard Vivian Grey and Laing & Cruickshank (later UBS). At UBS he was Head of Charities Investment. He performed a similar role at Psigma Investment Management, now Punter Southall Wealth. He has extensive experience as an investment committee chair and finance committee member. He is currently a member of the Court of the Worshipful Company of Ironmongers, a trustee of the Masonic Charitable Foundation, the Sir Halley Stewart Trust and the Accountants Charities as well as being the current Chair of the Harrow Mission Trust.

Board Members



Robert Banner

(trustee from June 2022)

People & Development Committee; Investment, Finance and Audit Committee; Strategy Working Group

Robert Banner retired as a solicitor at the beginning of 2022 after a long and highly successful legal career. He was a recognised Legal 500 personal injury lawyer and was awarded a lifetime achievement award by the local business community in 2019.



Anthony Cumming

(trustee until June 2022)

Awards Committee

Anthony Cumming was an equity partner in Lupton Fawcett of Leeds, being a personal injury specialist. He was president of Leeds Law Society in 2003/4 and was chairman of The Solicitors' Charity in 2001.



Tim Cuthbertson

(trustee until June 2022)

Tim Cuthbertson is a partner in Blackhams, a small firm in Birmingham city centre where he deals with private client and commercial property work. A member of the board since 1980, he served as chair in 2009-10.



Rebecca Litherland

Awards Committee; Investment, Finance and Audit Committee

Rebecca specialises in welfare benefits law and has significant experience of criminal and family law, as a practitioner and volunteer.



Eugene Farrell

Awards Committee; People & Development Committee; Strategy Working Group

Eugene is a mental wellbeing specialist with more than 30 years of experience. He is the Mental Health Consultancy Lead at AXA Health, providing consultancy to corporate clients. A leader in workplace mental wellbeing, counselling and psychological therapy, he authors articles, provides training and speaks at conferences and roundtables, and is a regular media contributor and webinar producer. He has a keen interest in digital health solutions and testing mental health and wellbeing Apps. He is current Chairperson and Emeritus Member of UK Employee Assistance Professionals Association.

Board Members



Karen Matthews

(trustee until June 2022)
Awards Committee; People & Development Committee

Karen Matthews joined The Solicitors' Charity in 2014. She is a practising solicitor and a US attorney admitted to the Florida Bar. She is also an Associate of the Institute of Chartered Secretaries. In 2001 she became in-house counsel for an international biotech company based in north-west England.



Tanya Dunbar

Governance Oversight Committee (until June 2022); People & Development Committee (from June 2022)

Tanya Dunbar joined The Solicitors' Charity in 2014. She qualified in 2008, having had a previous career as a Business Development Manager for an Internet Service Provider. Tanya practised as a solicitor at Ashfords LLP until early 2016 when she joined the Post Office as an in-house Commercial Lawyer. She is now the Associate Director, Innovation - Global Data Office at EY.



Shams Rahman

Awards Committee; Senior Trustee For Trustee Concerns and Whistleblowing

Shams Rahman is a solicitor and partner at leading Lincoln's Inn law firm Edwin Coe LLP, specialising in commercial and property related litigation. He is a member of the Law Society and a regular speaker at events promoting law career development and mentoring of law students and young professionals.



Haroon Qayum

Governance Oversight Committee

Haroon Qayum is a partner and Head of Private Client at Blackhams in Birmingham. Haroon was President of the Cambridgeshire & District Law Society between March 2014 and October 2015.



Matthew Robbins

Awards Committee

Matthew Robbins was The Solicitors' Charity's Chairman until September 2021. He is Senior Partner at Jasper Vincent solicitors in Southampton and past President of Hampshire Incorporated Law Society (HILS). He was the first solicitor to arrive at the Law Society conference by canoe, from London to Birmingham along the Grand Union canal in aid of The Solicitors' Charity.

Our vision

All solicitors are supported
in times of need or crisis.

Our mission

To **support** solicitors and their dependents with financial, practical and emotional aid in times of need or crisis.

To **collaborate** with our volunteers, partners and charities to ensure our beneficiaries can access the right support.

To **engage** with the profession, sharing our experiences to build awareness of the issues facing solicitors and gain funding for our mission.

Our core values

- Non-judgmental
- Trustworthy
- Engaged
- Collaborative
- Understanding
- Professional

How we live our core values.

Non-judgmental

- We don't judge people or where they find themselves
- We never 'auto exclude' anyone
- We help people to make a fresh start
- We view each case on its individual merits
- We are a conscience of the profession, not its critics

Trustworthy

- We offer confidential support
- We guarantee indemnity when firms donate unclaimed balances
- Our board includes solicitors who champion the interests of the profession
- We are honest in our advice and transparent in the support we provide

Engaged

- We commit to stay ahead of best practice
- We take time to engage with the profession
- We share knowledge with each other and our partners
- We share information online to help

Understanding

- We are human. We take time to understand the person
- We take time to understand life goals
- We listen, research and stay abreast of new information relating to the profession
- We start by listening and work towards achievable goals

Collaborative

- We work with the people we support to enable them to identify & articulate their needs, and to make the changes they want to improve their lives
- We partner with other organisations to provide achievable goals and services for beneficiaries
- We don't work in isolation, aiming instead for ongoing, constructive interaction between the people we support, our volunteers and casework staff
- We listen to the profession and respond to its needs
- We help each other get things done

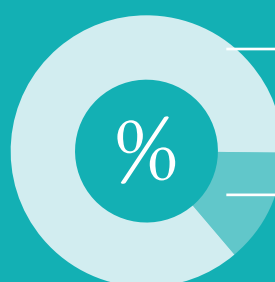
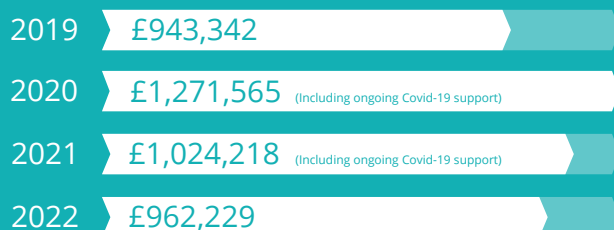
Professional

- We take pride in our work
- We work to high professional standards
- We keep records of all our conversations
- Our board includes solicitors from across the profession
- We invest in industry-leading software and processes

How we have helped.

£962,229

awarded in 2022
(we also awarded £25,316 in secured loans)



86.5%

was in the form of direct awards to primary clients.

13.5%

was in the form of indirect support provided by our partners.

We helped
50%
more NEW clients
than the previous year.

20%
increase



in the levels of our daily living allowances to help address the impact of the cost-of-living crisis.



As part of the direct awards, we made one-off payments to help with domestic fuel bills to all our primary clients.

LawCare
Supporting the Legal Community

LawCare was funded to support **276 clients** with mental wellbeing support.

onebright
mental health

Onebright was funded to provide **8 clients** with a mental health assessment and the possibility of therapy where advised.

renovo

Renovo was funded to support **7 clients** with career transition counselling.

disu Manchester
of work

CAM was funded to support **19 clients** with welfare benefits or debt advice.

ADVICEWORKS

Advice Works was funded to support **21 clients** with money management advice.

Who we helped.

We supported more women in 2022 than the previous year.

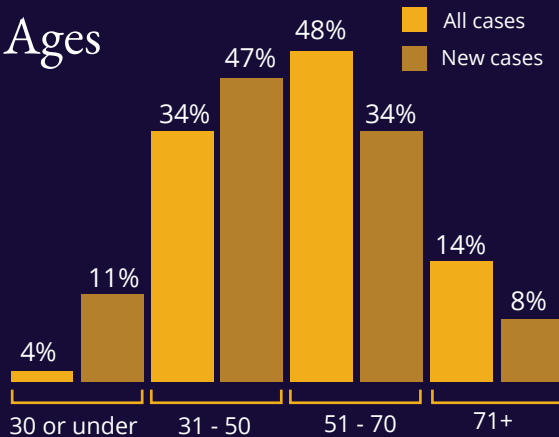
60%
Female

40%
Male



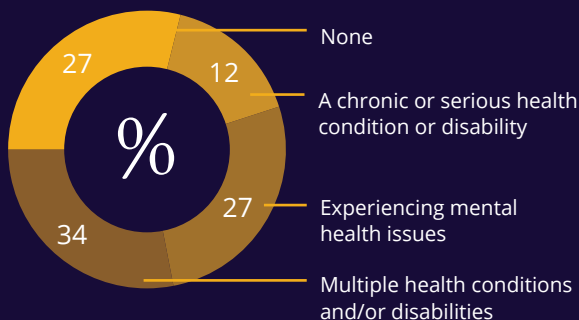
70% of all new clients this year were women.

Ages



The majority of new solicitors we helped this year were aged 50 or below, with nearly half being aged between 31 and 50.

Chronic and serious health conditions & disability.



The number of new clients experiencing multiple health conditions and/or disabilities **increased by 50% in 2022**. Additionally, **there were 60% more** new cases than last year where clients experienced mental health issues.

This year, 39% of new cases were from minority ethnic groups.

The number of new cases from these demographics is lower when compared to 2021 (54%). The overall percentage of people we supported from these demographics was 33%.



All cases (new and existing) identifying as:

67% | **12%** | **14%**
White | Asian | Black

7% all other categories



New cases identifying as:

61% | **12%** | **18%**
White | Asian | Black

9% all other categories

Living situations



40%

of the people we helped live in rented accommodation.



64%

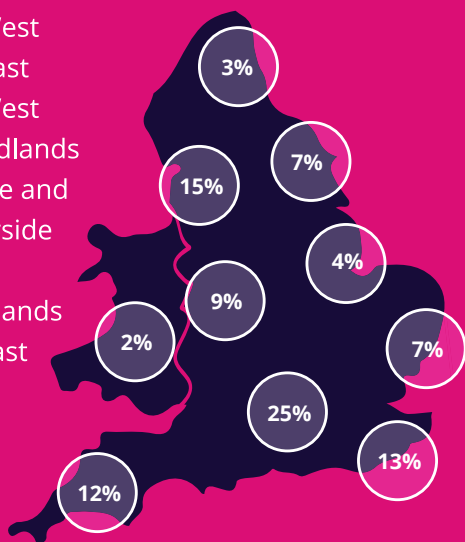
of all the people we helped live alone.

However, only **46% of the new clients** live alone, showing an increasing number of couples and people with children approached us in 2022.

Professional characteristics of those we helped.

Locations of the people we helped

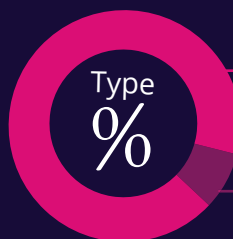
25% London
15% North West
13% South East
12% South West
9% West Midlands
7% Yorkshire and Humberside
7% Eastern
4% East Midlands
3% North East
3% Other
2% Wales



50%

of primary clients worked for small firms or were sole practitioners.
1 in 7 new clients worked for large firms, up from 1 in 10 in 2021.

Primary clients are

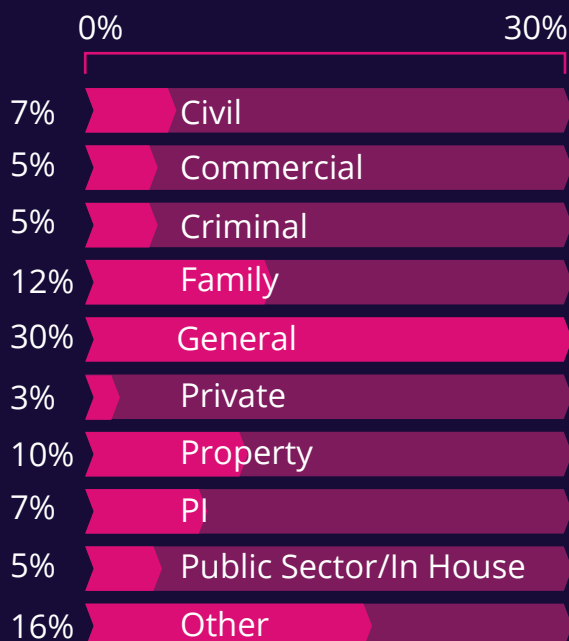


90%
Solicitors
10%
Dependants

Post-qualification experience

25% 0 - 5 years
20% 6 - 10 years
36% 11 - 20 years
19% 20+ years

45% of the solicitors we supported were less than 10 years PQE and over 4 in 5 had less than 20 years in practice.





Trustees' Report.

Trustees' Report.

The Solicitors Benevolent Association (SBA), originally instituted in 1858, was incorporated as a charitable company limited by guarantee in 2008. In December 2020, a new operating name of The Solicitors' Charity was adopted.

The Articles of Association specify a minimum of ten trustees as directors of the company, all of them to be members of the company. As of July 2021, when an amendment to the Articles of Association was made, two-thirds of trustees must be, or have been, solicitors. In the event of dissolution of the company each member bears a maximum liability of £10.

In 2022, new trustees with expertise in business development, investment management and experience in charity governance were recruited. During 2022 seventeen trustees were in post (reducing to 13 by September 2022). Nine of the thirteen trustees (69%) are solicitors.

The objects of the Charity are to provide relief and assistance for persons in need who are or who have been admitted to the Roll of Solicitors for England and Wales or who are or have been married to or are or have been the civil partner of solicitors so admitted or who are or have been dependents of solicitors so admitted.

Direct financial assistance usually takes the form of a grant. Historically, we also provided help in the form of loans secured against property. In March 2020, Trustees resolved that loan payments would, in future, only be paid in a very limited range of circumstances usually directly to third parties for provision of equipment and services to clients.

In addition to direct support, The Solicitors' Charity funds the provision of services for beneficiaries from expert partners including Citizens' Advice Manchester (CAM), Renovo, LawCare, One Bright, and Advice Works. Referral and signposting to other sources of help is also used as appropriate to an individual enquirer or applicant's circumstances.

Structure, Governance and Management

The trustees/directors bear overall legal responsibility for the administration of the Charity. It is their responsibility to provide strategic direction to the Charity, to control its affairs, to safeguard its assets, to identify and manage risk and to ensure that the Charity pursues its charitable objects.

Trustees are recruited via advertisement and the appointment process is overseen by the Governance Oversight Committee who ensure a fair, inclusive and transparent process. New Trustees can serve a fixed term of two years followed by up to two further terms of four years each.

Trustees are inducted via a tailored process of conversations with their peers, the Chief Executive and staff as well as the provision of key background information and documentation. All new Trustees are offered a mentor for their first year and the opportunity to attend training in the role and duties of a charity trustee. They must undergo data protection training and are required to sign the Trustee Code of Conduct.

In addition to individually tailored training sessions, formal training opportunities for all trustees are usually carried out at least once per year by way of an in-person Trustee Away Day and through specialised virtual training sessions.

The Articles of Association provide that the trustees shall meet at least four times a year. Day to day management is delegated to the CEO, Nick Gallagher, who works alongside two part-time and five full-time colleagues. The staffing establishment is 7.6 full-time equivalents (FTE).

The work of the board is supported by four committees and a Strategy Working Group. Committee Terms of Reference were reviewed in 2021. The Chair and Honorary Treasurer are ex-officio members of all committees, and each committee has at least three other trustees as members.

The Awards Committee establishes detailed policy guidelines for award-making that are adopted by the Board. It has oversight of the awarding of grants and, on rare occasions, loans. It meets up to eight times a year and can co-opt experts to assist its deliberations. The staff Casework Team attends meeting to provide insight into the needs of clients and recommendations for their support. Decisions about awards are subject to carefully considered delegation arrangements that support timely decision making by staff. These delegated arrangements are subject to twice-yearly internal audit as well as annual external audit.

The Investment, Finance and Audit Committee (IFAC) scrutinises the work of the Charity's investment managers, the setting of investment and reserves policy, the setting of the annual budget and progress against it, and oversees internal audit practice. It also recommends, for decision by the full Board,

the appointment of auditors, the approval of the annual accounts and the appointment of investment managers.

The Governance Oversight Committee exercises general oversight of the structure, composition and effectiveness of the Board and its committees and of regulatory matters and governance, including compliance with best practice.

The People and Development Committee focuses on human resource and wellbeing issues for staff and volunteers, including staff and executive remuneration.

Trustees and staff met at a strategy awayday in May 2022. As a result of discussions about how the charity might provide more support to more people, and in the context of the charity's healthy financial position, trustees agreed to undertake a strategic review including a significant piece of research into the views and needs of the profession. The Strategy Working Group, consisting of trustees and staff (and with co-opted external expertise) was established to oversee this process. The working group reports back to full board meetings. Following a tender process, a highly respected external team of researchers carried out a major piece of research into the needs of the profession and their views of the work that the charity does, between November 2022 and May 2023.

It is intended that a new strategic plan will be rolled out in late 2023 / early 2024.

Public Benefit

The public benefit of The Solicitors' Charity's work is in providing relief to those in need because of "youth, age, ill-health, disability, financial hardship or other disadvantage" under section 3(1)(j) of the Charities Act 2011. The relevant Charity Commission guidance provides that "it is likely to be charitable to relieve either the poverty or the financial hardship of anyone who does not have the resources to provide themselves, either on a short or long-term basis, with the normal things of life which most people take for granted".

The trustees confirm that they have complied with their statutory duty to have regard to the Charity Commission's guidance on public benefit.



Volunteers

In 2022 we engaged an external expert to review our options for future volunteering. Recommendations from this exercise form part of our strategy research and our new strategy will set out our approach to volunteering in the future.

Grant-Making Policy

To receive support, applicants must meet The Solicitors' Charity's eligibility criteria. All must be (or have been) on the Solicitors' Roll for England and Wales or be the dependent of such a person.

Applicants are assessed for financial eligibility using the Joseph Rowntree Minimum Income Standard (MIS) as the starting point. This looks at the incomes different households require to meet a minimum standard of living broadly accepted in society as decent. Applicants with income greater than the MIS for their circumstances or with liquid assets greater than £10,000 will often be ineligible for direct financial support (in the form of daily living allowances or direct one-off payments such as for equipment or paying-off debts). However, trustees have absolute discretion to waive these financial eligibility criteria where they decide, after thorough assessment, that some early, targeted financial assistance would help prevent problems from escalating.

Indirect financial support in the form of referrals to services provided by experts in such areas as welfare benefits and money or debt management are usually

made immediately on application and are not subject to the financial eligibility criteria used for direct financial support.

The needs of clients are considered with a view to ensuring a return to self-sufficiency wherever possible. Where this is not possible, due, for instance, to chronic ill-health, disability or age, longer-term support can be provided. For all clients, our approach is to support targeted interventions that deliver long-lasting positive change in all aspects of wellbeing – financial, mental and physical, social and professional.

Consideration of applications is overseen by the Awards Committee within their Terms of Reference. A range of decisions, within agreed parameters, is delegated to staff. Delegated awards are kept under review by the Awards Committee and are subject to twice yearly internal audit by a trustee independent of the Awards Committee, reporting to IFAC and the full board. Both the internal audits of delegated authorities in 2022 were deemed highly satisfactory.

Applicants may be awarded: grants to assist with cost of living; debt relief; support from partner services; or, in exceptional circumstances, loans secured against property and paid to third parties for the provision of goods or services. The Charity does not usually pay off debt accumulated as a result of periods of study for higher or professional qualifications, nor does it pay off business debt.

The Board retains the discretion to act as it sees fit in all cases.

Achievements and Performance

The key performance indicators used to measure progress on achieving objectives and delivering strategy can be seen from the statistics below (2021 figures, which were influenced by the impact of Covid pandemic, in brackets):

Grants and loans were paid directly to support 274 (399) primary and secondary beneficiaries.

- A total of £962,229 (2021: £1,024,218) was awarded in grants directly to clients and payments to partner organisations to provide services to clients.
- Loans awarded to clients were £25,316 (2021: £Nil)
- Total funds decreased from £26.87m to £24.76m due to Net Funds movement of (£2.11m) (2021: £2.04m) and loss on the investment portfolio of (£2.3m) (2021: £2.5m).

Included within the total grants awarded are one-off payments to every client in receipt of living awards at the end of March 2022. These were to provide some additional help with the rising cost of utilities.

In Autumn 2022 we adjusted our living allowance payments in line with changes to the Joseph Rowntree Minimum Income Standard, backdating these changes to September 2022. On average the Minimum Income Standard increased by around 20% - in line with the actual level of inflation being experienced by poorer people.

Collaboration to ensure beneficiaries get the right help at the right time

Working in collaboration with other charities and service providers helps us to deliver more services to our beneficiaries, utilising the expertise that these partners supply.

LawCare – During 2022, LawCare provided emotional support and guidance to 276 (2021: 342) solicitors in England and Wales via its helpline, using funds provided by The Solicitors' Charity. In addition, our new service provider One Bright carried out mental health assessments on 8 clients.

Renovo – 7 (2021: 17) clients were referred to Renovo for career counselling during 2022, reflecting a shift in the needs of those approaching us. Eligible clients are supported by financial assistance for up to a year whilst they undertake the three-month-long course and actively seek a new position.

Citizens Advice Manchester (CAM) – During 2022, The Solicitors' Charity funded 19 (2021: 43) referrals for expert, priority advice on welfare benefits and debt management from the advice centre in Manchester.

In addition, our new partner AdviceWorks provided in-depth across-the-board money management advice to 21 of our clients and 8 clients received mental health assessment and, where appropriate, therapy through One Bright.

Key Management Salaries

The Solicitors' Charity is committed to rewarding its people to recognise their effort and to retain their skills, and to attract new high-calibre staff. The charity believes in the importance of transparency in how it sets pay and is particularly conscious of the need for clarity and openness in setting executive pay.

Decisions on pay for all staff are made by the Board of the Charity. All members of the Board, including the Chair, are independent volunteers who bring their skills, knowledge and expertise from outside the organisation to decision-making. A sub-committee of the Board, the People & Development Committee (which is made up of volunteer Board members), scrutinises pay proposals in detail on behalf of the full Board.

Transparency and reporting

The Charity has adopted a pay policy that applies to all staff in the organisation. In line with good practice, the draft policy was shared with staff for comment before trustee approval. The policy clearly sets out how recommendations on pay increases are to be governed, the parameters to be considered in making decisions about pay, how and when grading and benchmarking of salaries is to be carried out and the importance of independent review in the grading and benchmarking process.

Under the terms of the Pay Policy, decisions on pay are made by the full Board, on the recommendation of the People and Development Committee following scrutiny of a formal annual proposal from the Chair with respect to the CEO and from the CEO for all other staff. Responsibility for the application of the Pay Policy in respect of the CEO lies with the Chair of the Board. Application of the Pay Policy with regards to all other staff lies with the CEO.

Proportionality of executive pay

The Charity considers how proportionate executive pay is both to the external market and in relation to other pay in the organisation. In common with all other roles in the Charity, the CEO's salary is assessed against similar roles in similarly sized organisations within similar sectors and locations, using the benchmarking process outlined in the Pay Policy.

The Charity pays due regard to NCVO and ACEVO good practice guidance on ratios between executive salaries and those of other employees. The Board has agreed a maximum cap of 3:1 between the salary of the CEO and the median of all other salaries in the organisation.

To calculate this ratio the CEO's salary is compared with the median of all other full-time equivalent salaries. Where there is an even number of staff, the average of the two middlemost salaries in the set is used.

The ratio of CEO to median staff pay in 2022 was 2.4:1.

Executive performance

In common with all staff of the organisation, the CEO is subject to a 6-month probationary period. Successful completion of the CEO's probationary period is assessed by the Chair and one other member of the Board.

Annual KPIs for the CEO are agreed between the Chair and the CEO and shared with all trustees and staff. Performance is monitored in regular meetings between the Chair and CEO and a formal annual performance appraisal is carried out, usually by the Chair and one other member of the Board.

In adopting its current pay policy, the Charity has chosen not to use individual performance related pay, though organisational performance is a factor considered in setting across the board pay rises.

Recruitment and retention

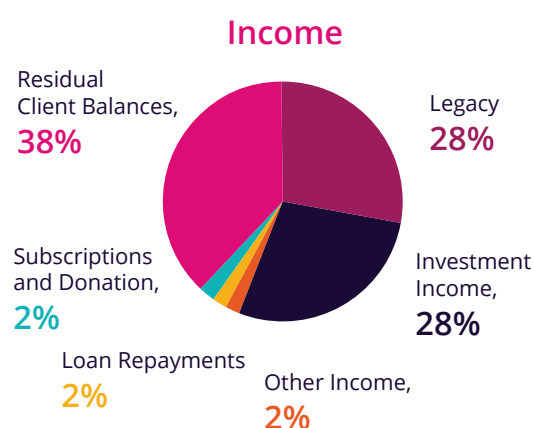
Since attracting high-calibre staff who can help grow and develop the Charity is important to the organisation, the Charity recognises the need to competitive in the labour market whilst paying due regard to prudent use of charitable funds.

The Pay Policy sets out an approach to benchmarking that ensures salaries for all staff are commensurate with those of people performing similar roles in similarly sized organisations within similar sectors and locations. Taking account of affordability, it is the aim of the Charity to pay all salaries including that of the CEO at, or above, the median of the benchmarked salary range for each role. However, salaries will not normally be paid above the level of the third quartile of the relevant benchmark.

The Charity also offers a pension scheme with staff contributions matched by the employer as well as a holiday leave entitlement above statutory guidelines.

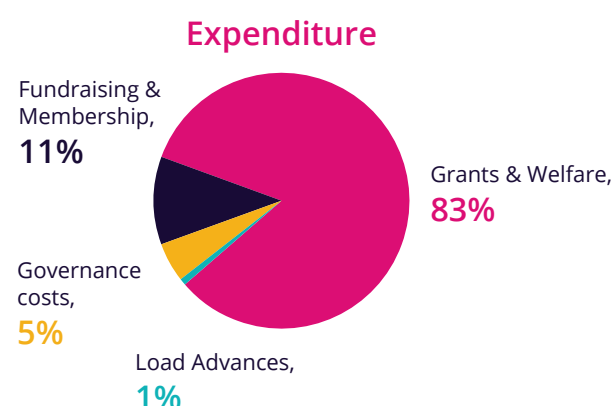


Financial Review



Income	2022	2021
Subscriptions and Donations	39,779	55,425
Legacies	638,387	2,922
Residual Client Balances	885,996	912,122
Investment Income	633,653	464,662
Other Income	49,039	27,500
Loan Repayments	56,887	188,484
	2,303,741	1,651,115

(Loan Repayments and Advances are not included in the SOFA)



Expenditure	2022	2021
Grants and Welfare	1,761,737	1,679,132
Fundraising & Membership	226,586	205,536
Governance Costs	108,314	30,401
Loan Advances	25,316	-
	2,121,953	1,915,069

Total income for the year 2022 (excluding loan repayments) amounted to £2,246,854 {2021: £1,462,631}. Total expenditure for the year (excluding loan advances) amounted to £2,096,637 {2021: £1,915,069}. The consequent net income before investment gains and losses was £150,217 (2021: (£452,438)).

Other recognised gains and losses included loss on investments amounting to (£2,258,503) {2021: gain of £2,494,730}. When added to the net income and the funds brought forward, total net assets have decreased to £24,761,051 {£26,869,337}. The principal net assets are the investment portfolio of £17,622,430 {£5,670,304} and

the secured loans to beneficiaries of £3,898,040 {£3,928,526}. The principal source of funding for The Solicitors Charity is conditional donations of residual client balances from solicitors' firms. The Solicitors Regulation Authority allows for donation of client balances to charity in the event the client is untraceable. The Solicitors' Charity offers an indemnity for all client balances received. The Charity holds sufficient funds to repay any client balances transferred to it under the Solicitors Account Rules. The balances are used to build The Solicitors' Charity's investments to produce income to fund charitable grants or for funding occasional interest free loans to beneficiaries

secured on property. Under policies in place in 2022, they were not available directly to fund the general activities of the Charity until 15 years after receipt.

The Charity continues to receive donations from individual solicitors, firms, and law societies. These are gratefully received, and the income is utilised in year to make a positive difference to the lives of our clients through grants, support commissioned from partners and occasional secured loans. The Solicitors' Charity does not use professional fundraisers to raise funds.

Investment Policy

The investment objectives are to achieve a balanced return in terms of capital growth and income from a portfolio of investments with a medium / high risk profile. The total return in 2022 was 11% (2021, 14.9%). The investment policy is reviewed annually and changes to target returns agreed in late 2022 will be applied from January 2023.

Our investments are a significant asset, and their management requires appropriate skill. During 2022, CCLA & (to March 2022) Investec Wealth Management served as investment managers. CCLA were appointed as new investment managers as a result of a competitive tender process carried out in 2021. Investec Wealth Management continued to hold some investments until their disposal in 2022.

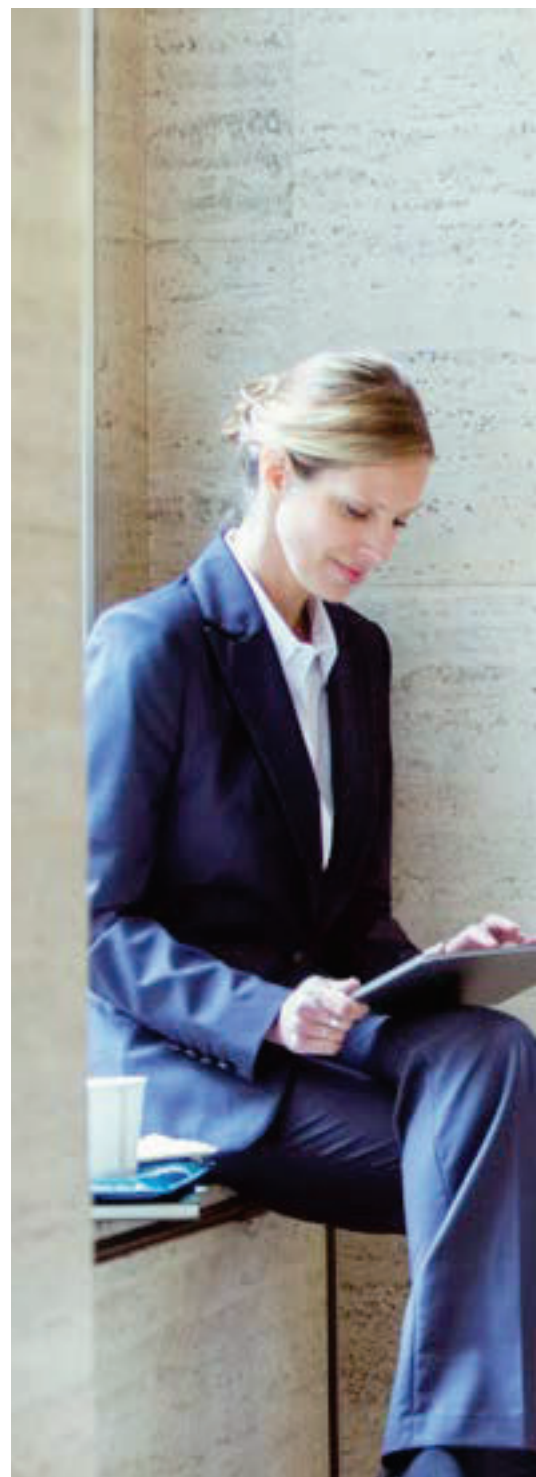
The Investment, Finance and Audit Committee (IFAC) is chaired by a trustee with investment management expertise and the investment managers meet formally with that Committee twice yearly.

Reserves

Historically, the trustees have considered that targeting a level of free reserves of three years current annual expenditure is appropriate. Clients have historically been supported for an average of 7.8 years; the reserves allow for continued support to clients if the Charity's income is reduced and action in time of major crisis – such as the Covid-19 pandemic.

Free reserves at the end of 2022 were £ 4,322,735 (approximately 17% of the Charity's overall wealth). These exclude endowment funds, tangible fixed assets, long term liabilities, designated funds and funds which have been applied to beneficiary loans. Three years' expenditure is £5.88m.

Trustees concluded a review of the historic approach to reserves in 2022. A revised reserves policy and associated spending rule were agreed for use from the 2023 financial year.



Risk Management

Principal risks and their management are set out below:

The trustees risk management strategy comprises:

- Bi-annual review by the Board of the risks and uncertainties that the Charity faces, taking half the risks at each meeting.
- All risks are scored, and categorised using a 'treat, transfer, tolerate' approach.
- Safeguarding is a standing item at all Board Meetings
- Policies, systems and procedures are established to mitigate those risks identified in the bi-annual review; and
- Procedures are implemented designed to minimise or manage any potential impact on the Charity should those risks materialise.
- The full risk register is available to all trustees at any time and committees also consider risks in their areas of responsibility.
- The CEO and the Operational Manager use the Risk Register as a living document informing operations.

The trustees are satisfied that the major risks to which the Charity is exposed have been identified and that systems and procedures have been established to manage them successfully.

Severe ongoing loss of income	<ul style="list-style-type: none"> • Investment management tender carried out in 2021 • IFAC meets quarterly to review financial position and monthly management accounts produced • Depth of skills on IFAC strengthened by appointment of second investment management expert • Investment managers attend IFAC twice a year • Review of approach to reserves, funds and spending rule completed in 2022 and implemented in FY 2023 • Marketing plan incorporates RCB generation as key target
Data Protection and GDPR Compliance	<ul style="list-style-type: none"> • Policy and processes in place reviewed by external DPO • Regular advice and guidance from DPO • Staff and trustee training in Data Protection carried out regularly
Software security	<ul style="list-style-type: none"> • Audit of all systems carried out in 2020 by external cyber security specialists • All recommendations from audit implemented • Regular guidance updates from cyber security specialists followed up with IT service providers • Two factor authentication on all Outlook accounts • Microsoft Security score regularly monitored and actions taken further to strengthen
IT infrastructure	<ul style="list-style-type: none"> • Modern, resilient, fit for purpose grant and donor management solution developed. Implementation to be complete in June 2023 • Cloud based server adopted for more efficient working • Full review of system vulnerabilities and recommendations implemented • DPO in place • Tender of IT support provider to be carried out in 2023
Internal controls	<ul style="list-style-type: none"> • Financial controls manual in place. • Regular review of controls against CC8 guidance. • Delegated authority limits for payments to clients agreed and reporting and audit trail in place • Twice yearly audit of delegated authorities successfully completed • Internal audit approach identified • All recommendations from audits implemented.
Quality of Board decision making and effectiveness	<ul style="list-style-type: none"> • Succession planning informed by skills audit for Board and sub-committees carried out in 2022 • New trustees with specific expertise in investment management and business development recruited in 2022 • Committee ToRs reviewed in 2021 • Governance Oversight Committee established • Board appraisal mechanisms introduced • Senior Trustee for Trustee Concerns and Whistleblowing appointed in 2022

Future Plans

In 2023 we will complete a strategic review which will look at how we can provide more help to more people with our healthy resources.

Besides the outputs of the strategy review, key deliverables in 2023 include:

- Continuing to grow the number and range of people we support.
- Growing income by extending the number of firms donating RCBs
- Widening the support we offer to solicitors in need, aligned with support from partner organisations
- Widening our supporter base
- Finalising how we can best engage members of the profession in our work.
- Completion of our new CRM system
- Review of our IT service provision
- Review of our marketing provision
- Appointment of an internal audit resource
- Recruitment of new trustees with expertise in some or all of: charity law, safeguarding, cyber security, and marketing

Trustees' responsibilities in respect of the preparation of the accounts

The trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the Accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then consistently apply them;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charitable Company will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of accounts may differ from legislation in other jurisdictions.



Statement as to disclosure of information to the Auditors


In so far as the trustees are aware:

- there is no relevant audit information of which the charity's auditor is unaware, and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

Accounting Principles


This report has been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the "Financial Reporting Standard FRS 102" applicable in the UK and Republic of Ireland.

Approved by the Board of Trustees on 12 July 2023 and signed on its behalf by

DocuSigned by:

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Virginia Salter, Chair





Independent auditor's
report to the members
of the Solicitors' Benevolent
Association Limited.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE SOLICITORS' BENEVOLENT ASSOCIATION LIMITED

Opinion

We have audited the financial statements of The Solicitors Benevolent Association Limited (the 'charitable company') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2022 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Annual Accounts 2022

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditor's report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' Report and from the requirement to prepare a Strategic Report.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the

Annual Accounts 2022

preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our assessment focussed on key laws and regulations the Charitable Company has to comply with and areas of the financial statements we assessed as being more susceptible to misstatement. These key laws and regulations included but were not limited to compliance with the Companies Act 2006, Charities Act 2011, Charities (Protection and Social Investment) Act 2016, taxation legislation, data protection, anti-bribery and employment legislation.

We are not responsible for preventing irregularities. Our approach to detecting irregularities included, but was not limited to, the following:

- obtaining an understanding of the legal and regulatory framework applicable to the Charitable Company and how the Charitable Company is complying with that framework, including agreement of financial statement disclosures to underlying documentation and other evidence;
- obtaining an understanding of the Charitable Company's control environment and how the Charitable Company has applied relevant control procedures, through discussions with management and by performing walkthrough testing over key areas;
- obtaining an understanding of the Charitable Company's risk assessment process, including the risk of fraud;
- reviewing meeting minutes of those charged with governance throughout the year; and
- performing audit testing to address the risk of management override of controls, including testing journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Annual Accounts 2022

Whilst considering how our audit work addressed the detection of irregularities, we also considered the likelihood of detection based on our approach. Irregularities arising from fraud are inherently more difficult to detect than those arising from error.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in dark ink, appearing to read 'Glen Bott', is written over a horizontal line.

Glen Bott FCA (Senior statutory auditor)
for and on behalf of
Cooper Parry Group Limited
Statutory Auditor

Sky View
Argosy Road
East Midlands Airport
Castle Donington
Derby
DE74 2SA

12 July 2023



Supporting
The Solicitors' Charity.

Supporting The Solicitors’ Charity

Annual Donations

Individual solicitors can support The Solicitors’ Charity by making one-off or regular donations. Law firms can also make regular donations on behalf of their partners and employed solicitors as can other solicitors’ organizations.

Payments of £250 and above in 2022 included the following:

Firm & other solicitors’ organisations	Donations: £
London Solicitors Litigation Association	1,000
Browne Jacobson Solicitors	750
Royds Withy Solicitors	590
Hegarty Solicitors	460
Bond Pearce Solicitors	390
Gilhams Solicitors	300
Tozers Solicitors	275
Cartshep Office	250
Merriman Partnership	250
Trusts & Foundations:	
Generous donations were also received from:	
HM Hubbard Will Trust	20,039
The Pritt Fund*	20,000
The Charles Russell Speechlys Foundation	5,000
The City of London Solicitors’ Company Foundation Trust	2,500
Mills & Reeve Charitable Trust	1,500

Residual Client Balances

Solicitors may transfer unclaimed balances in their firm’s client account on a conditional basis, in the knowledge that The Solicitors’ Charity retains substantial reserves which would enable repayment of the balance if claimed by the person entitled. Solicitors’ Regulation Authority approval is required for transfer of individual sums over £500.

Residual Client Balances are a large part of The Solicitors’ Charity’s income, and we are grateful to all firms who send their client balances to us.

Local Law Societies

Donations were gratefully received from the following Law & Notary Societies:

	£
Halifax Incorporated Law Society	1,000
Cornwall Law Society	1,000
Warwickshire Law Society	250
Notaries Society	250
Cardiff District Law Society	250
Bournemouth & District Law Society	250

Legacies:

	£
Margaret Mary Anwel Poole	523,187
Sandra Blackman	100,000
Colin Bradley Thornburn Glynne-Jones	10,000
Margaret Astley	5,000
Leonard Muscat	200

*The Pritt Fund is administered by The Law Society Liverpool. We are grateful for the society’s ongoing support.



Statement of Financial Activities.

Annual Accounts 2022

Statement of Financial Activities

For the year ended 31 December 2022

(Incorporating the income and expenditure account)

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME						
Donations and Legacies	3	1,573,162	40,039	-	1,613,201	997,969
Investment Income	5	633,653	-	-	633,653	464,662
Total Income		2,206,815	40,039	-	2,246,854	1,462,631
EXPENDITURE						
Raising Funds	6	121,378	-	105,208	226,586	205,536
Charitable Activities	7	1,830,012	40,039	-	1,870,051	1,709,533
Total Expenditure		1,951,390	40,039	105,208	2,096,637	1,915,069
NET EXPENDITURE						
before gains on investments		255,425	-	(105,208)	150,217	(452,438)
Net gains on Investments	12	(1,703,412)	-	(555,091)	(2,258,503)	2,494,730
NET MOVEMENT IN FUNDS		(1,447,987)	-	(660,299)	(2,108,286)	2,042,292
RECONCILIATION OF FUNDS:						
Funds brought Forward		20,265,441	-	6,603,896	26,869,337	24,827,045
TOTAL FUNDS CARRIED FORWARD		18,817,454	-	5,943,597	24,761,051	26,869,337

The Statement of Financial Activities includes all gains and losses recognized in the financial year.

All income and expenditure derive from continuing activities.

The notes on pages 38 to 48 form part of these accounts



Statement of Cash Flows.

Annual Accounts 2022

Statement of Cash Flows
For the year ended 31 December 2022

	Note	Total Funds 2022	Total Funds 2021
		£	£
Net Cash (used in)/ provided by operating activities	22	(820,589)	(842,600)
<i>Cashflows from investing activities:</i>			
Interest and dividends	5	633,653	464,662
Purchase of investments (excluding cash equivalents)	12	(19,608,930)	(1,944,675)
Proceeds from sale of investments	12	5,398,301	18,199,242
Net Cash provided by/(used in) investing activities		(13,576,976)	16,719,229
Change in cash and cash equivalents in the year		(14,397,565)	15,876,629
Cash and cash equivalents brought forward		17,370,122	1,493,493
Cash and cash equivalents Carried forward	23	2,972,557	17,370,122



Balance Sheet.

Annual Accounts 2022

Balance Sheet as at
31 December 2022

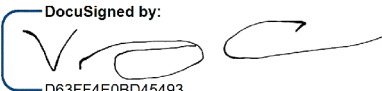
	Note	Unrestricted Funds £	Endowments Funds £	Total Funds 2022 £	Total Funds 2021 £
Fixed Assets					
Tangible Fixed Assets	11	173,438	-	173,438	179,841
Investments	12	11,678,833	5,943,597	17,622,430	5,670,304
Secured loans to beneficiaries		3,898,040	-	3,898,040	3,928,526
		15,750,311	5,943,597	21,693,908	9,778,671
Current Assets					
Debtors	13	437,569	-	437,569	135,256
Cash and cash equivalents	23	2,972,557	-	2,972,557	17,370,122
		3,410,126	-	3,410,126	17,505,378
Creditors falling due within one year	14	(334,336)	-	(334,336)	(405,104)
Net current assets		3,075,790	-	3,075,790	17,100,274
Total Assets less Current Liabilities					
		18,826,101	5,943,597	24,769,698	26,878,945
Creditors falling due After more than one year	15	(8,647)	-	(8,647)	(9,608)
Net Assets		18,817,454	5,943,597	24,761,051	26,869,337
Funds					
Unrestricted Funds					
General Fund	19	5,157,687	-	5,157,687	7,436,736
Residual Client Balances					
Undesignated Fund	19	3,227,879	-	3,227,879	3,227,879
Designated Fund	19	10,431,888	-	10,431,888	9,600,826
Endowment Funds	18	-	5,943,597	5,943,597	6,603,896
Total Funds		18,817,454	5,943,597	24,761,051	26,869,337

The notes on pages 38 to 48 form part of these accounts. Solicitors Benevolent Association Limited
Registered company number: 6601907


Registered charity number: 1124512


These accounts on pages 32 to 48 were approved by
the Board of Trustees and authorised for issue on
12 July 2023 and signed on its behalf by:

Virginia Salter, Chair

DocuSigned by:

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James Brennan, Honorary Treasurer

DocuSigned by:

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Notes to the Accounts.

Annual Accounts 2022

**Notes to the Accounts
for the year ended
31 December 2022**

1. Accounting Policies

The Solicitors' Benevolent Association, operating as The Solicitors' Charity, is a company limited by guarantee, incorporated in England and Wales. The principal activity of the charity is to provide relief and assistance to enrolled and previously enrolled solicitors and their dependents. The financial statements are presented in Sterling and this is the functional currency of the Charity. The financial statements have been prepared under the historical cost convention, and in accordance with applicable accounting standards. In preparing the financial statements the Charity follows best practice as set out in the Statement of Recommended Practice : 'Accounting and Reporting by Charities' 2019 (SORP), the Financial Reporting Standard applicable in the United Kingdom and Ireland (FRS 102) and the Charities Act 2011 and Companies Acts 2006.

A summary of the more important accounting policies, which have been applied consistently, is set out below.

- (a) All income is recognised once the Charity has entitlement to the income, there is sufficient certainty of receipt and it is probable that the income will be received, and the amount of income receivable can be measured reliably.
- (b) Life subscriptions are credited to a deferred income account in the balance sheet when received. One tenth of the balance of this account is credited each year to income (see note 15).
- (c) Investment income is accounted for on an accruals basis.
- (d) Grant awards are communicated to beneficiaries immediately. These are frequently agreed to be payable over a period, but the full cost including unpaid awards is recognised in expenditure immediately.
- (e) Direct costs are allocated to the appropriate heading in the SOFA as follows:
 - 1. Raising Funds comprises advertising relating to fund raising, business development, membership, and event costs.
 - 2. Charitable activities comprises grants to individual beneficiaries, welfare, advertising directed at beneficiaries and associated legal costs. It also includes Governance costs comprising costs associated with constitutional and statutory requirements. Support costs comprises the apportionment of common office costs between the fund-raising activities and the charitable activities, in proportion to the staff in each of these areas.
- (f) Freehold land is not depreciated but the freehold building is written off in equal instalments over 50 years.
- (g) Office equipment costing less than £500 is not capitalised but is written off on acquisition through the Statement of Financial Activities. Furniture and Equipment is depreciated over ten years. IT equipment is depreciated over three years.
- (h) Fixed asset investments are stated at closing mid-market value at the balance sheet date. Movement in the carrying value of any investment is treated as unrealised, except in the year of disposal when the surplus or loss on disposal is shown as realised and represents the difference between either the brought forward carrying value, or cost, if purchased in the year, and disposal proceeds. Partial disposals are accounted for using average book value. Any gain or loss on revaluation is taken to the SOFA. All gains and losses are taken to the SOFA as they arise. Realised and unrealised gains are combined in the SOFA and are shown separately in note 12.(i) Cash and cash equivalents are cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.
- (j) Secured Loans are made to beneficiaries where the beneficiary has assets which might enable repayment on the sale of those assets. New loans are made infrequently and only in circumstances where payments against the loan can be made directly to third parties for services provided to the beneficiary. Loans are recognised when paid, and any outstanding commitment is noted in the accounts. The loans, which are protected by a notice at the Land Registry are included in the balance sheet as fixed assets. Unsecured loans are included in the balance sheet as debtors at their estimated recoverable value.
- (k) Details of the nature and purpose of each fund is set out in notes 18, 19 and 20.
- (l) The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction values and subsequently measured at their settlement value.
- (m) In applying the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions in determining the carrying amounts of assets and liabilities. These are based on the most reliable evidence at the time and are reviewed regularly. The key estimates and assumptions made in these accounts are the provision for irrecoverable loans and the allocation of support costs between activities.
- (n) The charitable company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charitable company. The annual contributions payable are charged to the Statement of Financial Activities
- (o) Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price.

Annual Accounts 2022

Notes to the Accounts
for the year ended
31 December 2022
Continued

Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
2. Previous Year Statement of Financial Activities Analysis				
INCOME				
Donations and Legacies	970,469	27,500	-	997,969
Investment Income	464,662	-	-	464,622
Total Income	1,435,131	27,500	-	1,462,631
EXPENDITURE				
Raising Funds	197,640	-	7,896	205,536
Charitable Activities	1,682,033	27,500	-	1,709,533
Total Expenditure	1,879,673	27,500	7,896	1,915,069
NET INCOME/(EXPENDITURE)				
before other recognised gains and losses	(444,562)	-	(7,896)	(452,438)
Other recognised gains and losses				
Realised loss on investment assets	1,548,649	169,399	325,018	2,043,066
Unrealised gains on investment assets	342,363	37,449	71,852	451,664
NET MOVEMENT IN FUNDS	1,446,470	206,848	388,974	2,042,292
Funds brought forward	18,818,971	-	6,008,074	24,827,045
TOTAL FUNDS CARRIED FORWARD	20,265,441	206,848	6,397,048	26,869,337

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £	Total Funds 2021 £
3. Donations and Legacies					
Annual subscriptions and Donations	38,818	-	-	38,818	54,357
Life subscriptions (see note 15)	961	-	-	961	1,068
Legacies	638,387	-	-	638,387	2,922
Other charities (see note 20)	9,000	40,039	-	49,039	27,500
Residual client balance donations (see note 19)	885,996	-	-	885,996	912,122
	1,573,162	40,039	-	1,613,201	997,969

Total Client Balances received from Jasper Vincent, where Solicitors Benevolent Association Trustee, Matthew Robbins, is a partner, was £830.77 (2021: £714.70). Total funds from The City of London Solicitors Company Foundation Trust (Part of Other Charities Donations), where The Chair of our Board of Trustees, Ginny Cannon is a Vice Chair of the Charity's Committee was £2,500.00 (2021: £5000.00).

Annual Accounts 2022

Notes to the Accounts
for the year ended
31 December 2022

Continued

	Unrestricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£
4. Fundraising Activities			
Events	-	-	-
5. Investment Income			
Income from listed investments	631,799	631,799	464,365
Interest on cash deposits	1,854	1,854	297
	633,653	633,653	464,662

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
6. Raising Funds					
Costs of raising voluntary income					
Business development and advertising	65,695	-	-	65,695	66,510
Repayments of residual client balance donations (see notes 18 and 19)	54,934	-	105,208	160,142	13,234
Investment portfolio management fees	749	-	-	749	88,822
Salary costs	-	-	-	-	11,829
Support costs (see note 10)	-	-	-	-	25,141
	121,378	-	105,208	226,586	205,536

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
7. Charitable Activities				
Grants to beneficiaries				
Cost of living allowances	543,210	40,039	583,249	566,038
Supplementary, special and miscellaneous grants	249,081	-	249,081	330,402
LawCare	110,000	-	110,000	110,000
Advice Works	8,907	-	8,907	-
Citizens Advice Manchester	6,240	-	6,240	7,920
Renovo Fees	4,752	-	4,752	9,858
	922,190	40,039	962,229	1,024,218
Welfare salaries, travel, admin and legal costs	274,002	-	274,002	257,497
Support costs (see note 10)	525,506	-	525,506	397,417
Governance costs (see note 8)	108,314	-	108,314	30,401
	1,830,012	40,039	1,870,051	1,709,533

Direct grants and other payments in support of beneficiaries totalled £962,229 (2021: £1,024,218). Secured loans of £25,316 were advanced to beneficiaries (2021: Nil). Repayments of secured loans totalling £55,803 (2021: £186,334) and unsecured loans totalling £1,084 (2021: £1,900) were received. In the year Grants totalling £15,888.77 were written back (2021: £Nil).

Annual Accounts 2022

Notes to the Accounts
for the year ended
31 December 2021
Continued

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
8. Governance Costs				
Auditors' remuneration - audit services	9,900	-	9,900	9,900
Consultancy incl. Trustee recruitment	86,603	-	86,603	17,439
Cost of Trustees' meetings and travel	11,811	-	11,811	3,062
	108,314	-	108,314	30,401

Expenses reimbursed to 8 Trustees (2021:3) for travel amounted to £1,876 (2021: £1,121). No other reimbursements were made to Trustees. Consultancy incl. Trustee recruitment cost £Nil (2021: £17,439)

	Staff Costs £	Other Costs £	Total 2022 £	Total 2021 £
9. Total Expenditure				
Raising Funds (see note 6)	-	226,586	226,586	205,536
Charitable activities (see note 7)	486,302	1,383,749	1,870,051	1,709,533
	486,302	1,610,335	2,096,637	1,915,069
Staff costs				
Wages and salaries			419,563	388,160
Social security costs			44,914	42,603
Pension costs			16,739	18,801
Staff Training Costs			5,086	2,560
			486,302	452,124
Other costs				
Grants to beneficiaries			962,229	1,024,218
Premises, equipment and administrative			243,047	169,158
Business development, advertising, legal, audit and trustee expenses			244,917	256,335
Repayments of residual client balances (see notes 18)			160,142	13,234
			1,610,335	1,462,945

Employees who received emoluments:	2022	2021
£110,001 to £120,000	1	-
£100,001 to £110,000	-	1

The average monthly head count was 7.6 staff (2021: 7.4), and the average monthly number of employees on a full time equivalent basis was:

	2022	2021
Beneficiary welfare	3.8	3.4
Fundraising, membership, and publicity	-	0.2
Management and administration	3.8	3.8
	<u>7.6</u>	<u>7.4</u>

The total emolument the CEO received in 2022 was £113,759 (2021: £113,190). Of this salary was £108,356 (2021: £107,800). The employer pension contribution was £5,403 (2021: £5,390). No other employee received an emolument greater than £60,000.

Annual Accounts 2022

Notes to the Accounts
for the year ended
31 December 2022
Continued

The board of directors, who are the Charity's trustees, and the Chief Executive comprise the key management personnel of the charity in charge of directing, controlling, and operating the Charity. All trustees give of their time freely and no trustee received remuneration in the year. Details of trustees' expenses are disclosed in note 8 to the accounts.

Charities are encouraged to report not just figures but also pay ratios against median salaries. The ratio of the CEO's salary when compared to the median salary is 2.4:1. As some staff are part-time, the ratio remains the same as 2.4:1 after adjustment to equivalent full-time salaries.

Staff pay is founded on the principle that the Board of The Solicitors' Charity wishes to attract high calibre staff capable of contributing actively to the drive to professionalise the charity in everything that it does. The trustees' approach to pay is set out in the 2022 Trustees Report.

The Solicitors' Charity has Indemnity Insurance costing £2,273 (2021 : £2,270) to protect the charity from loss arising from the neglects or defaults of its trustees, employees or volunteers, and to indemnify the trustees, officers and volunteers against the consequences of any neglect or default on their part.

	2022 £	2021 £
10. Support Costs		
Breakdown of support costs		
Management and administrative salaries	282,460	253,400
Office accommodation and administration costs	243,046	169,158
	525,506	422,558
Allocation of support costs		
Charitable activities	525,506	397,417
Costs of raising voluntary income	-	25,141
	525,506	422,558

Support costs are allocated between Charitable activities and Costs of raising voluntary income in proportion to direct salary costs incurred in each area. The apportionment represents 258% of direct salary costs (2021: 213%).

Support costs represent 54% (2021: 41%) of grants and loans made to beneficiaries.

	Freehold Land £	Freehold Buildings £	Furniture & Equipment £	Total £
11. Tangible Fixed Assets				
Cost b/f at 1 January 2022	100,000	172,161	60,094	332,255
Additions in the year	-	-	4,393	4,393
Cost c/f at 31st December 2022	100,000	172,161	64,487	336,648
Depreciation b/f at 1 January 2022	-	(113,557)	(38,857)	(152,414)
Depreciation charge for the year	-	(3,443)	(7,353)	(10,796)
Depreciation c/f at 31 December 2022	-	(117,000)	(46,210)	(163,210)
Net book value at 31 December 2022	100,000	55,161	18,277	173,438
Net book value at 31 December 2021	100,000	58,604	21,237	179,841

There were no capital commitments (2021: £nil).

Annual Accounts 2022

Notes to the Accounts
for the year ended
31 December 2022
Continued

	2022 £	2021 £
12 Fixed Asset Investments		
Quoted investments		
Market value at 1 January	5,670,304	19,430,141
Additions	19,608,930	1,944,675
Disposals	(5,398,301)	(18,199,242)
Net realised (losses)/gains	(272,003)	2,043,066
Net unrealised gains	(1,986,500)	451,664
Market value at 31 December	17,622,430	5,670,304
Historical cost as at 31 December	21,598,952	3,603,524
 Investments analysis at 31 December		
UK Fixed Interest	969,538	303,479
Overseas Fixed Interest	-	240,928
UK Equities	1,983,070	1,324,729
Overseas Equities	11,443,263	2,898,014
Property and Other	1,574,027	2,903,154
Infrastructure & Operating Assets	1,652,532	-
	17,622,430	5,670,304

	Unrestricted Funds £	Permanent Endowment Main Fund £	Residual Client Balance Fund £	Total Funds 2022 £	Total Funds 2021 £
Gains on Investment Assets					
Realised (losses)/gains on disposals	(205,150)	(22,933)	(43,920)	(272,003)	2,043,066
Unrealised gains (see note 21)	(1,498,262)	(167,482)	(320,756)	(1,986,500)	451,664
	(1,703,412)	(190,415)	(364,676)	(2,258,503)	2,494,730

Gains or Losses on Investment Assets during the year are allotted to the Permanent Endowment Funds in the proportion that the opening balance bears to Total Funds, and the balance is allocated to Unrestricted Funds.

	2022 £	2021 £
13. Debtors		
Income tax recoverable	676	676
Unsecured loans to beneficiaries	3,540	4,724
Prepayments	26,628	27,881
Other debtors	406,725	101,975
	437,569	135,256

Unsecured loans to beneficiaries have no predetermined repayment date and accordingly may not be repaid within twelve months of the balance sheet date.

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Notes to the Accounts
for the year ended
31 December 2022
Continued

	2022	2021
	£	£
14. Creditors: amounts falling due within one year		
Trade creditors and accruals	80,145	66,069
Unpaid beneficiary awards	238,569	308,356
Other tax and social security	15,622	30,679
	334,336	405,104

	2022	2021
	£	£
15. Creditors: amounts falling due after more than one year		
Life subscriptions - Balance at 1 January	9,608	10,676
Received during the year	-	-
	9,608	10,676
Transferred to income	(961)	(1,068)
Balance at 31 December	8,647	9,608

16. Contingencies and Commitments

The Solicitors' Charity has a contingent liability to return any part of residual client balance donations received to contributing firms. On 31 December 2022, the total received net of repayments amounted to **£17,224,853** (2021: £16,499,614) of which sums received between 1st March 2013 and 31st December 2015 totaling **£3,101,061** excluding investment gains and losses (2021: £3,206,269) are held in a Permanent Endowment Fund (see notes 17 and 18).

At 31 December 2016 (more than 6 years ago) residual client balance donations were **£11,167,882** (At 31/12/15 £9,810,415).

At 31 December 2007 (more than 15 years ago) residual client balance donations were **£4,368,546** (At 31/12/06 £4,009,900).

There was commitment to pay out £25,613 in secured loans which was authorised and paid (2021: £Nil). There was no commitment to pay out any unsecured loans.

17 Analysis of Net Assets between Funds (Current Year)

2022: The Endowment Fund comprises solely of investments. All other assets are included in the General Fund.

Analysis of Net Assets between Funds (Prior Year)

2021: The Endowment Fund comprises solely of investments. All other assets were included in the General Fund.

Funds	Permanent Endowment		Total
	Main Fund	Residual Client Balance Fund	
	£	£	£
18 Endowment Funds (Current Year)			
At 1 January 2022	2,265,355	4,338,541	6,603,896
Movements - Residual Client Balance Repayments	-	(105,208)	(105,208)
- Investment Gains	(190,415)	(364,676)	(555,091)
At 31 December 2022	2,074,940	3,868,657	5,943,597
Endowment Funds (Prior Year)			
At 1 January 2021	2,058,507	3,949,567	6,008,074
Movements - Residual Client Balance Repayments	-	(7,896)	(7,896)
- Investment Gains	206,848	396,870	603,718
At 31 December 2021	2,265,355	4,338,541	6,603,896

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Notes to the Accounts
for the year ended
31 December 2022
Continued

Gains or losses on Investment Assets during the year are allocated to the Permanent Endowment Fund in the proportion that the opening balance bears to Total Funds, and the balance is allocated to Unrestricted Funds.

The Main Fund - This was created during the years ended 31 December 1995 and 1996 when with Charity Commission approval 14 small charities forming part of the SBA Common Investment Fund were transferred to the SBA General Fund. The permanent endowment value included within these charities was confirmed in a Charity Commission Scheme dated 1 August 1996 as £932,409. Income, which is included in unrestricted funds, and (to the extent that it does not represent permanent endowment) capital may be used for the general purposes of the SBA.

The Residual Client Balance Fund - In accordance with counsel's opinion received in early 2015, Residual Client Balance donations received between 1st March 2013 and 31st December 2015 (a period during which all acknowledgements included an undertaking to permanently invest the donations received) have been taken into a Residual Client Balance Fund. This action was adopted by the SBA Board at its meeting on 17th June 2015 and was applied retrospectively.

	General Fund £	Residual Client Balances		Total Funds £
		Designated Fund £	Undesignated Fund £	
19 Unrestricted Funds (Current Year)				
At 1 January 2022	7,436,736	9,600,826	3,227,879	20,265,441
Movements	(2,279,049)	831,062	-	(1,447,987)
At 31 December 2022	5,157,687	10,431,888	3,227,879	18,817,454
Unrestricted Funds (Prior Year)				
At 1 January 2021	6,897,050	8,694,042	3,227,879	18,818,971
Movements	539,686	906,784	-	1,446,470
At 31 December 2021	7,436,736	9,600,826	3,227,879	20,265,441

Within Residual Client Balances, the Designated Fund comprises the donations received during the period 1 January 2004 to 28 February 2013, and donations received from 1 January 2018 onwards. Movements in the year are net of £160,143 repayments. The Undesignated Fund comprises the donations received prior to 2004.

Annual Accounts 2022

Notes to the Accounts
for the year ended
31 December 2022
Continued

20 Restricted Funds (Current Year)

	At 1 January 2022 £	Incoming Resources £	Outgoing Resources £	Transfer/Gains or Losses £	At 31 December 2022 £
The HM Hubbard Will Trust	-	20,039	(20,039)	-	-
The Pritt	-	20,000	(20,000)	-	-
	<u>-</u>	<u>40,039</u>	<u>(40,039)</u>	<u>-</u>	<u>-</u>

20 Restricted Funds (Prior Year)

	At 1 January 2021 £	Incoming Resources £	Outgoing Resources £	Transfer/Gains or Losses £	At 31 December 2021 £
The HM Hubbard Will Trust	-	5,000	(5,000)	-	-
The City of London Solicitor's Company-Charitable Fund	-	6,500	(6,500)	-	-
The Pritt	-	16,000	(16,000)	-	-
	<u>-</u>	<u>27,500</u>	<u>(27,500)</u>	<u>-</u>	<u>-</u>

The charity received income from other charities for specific beneficiaries, and these have all been spent in full during the year as intended.

Permanent Endowment

General Fund £	Main Fund £	Residual Client Balance Fund £	Total Funds £
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**21 Reconciliation of Movements in Unrealised
Gains on Fixed Asset Investments**

Net unrealised gains at 1 January 2022	1,601,010	181,231	284,539	2,066,780
Add attributable to disposals in the year	(3,142,561)	(355,731)	(558,510)	(4,056,802)
Add: net gains on revaluations in the year	(1,498,262)	(167,482)	(320,756)	(1,986,500)
Net unrealised gains at 31 December 2022	<u>(3,039,813)</u>	<u>(341,982)</u>	<u>(594,727)</u>	<u>(3,976,522)</u>

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Notes to the Accounts
for the year ended
31 December 2022
Continued

	Total Funds	Total Funds
	2022	2021
	£	£
22. Reconciliation of net movement in funds to net cash flow from operating activities		
Net movement in funds	(2,108,286)	2,042,292
Add back depreciation charge	10,796	13,248
Deduct income shown in investing activities	(633,653)	(464,662)
Purchase of Property Plant & Equipment	(4,393)	(2,109)
Deduct gains on investments	2,258,503	(2,494,730)
Decrease in secured loans to beneficiaries	30,486	185,294
(Increase)/Decrease in debtors	(302,313)	7,894
Decrease in creditors	(71,729)	(129,827)
Net cash flow from operating activities	(820,589)	(842,600)

	Total Funds	Total Funds
	2022	2021
	£	£
23. Analysis of Cash and Cash Equivalents		
Cash in hand	2,972,557	17,370,122
Total Cash and Cash Equivalents	2,972,557	17,370,122

During 2022 The Trustees moved the Charity's investment portfolio from Investec to CCLA. Although transfer of the Charity's funds began in Dec-21 it was not until April-22 that all the investment portfolio was transferred from Investec to CCLA.

24. Related party transactions

Details of expenses paid to trustees are summarised in note 8 of the financial statements. There were no other related party transactions.

Patron

Her Late Majesty The Queen

President

The President of The Law Society

Vice-Presidents

Anthony Surtees | Malcolm Farrer-Brown

Trustees**Chair**

Ginny Cannon

Honorary TreasurerKirsty McEwen (until June 2022, remains as trustee)
James Brennan (from June 2022)Robert Banner (from June 2022)
Anthony Cumming (until June 2022)
Timothy Cuthbertson (until June 2022)
Tanya Dunbar
Eugene Farrell
Michael Gillman
Christl Hughes
Rebecca Litherland
Karen Matthews (until June 2022)
Matthew Robbins
Haroon Qayum
Shams Rahman
Karen South (until September 2022)
Andrew Wauchope**The Solicitors' Charity Staff****Caseworkers**Dervilla Carroll
Paul Norton
Jacqui Staniforth**Chief Executive**

Nick Gallagher

Finance Director

Andrew Imbrah

Impact & Evaluation Manager

Sue Ellis

Office Administrator

Jack Blackwell

Operations, Risk & Compliance Manager

Ricardo Premchand

Volunteers

In 2022 we engaged an external expert to review our options for future volunteering. Recommendations from this exercise form part of our strategy research and our new strategy (due in late 2023) will set out our approach to volunteering in the future.

Auditors**Cooper Parry Group Limited**
Sky View
Argosy Road
East Midlands Airport
Castle Donington
Derby
DE74 2SA**Bankers****National Westminster Bank plc**
PO Box 281
156 Fleet Street
London
EC4A 2DX**Investment Managers****CCLA Investment Management Ltd**
Senator House,
85 Queen Victoria Street
London
EC4V 4ET

The Solicitors' Charity exists to help persons in need who are or have been admitted to the Roll of Solicitors for England and Wales, or who are or have been married to or the civil partner of solicitors so admitted, or who are or have been dependents of solicitors so admitted.

**Solicitors Benevolent
Association Limited**

A charitable company
limited by guarantee
registered in England & Wales
number 6601907
Registered charity
number 1124512

Registered Office

1 Jaggard Way
London SW12 8SG
Telephone: 020 8675 6440
Website: thesolicitorscharity.org

Patron

Her Late Majesty The Queen

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