

## The Board Room Brief



### Celebrating 60 years of Representation, Education and Support for Employed Barristers.

#### Message from the Chair

Welcome to our autumn edition of the BACFI newsletter. I hope that you enjoyed the good weather over the summer and managed to get some time away from your desk.

You may have seen in the press that two of our Vice Presidents have recently passed away, Sir Sydney Lipworth KC (Hon) and Stephen Bacon. Our thoughts are with their families at this sad time.

Although we have had no events over the summer, BACFI has been busy! We have submitted a letter to the Bar Council, in conjunction with the Employed Bar Committee, regarding proposed reform of the KCA system which is due to be discussed at a forthcoming General Management Committee meeting of the Bar Council. The letter can be read here: [1 September 2025 KCA Reform Letter to Bar Council Chairman and Chief Executive.pdf](#). We have a KCA event planned for 4<sup>th</sup> February at Sidley and look forward to engaging on this critical issue for the Employed Bar.

Unfortunately, our first event for the latter half of the year has been postponed due to the tube strike. The Walking Tour will now take place on 26<sup>th</sup> March. Our 60<sup>th</sup> anniversary dinner at the House of Lords currently has a 3 spaces available and we are looking forward to seeing everyone who is coming along on 10<sup>th</sup> October. Other events include our annual student event organised in conjunction with City Law School and sponsored by Thomson Reuters, a webinar looking at Pro Bono opportunities for the Employed Bar, an update on the PO scandal and our AGM. The Denning Lecture and Christmas Reception will take place on 1<sup>st</sup> December at Inner Temple. Professor Ewen McKendrick KC (Hon) will be delivering the lecture. We hope that you will be able to come along. Details of all the events are later in the newsletter and, as usual, if you have any ideas for events for next year, please let Sandra know.

Warm regards,

Gaynor Wood, Chair

### Sir Sydney Lipworth KC (Hon)

We are sad to report that Sir Sydney passed away on 27<sup>th</sup> June aged 94. He was chair of BACFI in 1992 and a longstanding Vice President. His funeral took place on 3<sup>rd</sup> July.

He began his career in law in South Africa before moving to the UK where he became deputy chairman of Allied Dunbar until 1988. He was then appointed chairman of the Monopolies and Mergers Commission for five years. Later he chaired the Financial Reporting Council and the Zeneca Group and was deputy chairman of NatWest Bank. He was respected for his intellect, fairness and commitment to ethical business practices.

He was knighted for his services and is remembered not only for his professional achievements but also for his philanthropy and dedication to public service.

## Stephen Bacon

We are also sad to report the passing of Stephen who died in hospital on 13<sup>th</sup> July aged 79 following a long battle with prostate cancer.

Stephen, practised for 11 years in Manchester chambers before joining Express Newspapers from where he retired as head of legal. He became a media law consultant mainly for News UK publishers of The Times, the Sunday Times and the Sun. He was probably best known for his involvement in the Lord Archer libel case.



Stephen was chairman of BACFI in 1997 to 1998 and 2006 to 2008. He represented employed barristers on the Bar Council and Gray's Inn Barristers Committee for many years. Prior to the Access to Justice Act 1999 he lobbied successfully for various rights for employed barristers to be enacted. He was instrumental in obtaining the right to conduct litigation. Work on behalf of BACFI in this sphere continued prior to the Legal Services Act 2007. Previously a submission was incorporated in the Copyright Designs and Patents Act 1988.

He is survived by his wife Felicity, their daughter and his son from a previous marriage. His funeral took place on 20<sup>th</sup> August and a Memorial Service will be held on 15<sup>th</sup> October, 11.30am at St Bride's Church, Fleet Street. Donations to Cancer Research in his memory are welcomed.

## BACFI Lexology Newsstand

Receive regular updates from over 900 of the world's leading law firms keep you informed of legal and regulatory developments globally via the [BACFI Lexology Newsstand](#).

You can specify your interests across over 50 work areas and over 170 jurisdictions and receive a customised daily intelligence briefing on the topics that matter to you. Contributing firms provide articles, guides, podcasts, and video content, exploring the implications of relevant developments for in-house counsel and private practice lawyers.

Lexology's global research hub allows you to search the extensive archive by work area, jurisdiction, content type or topic. Credible sources and sophisticated search tools ensure you can find accurate answers at speed.

Register with [BACFI Lexology Newsstand](#) for free to access current awareness, receive a tailored daily newsfeed and benefit from our broad, searchable archive.



### The Pro Bono charity of the Bar

Every day, people face complex, life-changing legal challenges, yet many are left without access to legal advice or representation, falling through the gaps because they don't qualify for legal aid and cannot afford to pay.

[Advocate](#) is the Bar's pro bono charity. We exist because committed barristers across England and Wales believe that access to justice shouldn't depend on your ability to pay. We connect those in urgent need of legal help with barristers who volunteer their time and expertise for free. Through our collaboration with [Pro Bono Connect](#), we are also able to link barristers with solicitors, enabling them to work together on a pro bono basis to best support people with their legal challenges.

We have a panel of over 4,500 dedicated volunteer barristers - both employed and self-employed - who stand ready to assist people who need our help the most. For employed barristers, we have produced a [comprehensive guide](#) covering common questions around insurance and conflict checks.

Our pro bono service offers a lifeline. It ensures that people are heard, guided, and represented – giving them the best chance of a fair outcome. Any barrister with a practicing certificate, from their second six all the way to KC, can join our panel.

All of our cases are carefully reviewed to ensure they are suitable for pro bono assistance. Your time and expertise can make a profound difference at a critical moment in someone's life. Volunteering with Advocate is an opportunity to develop your skills and practice, enhance career progression, and be part of a community of barristers committed to pro bono.

*"As for attaining silk, pro bono work is definitely a factor in the matrix. For commercial practitioners in particular, pro bono is an opportunity to evidence excellence in diversity, as the range of circumstances and cases encountered through pro bono work is often much broader than those seen through paid clients."*

Adam Al-Attar KC on [the value of volunteering](#).

If you have any questions about getting involved, or would like to discuss this further, please contact [Faye](#), Advocate's Engagement Manager.

BACFI and Advocate will be hosting a joint online seminar on the evening of **Wednesday 19<sup>th</sup> of November** to provide practical guidance and answer questions about how employed barristers can get involved in pro bono work. If you would like to register your interest, please [let us know](#). We hope to see many of you there.

To find out more about Advocate, please visit our website: [www.weareadvocate.org.uk](http://www.weareadvocate.org.uk)



Thomson Reuters Sweet & Maxwell, the leading legal publisher since 1799 and proud publisher of The White Book, is pleased to share that we are sponsoring the upcoming *Student Evening Webinar: The Employed Bar* organised by BACFI, in conjunction with City Law School.

We are looking forward to supporting this event which is set to be an insightful discussion and an engaging and educational look at what it takes to succeed at the Employed Bar.

## A Tradition of Legal Publishing Excellence Celebrating 225 Years of Sweet & Maxwell



### ***How you can beat the 60% tax trap***

If you've just joined the 4% of UK individuals with an income of £100,000 or more, congratulations. It's a personal achievement that likely took years of hard work, late nights and careful saving and budgeting. And ***the number of those earning £100,000 or more is growing*** – in the 2022/23 tax year (the last year that data is available from HMRC) there were ***1.35m people in the higher tax bracket – up 16% on the previous year.***<sup>1</sup>

Since the ***national average UK salary is £37,500***<sup>2</sup>, earning £100,000 should feel more than comfortable. Yet often, it doesn't. Partly, because the cost of living has soared – but that affects all of us. More importantly, while wages have been steadily rising, ***personal tax thresholds have remained frozen since April 2021.*** As a result, more people are tipping into a higher tax band and finding themselves ***falling unwittingly into the 60% tax trap.***

Earning a six-figure sum can feel like being caught between a ***rock and a hard place.***

### **What is the 60% tax trap?**

They call it the '***stealth tax.***' Most people are aware that Income Tax is charged at 0%, 20%, 40% or 45%, depending on the level of your income. The rates are slightly different in Scotland.

However, the allowance for higher taxpayers tapers off as your level of income goes up, those with ***income between £100,000 and £125,140 can end up paying 60% tax, not 40%.*** If, for example, you're in a profession that rewards strong performance with good bonuses, a great year 'on paper' can have a nasty sting-in-the-tail at tax year-end.

## Why the 60% tax trap happens.

It's the **freeze on tax thresholds that is the invisible tripwire that triggers the 60% tax trap**. As a basic rate taxpayer, you're entitled to £12,570 personal allowance, which is the amount of income you can receive each year without paying Income Tax. Once your income is **£100,000 or more, the personal allowance slowly reduces or tapers off**.

Currently, the allowance tapers down at a rate of **£1 for every £2 of income above £100,000**. In real terms, this means that for every £100 of income between £100,000 and £125,140, **£40 is deducted in Income Tax, while another £20 is lost by the tapering** of the personal allowance. You will also pay **Employee National Insurance at 2% on the income**. This amounts to a 60% tax rate, plus National Insurance. It feels like a double jeopardy.

Once your income is **£125,140 or more**, you are an additional rate taxpayer and lose the allowance completely – and pay **45% tax** as a result.

So, is it possible to mitigate the 60% tax trap?

## Beating the 60% tax trap – top up your pension.

One of the quickest and simplest ways to bring your taxable income below the threshold is to **pay more into your pension before tax year-end**. This is a win-win, since you **reduce your tax bill and boost your retirement fund** at the same time.

Here's an example. You get a £1,000 pay rise or bonus, which takes your taxable income to £101,000. If you pay that £1,000 into your pension, you won't enter the 60% tax zone and **you'll get the benefit of a 40% top-up on your contribution**, thanks to the pension tax relief for higher rate taxpayers.

The tax benefits of making pension contributions are limited by the annual pension allowance. The current standard annual allowance is **£60,000 but it can be lower for high earners**. It is, however, possible to **'carry forward'** any unused allowances from the **three previous tax years**. Tax relief on personal contributions is also limited to a **maximum of 100% of earnings** in the tax year that you make the contributions.

It's always a good idea to **catch up with your financial adviser** if there's been a change to your financial circumstances, positive or negative – to check on how you can stay tax efficient.

## Pension top-ups can cut your tax bill.

If you're just over one of the tax bands, topping up your pension can reduce the amount of tax you pay in a number of ways. Since any contribution you make reduces your taxable income (and gets tax relief) it's worth paying in as much as you can afford.

**A well-timed pension contribution** might help you stay just below the higher rate tax band, so you avoid paying more Income Tax. If you are a higher taxpayer, remember you need to declare – and claim – that tax relief on your pension contributions on your self-assessment tax return.

You can also massage your income back down below one of the tax band thresholds if you receive **Child Benefit**. High-income Child Benefit is a tax charge on families where one partner has an adjusted net income of more than £60,000. This is another 'tapered' charge, with an extra 1% deducted for every £200 of income over £60,000. **Once the higher income earner hits £80,000, bang goes the benefit**. If you're unsure about how to work out your adjusted net income, again – have a word with your financial adviser.

## Keeping on top of your taxes

If there's one word to describe the **UK tax system, it's 'complicated.'** Regulations, as we saw in the Autumn Budget, can change frequently and even if you're more informed than most, it's easy to misinterpret the rules – and end up in the 60% tax trap without realising.

Checking in with your **financial adviser on a regular basis** means you can often swerve any **tax 'sinkholes'** or at least manage them.

Think you might be facing a 60% tax bill? Talk to us today if you'd like some more advice.

**Get in touch with Marque Wealth Management** and we can help you to **strategise around the 'stealth' tax you are facing**.

• **Contact Mark Quaye (APFS) - Chartered Financial Planner: 0203 917 5304 / 07764 963 701 [www.marquewealth.co.uk](http://www.marquewealth.co.uk)**

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time and are generally dependent on individual circumstances.

Any tax relief over the basic rate is claimed via your annual tax return.

#### Sources

<sup>1</sup>HMRC from a freedom of information request by RSM according to Freedom of Information data requested by the Financial Times.

<sup>2</sup>Statistica, average annual earnings for fulltime employees 2024.

SJP Approved 08/07/2025

## Dates for your diary

**24<sup>th</sup> September: AI and the Employed Bar – Exploring the Opportunities and Challenges, 5pm.** Middle Temple Employed Bar Society in conjunction with the UCL Centre for Ethics and Law. Online tickets available, free for all: [AI and the Employed Bar: Exploring the Opportunities and Challenges Tickets, Wed 24 Sep 2025 at 17:00 | Eventbrite](#)

**60<sup>th</sup> anniversary dinner: 10<sup>th</sup> October at The House of Lords hosted by Lady Hale.** Tickets are £175 each for BACFI members and their guests, £185 others. A Champagne reception will be followed by a three course dinner with wine, coffee and chocolates. **Only 3 spaces available.**

**22<sup>nd</sup> October: Annual Student evening in conjunction with City Law School webinar 6pm – 7.30pm.** Speakers: Dan Byrne (Partner, Venner Shipley and Deputy District Judge), Janet Mernane (Senior Crown Prosecutor, CPS), Patrick Rappo (BNY), Alexandria Carr (Societe Generale) and Gaynor Wood (CLS and BACFI Chair). Free for all to attend. Kindly sponsored by Thomson Reuters.

**13<sup>th</sup> November (provisionally): The Post Office Scandal – update.** Webinar at 6pm with speakers Flora Page, Professor Richard Moorhead and Dr Alan Brener. Free for BACFI members, £20 others.

**19<sup>th</sup> November: Pro Bono opportunities for the Employed Bar, in conjunction with Advocate.** Webinar at 6pm. Free for all to attend.

**26<sup>th</sup> November: AGM** with speaker Kirsty Brimelow KC, Chair Elect of the Bar Council. Via MS Teams at 6pm. AGM papers will be sent out nearer the time.

**1<sup>st</sup> December: Denning Lecture and Christmas Reception:** Speaker: Ewan McKendrick KC (Hon) – “Contracts, Certainty and the Supreme Court”. Further details will be available shortly

**4<sup>th</sup> February: King’s Counsel Appointments: The Case for Reform.** Seminar at Sidley Austin, in person only in conjunction with the EBC at 5.30pm followed by refreshments and networking. Free for all to attend.

**11<sup>th</sup> March: Update on the motor commissions case.** Webinar at 6pm with speaker Kate Urell, Gough Square Chambers. Free for BACFI members, £20 others.



**26<sup>th</sup> March: Legal Coffeehouses of London walking tour, 6pm – 8pm meeting at Cornhill.** We will be exploring London's original coffeehouses in the City and move on to Fleet Street and Temple. Dr Matthew Green will lead the tour which includes sampling 17<sup>th</sup> century style coffee and a cup of "clairret", the lawyer's preferred drink in 18<sup>th</sup> century London. Cost £45 each for BACFI members and their guests, £55 others.

**23<sup>rd</sup> April: Wine tasting** at Bedales, Leadenhall Market, 6pm. Kindly sponsored by Marque Wealth Management. Cost to be confirmed.

### **BACFI members on Bar Council Committees 2025**

#### **Bar Council**

Gaynor Wood, Lucinda Orr (elected Treasurer), Lorinda Long (Elected), David Bunting (BACFI representative), Mike Jones KC (elected).

#### **General Management Committee**

Gaynor Wood, Lucinda Orr

#### **Employed Bar Committee**

Mike Jones KC, Lucinda Orr, James Kitching, Sara George (chair), Patrick Rappo, Charlotte Pope-Williams, Hannah Smith

#### **Finance Committee**

Lucinda Orr

#### **Regulatory Review Working Group**

David Bunting

#### **European Committee Law Committee and Retained Law Working Group**

Alex Carr

#### **Bar Representation Committee**

James Kitching,

#### **Race Working Group**

Sharon Blackman, Rebecca Dix

#### **Money Laundering Working Group**

Shahmeem Purdasy

#### **Bar Council Ethics Committee**

Sara George, Hannah Smith, Brian Cahill

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#### **Bar International Co-ordination Group**

Charlotte Pope-Williams

#### **Legal Services Committee**

Lorinda Long

#### **Wellbeing at the Bar Group**

Shahmeem Purdasy

## **BACFI Committee 2025**

Chair:	Gaynor Wood
Senior Vice-Chair:	Ian Brookes-Howells
Junior Vice-Chairs:	Sharon Blackman OBE David Bunting James Kitching
Hon. Treasurer:	James Kitching
General Committee:	Ryan Porter Stephen Potts Lorinda Long Alex Carr Daniel Byrne Charlotte Pope-Williams Sara George Shahmeem Purdasy Patrick Rappo Laurence Fry Rebecca Dix Sara Lawson KC Hannah Smith

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**– please note that the PO Box address is no longer operational**

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