



Chairman's Review



Last year, in his final review before retiring as chairman, Robert Muir observed that one of my first tasks would be to review whether to restore the Communications Committee. I am delighted to be able to report some slight progress in that respect, in that it appears to be common ground amongst all Board members that the Communications Committee ought to be reconstituted as soon as possible. Unfortunately, that was the easy bit and we are now faced with the far more difficult task of finding enthusiastic or experienced volunteers to populate the committee. This committee will have a crucial role to play in the workings of the BSB since effective communication is key to three fundamental aspects of our charitable mission:

- (1) awareness of where need and hardship exists – fairly obviously, if we don't know about it, we cannot render assistance;
- (2) increasing membership – we depend upon members for our funds, even though the annual subscription is relatively modest, and without the funds we cannot meet the need;

(3) recruitment of volunteers – these are every bit as important as funds: our secretariat in the form of Rowena and Judy does a magnificent job, but we are always keen to hear from anybody who may be able to offer some time to our worthy cause.

I also plan to establish contact with the various regional and local Old Blues organisations. Ideally, we would have a "BSB rep" in each area who could provide a channel for efforts to meet the three challenges enumerated above. A local rep could also help on those occasions when we need to pay a visit to an applicant for assistance – at the moment that works fine when the applicant lives in the South-East, but is more difficult in other cases.

If you think that you might be able to help with any of this (communications, local rep, or indeed anything else) we would love to hear from you. You can email me direct on acosedge@3sb.law.co.uk or contact Rowena and Judy in the BSB office at CH.

Despite that plea, rest assured that our finances are still in good order under the watchful eye of Perry Kitchen and the other members of the Finance Committee.

Robin Clarke is now nearing the end of his first year as my deputy and (more importantly) as chairman of the Grants and Loans Committee. It was never going to be easy to follow on from Diana Garnham's shining example in that role, but I am delighted to be able to report that Robin has proved to be a worthy and effective successor to Diana. In consequence, we continue to develop the relevance and efficiency of the financial

assistance, practical help and referral information that we provide to those in need of our help.

Under the capable leadership of James Bogue, the Presentations Committee continues to do a valuable job of vetting and selecting candidates for presentation to CH by the BSB.

In January next year Clare Tattersall will unfortunately have to step down from the Board, having completed her maximum permitted tenure of 12 years continuous service. She has made an invaluable contribution to the Board since February 2002, and from 2006 until very recently chaired the Presentations Committee with great wisdom and panache. We are all very grateful for her excellent contribution to the work of the BSB and would like to think that she will be able to rejoin the Board once her mandatory rest period has expired.

It is with great sadness that I also have to report the death this year of Keith Bryan. During his comparatively short time on the Board and as a member of the Grants and Loans Committee, he contributed a great deal with his customary wisdom, sympathy and dry wit. We are fortunate indeed that his wife, Jenny, has taken on the role of locum governor for Keith's BSB presentee, and I am sure that you will all join with me in extending to Jenny our sympathy, thanks and best wishes.

I hope to see as many of you as possible at the AGM in January.

Andrew Cosedge



Will You?

If you wish to leave something to the BSB in your Will, you will obviously need to talk to your solicitor. He or she may suggest a Codicil, which is a simple additional instruction to an existing Will. They may also find the following recommended wording useful:

"I give to The Benevolent Society of Blues of The Counting House, Christ's Hospital, Horsham, West Sussex RH13 0YP, for the general purposes of the Society, the sum of £..... free of all taxes. And I declare that the receipt in writing of either the Secretary or the Treasurer of the Society shall be a sufficient discharge to my Executors."

For further information please contact Rowena Harris at the BSB.

Legacies were received during the year from:

Mr Roger Harry Vernon Dixon (MaB 1939-1948)

Miss Kathleen A.B. Fowler (6's 1924-1930)

Mr Anthony Edward Lyon (MdB 1936 - 1941)

We are very grateful for their generosity.



The CH Association CAROL CONCERT

Church of
St. Andrew Holborn
5 St. Andrew Street
London EC4A 3AB

Tuesday 10th
December 2013 at 6.30pm

*Retiring collection in aid of the
Benevolent Society of Blues*

Treasurer's Report by Perry Kitchen

The principal features of the accounts for the year ended 30 June 2013 were as follows:

- Subscriptions and donations amounted to £43,564 (including Gift Aid), 2.5% less than in 2012. The secretariat is untiring in its efforts to encourage former members to renew their subscriptions and new members to join, and the Board is grateful for support from all members of the Society.
- We were very grateful to Old Blues during the year for generous donations totalling £8,073 (including Gift Aid) and a legacy of £200.
- Investment income (including interest) at £71,673 was 4.3% up on last year.
- Total incoming funds at £123,510 were £4,445 more than in 2012, mainly reflecting generous donations and improved income from investments.
- The £3,010 assistance given to older beneficiaries was 58% up on that for last year, but still low in comparison with earlier years. Until 2010 the support for this age group exceeded £10,000 p.a. and it remains important to seek out more such people who are in need of help from the Society. Please let us know about anyone of whom you are aware.
- Grants paid to other beneficiaries were 25% lower at £28,534, (2012 £38,412). There were fewer applications from students, reflecting increased statutory provision for the poorest students, whilst the Society was also able to redirect some applicants to other or more appropriate sources of funding. For older applicants (i.e. above student age) care has been taken to target grants as precisely as possible to do the most good, in many cases accompanying this with advice and guidance that may be of more value to beneficiaries in the long term, but which is not reflected in the figures.
- Support grants for needy pupils at the school to assist with house funds and pocket money, as well as for clothing, travel and other purposes, amounted to £10,242, of which the bulk was £10,000 given to the school's Necessitous Children's Fund.
- Salaries and support costs, at nearly £38,518, were 4% less than last year, whilst governance costs (£3,875) were 2% lower.
- Total resources expended amounted to £128,767, (2012 £165,807), giving rise to a deficit of £5,257 (2012 £46,742). Much of this difference reflects a lower (though still significant) provision for loans unlikely to be recovered – as detailed below.
- Loans advanced to individuals on an interest free basis amounted to £18,507 (2012 £18,916). These totals are low in historic terms. Partly this reflects fewer applications from students, as touched on above. There has also been a shift in emphasis over recent years, such that in cases where support is agreed, a grant is now more likely than a loan: in the financial climate that has ruled for the last few years, it has been agreed in many cases that it would be unrealistic and uncharitable to expect repayment, and that therefore it was appropriate to make an outright grant.
- In a continued reflection of current realities, the most significant charge in the accounts for this year was again the provision against loans unlikely to be recovered. In 2013 the provision was £44,973, against £70,411 in 2012. Turbulent economic conditions bear most harshly upon those with the least resources - those that the Society seeks to assist – and a case by case review of the loan portfolio showed that

How did BSB help?



Robin Clarke, Chairman of the Grants and Loans Committee, reports on a BSB Older Beneficiary Case Study

At the end of last year, the Grants and Loans Committee received an application from an Old Blue living in the West Country for a Grant of £300 to go towards travel and accommodation costs visiting her daughter and Grandchildren living in the Midlands.

In her mid-sixties, the Old Blue had been forced to give up work, and subsequently made bankrupt, through a debilitating terminal illness and was living on the breadline – her application would help fund what might be a last adventure.

The Committee were supportive of the application but felt that a visit from a local committee member might be of use to see if we could be of greater assistance.

How did BSB help?

A member of the Grants & Loans committee visited the Old Blue in February which highlighted a number of problems with her rented accommodation. The cooker had broken rings and was dangerous and the microwave did not work (apparently not the Landlord's responsibility). The lack of a washing machine combined with her medical condition, meant two trips to the launderette each week costing £5 each time. EoN had just sent a bill for £2,137.75 implying that over 25,000 Kwh had been used in a one bedroom flat in 12 months which was causing immense distress and seemed highly improbable.

A grant was given to enable the Old Blue travel and visit her grandchildren

The Secretariat engaged with EoN via their CEO's office to sort out the faulty electricity meter and readings. Over the next 6 months the outstanding bill reduced to £166 which was paid as a grant to the beneficiary.

BSB arranged for the delivery and installation of a new microwave, cooker and washing/drier machine and also a new mattress. Again these were done by way of a grant.

Summary

The Grant & Loans committee is at the very heart of what BSB does – helping Old Blues who are suffering need, hardship or distress. The members of the committee do invaluable work both at meetings and by giving up their time to visit applicants. They are ably supported by Rowena Harris and Judy Wright in the office who give compassionate support as the beneficiaries' main point of contact, while on the other hand negotiating hard with would-be creditors and other support agencies.

BSB were able to make a substantial improvement in quality of life for the beneficiary, while also relieving financial anxiety with a modest grant of £1550.



Claudia Parkes

After a very happy time at Christ's Hospital, I was fortunate enough to gain a place to study English Literature at Trinity College, Cambridge. An interest free loan from the BSB enabled me to fully immerse myself in a variety of extra-curricular activities. I was a Choral Scholar at my college, I directed various operas and took on the role of Cambridge University Opera Society President.

I spent the year after graduating teaching English in Austria and directing various operas. One of these productions was a new children's opera in the style of Britten's Noye's Fludde. Both these experiences made me realise that, actually, I would find what I loved most about directing in a teaching career.

The following year I worked in a school in Tower Hamlets and I am currently training to become an English teacher through Teach First. This is a charity which is 'working towards a day where no child's success is limited by how much their parents earn'. I work in a school in North West London and, whilst the job is very demanding, I am really enjoying this challenge.

I'm eternally grateful to BSB for making these last few years possible and look forward to passing on an education which I hope others will be able to cherish as much as I do my own.

Claudia Parkes

Col B 2005-7



Alison had contacted the BSB for financial assistance towards the cost of a new bed as she is disabled and her existing bed no longer gave support. A grant was offered to purchase a new bed and mattress.

"I am so very grateful and it will make a huge difference to my quality of life"

Michael took a lump sum from his pension to purchase a new mobility scooter. This required a hoist in order to lift the scooter into the car as he is no longer able to use a manual ramp. The BSB were able to help with the cost of the hoist and new batteries for his scooter.

"Received with many thanks. I have always greatly valued the assistance you give me."

Raj Gill

I undertook a neuroscience course at King's College London, which focused on modern scanning techniques (MRI, for example) and their application to understanding brain function and structure – in healthy or disease states. These technologies underpin the vast majority of modern neuroscience literature that is published, so it was fascinating to be able to better understand the science behind the work.

Thanks to the generous loan granted to me by the BSB, I was able to pursue postgraduate study. The assistance given by the Society allowed me to have a greater focus on my academic work, and for that I am very grateful

At present, I am looking for work in the healthcare industry, where I hope that my further qualification will aid me in finding a suitable position. I would wish that the BSB is able to continue helping Old Blues achieve their goals, as it has done for me.

Raj Gill

Peele B 2001-8



Catherine Butters

After leaving Christ's Hospital in 2000, I went on to complete an Art Foundation course, a necessary step towards pursuing a Graphic Arts Degree. Upon graduating, I worked as a freelance designer for a number of years before embarking on a new career in education. I completed a PGCE course in Applied Art and Design and I am now a Teacher of Graphics, as well as studying for an MA in Advanced Educational Practice.

None of this would have been possible without the education I received at CH, and moreover the support I have received from the BSB since leaving. Unlike University, there was no funding available to complete an Art Foundation course,

and I would have struggled to do so without the interest-free loan provided by the BSB. The money covered the cost of all the materials I needed, from paint and clay to photographic equipment and fabric. This enabled me to choose a specialist area to study and has shaped my career path since. Once I had completed the course the BSB kept in contact with me to see how I was getting on, but I was never put under any pressure to pay back the loan until I was ready. I am extremely grateful for the support I have received from the BSB.

Catherine Butters

Col B 1993-2000



Caroline obtained a first-class honours degree and obtained a position as a Family Paralegal at a law firm. It was her ambition to train as a solicitor and she was offered a place on a part-time Legal Practice Course. The BSB was able to help with an interest free loan and grant to support her whilst she attends her weekend training.

"Thank you so much for the generous loan and bursary. It is really most appreciated and I am looking forward to the exciting journey ahead as I work towards qualifying as a solicitor."

Steph Brooks



I really cannot put into words the thanks to the charity for making this payment possible. I have heard great things about the BSB during, and after my time at the School, and even though a friend of mine was assisted by the BSB, I never dreamt that my application would be granted, and thought it an impertinence to even apply for the items I required money for. I suffered in silence for many months until I finally thought it was worth trying. I was only too surprised to receive a positive reply.

I have used this money to alleviate so many stresses and have started my first week of University with confidence, pride and calmness knowing I can now focus on my last year and complete it with the academic fervour I have always possessed and previously demonstrated.

A massive thank you again to you both, and the Committee for reading and granting my request. Not so Old Blues can assume you will cover any cost but to encourage those in need to reach out for help that is out there.

Steph Brooks

Th B 07-08 Gr W 08-09

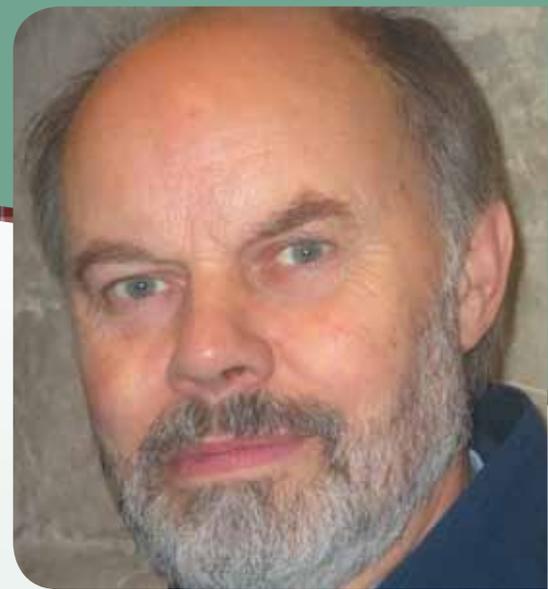
The BSB heads North of the Border!

Perry Kitchen, BSB Treasurer, was invited to speak at the Caledonian Society of Blues' Founder's Day lunch in Perth on 26 October, and was pleased to be able to demonstrate that the BSB's reach extends well the other side of Hadrian's Wall. Perry spoke with warm affection of his time at school and how CH prepares Old Blues to be of service to others.

This naturally led to a few words about the BSB: Perry could hardly let this occasion pass without waving the flag just a little! He reminded everyone that the BSB enables CH to give some after-sales service, in part to help students through their time at college, in part to fund presentations for children of needy families with a CH connection, occasionally to kickstart a young Old Blues' career or business, and in large part to assist Old Blues who for whatever reason have fallen on hard times: whether through illness, redundancy, addiction or sheer bad luck,

if the BSB can help it will. This may be by way of a grant or loan, or it may not involve money. Sometimes a word in the right place and redirection to an appropriate agency can be much more valuable.

Perry asked all those present to think about membership and legacies, and finished with a couple of requests, which could in fact be relevant anywhere. One is that we have experienced a sharp decline in requests for assistance from older Old Blues. We think this may be generational: those of wartime vintage are a tough breed and tend to soldier on – and yet a fairly small amount can make a great difference. The CH network is our eyes and ears, so if you are aware of any elderly Old Blue who could do with a little help, please let us know. And the other request is like unto the first, namely this: we are based in the South, but we get requests for help from all over the country. We should be really



grateful to know of one or two people in areas far from Sussex who might be able to visit the family of an Old Blue whose child could be presented by the BSB; or go to see someone who has asked for assistance: be a sympathetic ear, find out the facts and report back. If you could be that person (it is most unlikely that you would be called upon very often) please let us know.

Finally the Caledonian Society of Blues showed its support by presenting the BSB with a generous and magnificent cheque for £400. Thank you to all those Old Blues living North of the border, we are most grateful.

Notes from the Secretariat

Another busy year has passed in the BSB office and it is quite scary where the year has gone.

For those who attended the AGM in 2013 you will be aware of how successful our new venue was at St Lawrence Jewry next Guildhall, London. The performance by Catherine Ennis of a short beautiful Organ Recital was very well received and it is with pleasure that I can confirm that the BSB AGM 2014 will be held again at St Lawrence Jewry on Thursday 23rd January and Catherine has kindly agreed to give another recital. Please pop this date in your diary and complete and detach the slip below and return it to the BSB office by December 20th.

In September this year, the BSB had three Presentees start at Christ's Hospital, giving a total of 13 overall. Two joined year 7 and one at year 9. The new Presentees were presented with

their BSB Shields at the October Board meeting in the Court Room, where they were joined by other BSB Presentees and their Governors.

As you all know, Judy and I are the first point of contact for the charity and we are always pleased to see Old Blues, whether or not a BSB member, arrive in our office for a chat, enquiry or just after a sit down and cup of tea. This also applies to the BSB Presentees and, whilst not all, there are some who have visited to just say hello or to make a fuss of Brady the dog who visits occasionally.

In last year's newsletter we were pleased to show an Old 4's reunion group (thank you Hazel) and you would have read Perry Kitchen's attendance at the Caledonian Society of Blues' Founder's Day lunch. Judy and I would love to hear from you all on further 'gatherings' planned, whether social or more specific, as I for one would love to hear and

see pictures of your events. All will be included in each years' Newsletter.

I would also like to draw your attention to the CH Association Carol Concert on Tuesday 10th December. The retiring collection is in aid of the BSB and I hope to see many of you there.

On a final note Judy and I would like to thank all BSB members for their continued support through their subscriptions and donations which enables the Charity to continue to help those in need, hardship and distress. Please do not forget to keep us up to date on change of addresses and, for those who have not already specified, if you would prefer to receive the Newsletter via email please let us know.

Judy and I would like to wish all our members a Happy Christmas and Peaceful New Year.

The Benevolent Society of Blues 2014 AGM

I will / will not* be able to attend the BSB AGM on 23rd January 2014. **delete as applicable*

I will / will not* be able to attend the BSB Buffet

I enclose a cheque for £20 to attend the buffet made payable to "The Benevolent Society of Blues"

Name Signed Date

Please return to Rowena Harris, The Benevolent Society of Blues, The Counting House, Christ's Hospital, Horsham, West Sussex, RH13 0YP by 20th December.

**The Annual General Meeting of
The Benevolent Society of Blues will be held at The Saint Lawrence Jewry**

**Saint Lawrence Jewry – Gresham Street, next Guildhall, City London EC2V 5AA
at 5.30pm on Thursday 23rd January 2014**

AGENDA

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1. Apologies for Absence
 2. Minutes of the Annual General Meeting held on 16th January 2013
 3. Matters Arising
 4. To elect a President
 5. To consider the succession to the Presidency
 6. Report from the Chairman of the Board
 7. To receive the Trustees' Report and Accounts for the year ended 30 June 2013
 8. To approve the re-appointment of Rawlinson & Hunter as Auditors
 9. To re-elect Gordon Bloor and elect Guy Wilkes as a Director
 10. To acknowledge the retirement of Clare Tattersall from the Board
 11. To transact any other ordinary business of an Annual General Meeting

Any member wishing to nominate a candidate for the office of Director of the Society should send the name of such candidate to the Secretary (consent to serve having previously been obtained) at least six weeks before the Annual General Meeting.

Officers

President: Sir Garry Johnson, KCB, OBE, MC
Chairman: Andrew Cosedge LLB
Deputy Chair: Robin Clarke
Treasurer: Perry D C N Kitchen MA FCA
Secretary: Mrs Rowena Harris
The Counting House
Christ's Hospital
Horsham
West Sussex
RH13 0YP
Telephone: 01403 247418
Email: rowena@bluessupportingblues.net

Directors: Sarah J Adamson
William Avenell
Gordon C Bloor
James Y Bogue
Robin Clarke
Andrew Cosedge
Catherine M Ennis
Christopher Ennis
Sian C Keall
Perry D C N Kitchen
Paul Livingstone-Chambers
Nicholas C de Mattos
Clare V Tattersall
Louise Warrender

School Liaison Officer: Dayle Kirby
Auditors: Rawlinson & Hunter
Eighth Floor,
6 New Street Square
New Fetter Lane
EC4A 3AQ
Bankers: National Westminster Bank Plc
P.O. Box 12264
1 Princes Street
London
EC2R 8PB



Summary

of the Annual Accounts

The following abridged financial information is extracted from the statutory accounts for the year ended 30 June 2013, upon which the Auditors have given an unqualified opinion:

INCOME	2013	2012
	£	£
Subscriptions (including Gift Aid)	43,564	44,700
Donations (including Gift Aid)	8,073	2,186
Legacies	200	3,450
Dividends and interest	71,673	68,729
TOTAL	123,510	119,065
EXPENDITURE		
Assistance for older beneficiaries	3,010	1,900
Grants to other beneficiaries	28,534	38,412
Support grants to pupils	10,242	11,490
Loans unlikely to be recovered	44,973	70,411
Donations to Christ's Hospital	-	-
Salaries and support costs	38,518	40,162
Governance costs	3,875	3,953
Investment management (rebates)	(385)	(521)
TOTAL EXPENDITURE	128,767	165,807
NET (OUTGOINGS)/INCOMINGS	(5,257)	(46,742)
Net (losses)/gains on investments	199,150	(114,116)
NET MOVEMENT IN FUNDS	193,893	(160,858)

Balance Sheet

As at 30 June 2013

	2013	2012
	£	£
FIXED ASSETS		
Investments	2,087,162	1,887,626
CURRENT ASSETS		
Loans	159,369	219,238
Cash balances	211,108	158,343
LIABILITIES		
Creditors	(7,785)	(9,246)
NET ASSETS	2,449,854	2,255,961
FUNDS		
Restricted	1,158,683	1,048,105
Unrestricted	1,291,171	1,207,856
TOTAL	2,449,854	2,255,961

A copy of the full Report and Accounts may be obtained from the Secretary.

For further information please contact:

Rowena Harris (The Secretary) | The Benevolent Society of Blues

8 | The Counting House | Christ's Hospital | Horsham | West Sussex | RH13 0YP

Telephone: 01403 247418 Email: rowena@bluessupportingblues.net or visit our Website: www.bluessupportingblues.com

Reg Charity No. 207818