



Zara Yusuf (Pupil)

Call: 2024

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Zara joined Chambers in October 2024 and is a second six pupil barrister.

Zara has been supervised by Wendy Mathers, Chloe Shuffrey and Catherine Doran. Her current supervisor is Oliver Hilton.

Before starting pupillage, Zara worked as a Private Client Tax Advisor at Ernst & Young (International Tax) and Blick Rothenberg. Her work covered all areas of the UK taxation of individuals, often with a cross-border aspect.

Zara then worked as a Statutory Instruments Paralegal at the Cabinet Office. She contributed to the drafting of secondary legislation across the Government Legal Department, including pensions and insolvency legislation.

Alongside the Bar Training Course, Zara worked as a Research Assistant, where she focused on company, partnership, and agency law for a book titled 'The Fundamentals of Business Law'. She also volunteered as a Co-Ordinator at Young Bar Mentoring and remains committed to improving access to the Bar in this role.

Zara received a first-class degree in Ancient History from Newcastle University, where she ranked first overall in the year and performed the best in the dissertation module, obtaining the Senior Johnson Prize and a Letter of Commendation respectively. Zara subsequently obtained a Distinction in the Graduate Diploma of Law from BPP University, having been awarded the Programme Ambassador Scholarship. She then achieved a Distinction in the Bar Training Course at City Law School, where she received the Academic Excellence scholarship.

Zara was awarded the Exhibition scholarship, the Philip Teichman Award, and the Duke of Edinburgh Entrance Award from Inner Temple.

TRUSTS

Zara worked on a range of trusts matters during pupillage, including:

- Shadowing James Morgan KC, Josh Lewison, and Marcus Flavin in the Court of Appeal case of *FS Capital Limited & Ors v Alan Adams & Ors* [2025] EWCA Civ 53, which concerned the sale of loan assets from Jersey-law trusts to a private company. The Court of Appeal considered the following: the threshold of knowledge applicable to the *bona fide* purchaser without notice defence; whether the exercise of a power for an improper purpose is void or merely voidable; and the circumstances in which a retiring trustee

will be liable for breaches of trust committed by its successor.

- Drafting a defence and counterclaim, and a reply to a request for further information in a case involving a dispute about the beneficial ownership of a property, which required considering the beneficial ownership of a portfolio of properties.
- Advising a former Agricultural Holdings Act 1948 tenant as to whether they had a claim in contract and/or proprietary estoppel, following a local authority's refusal to complete an agreement for the sale and purchase of farmland.

WILLS AND ESTATES

Examples of wills and estates matters that Zara has gained experience in during pupillage include:

- Drafting a Tomlin order to settle all claims between the parties in relation to their mother's estate.
- Writing an opinion to advise the deceased's partner on whether a payment constituted a loan or a gift and on the resultant inheritance tax liability of the estate in either instance.
- Drafting an opinion to advise the executors on various procedural issues, including the merits of a challenge to the Will based on undue influence, the consequences of certain caveats being entered into, and the appropriate parties to the proceedings.
- Drafting an opinion on the merits of rectifying and/or rescinding a deed of variation executed by solicitors acting for the spouse of the deceased, owing to the potential inheritance tax liability which ought not to have arisen.
- Drafting an opinion on the question of whether joint tenancies were validly severed and on the merits of asserting that the severances were procured by actual and/or presumed undue influence.
- Assisting in a matter about whether or not a gift was contingent upon a beneficiary reaching the age of 18.
- Drafting written submissions on behalf of the Estate's personal representative, addressing a CPR Part 11 application made by a beneficiary to challenge the Court's jurisdiction to determine the Part 8 claim brought to administer the Estate.
- Drafting a witness statement and details of claim pursuant to CPR Parts 8 and 64, for the trustees of the deceased's estate to be authorised to distribute the will trust in accordance with the accounts and proposed distribution, and for an order that the estate of a deceased beneficiary be represented in the claim, pursuant to CPR 19.12.
- Drafting a mediation position statement and a without prejudice letter for a family estate dispute, which concerned how a will trust was historically managed and various alleged breaches of trustee duties, in order to agree on the distribution of the will trust and the distribution of the estate.

TAX

During pupillage, Zara has worked on a range of matters involving tax, such as:

- Writing an opinion to advise the deceased's partner on whether a payment constituted a loan or a gift and on the resultant inheritance tax liability of the estate in either instance.
- Drafting an opinion on the merits of rectifying and/or rescinding a deed of variation executed by solicitors acting for the spouse of the deceased, owing to the potential inheritance tax liability which ought not to have arisen.
- Advising on the tax treatment of the deceased's estate, including the cumulation concept, and whether a property transaction constituted a failed potentially exempt transfer and the resultant consequences.

Before coming to the Bar, Zara worked as a Private Client Tax Advisor at Ernst & Young and Blick Rothenberg, where she obtained valuable experience in all areas

of UK taxation of individuals.

PRIVATE CLIENT

Examples of private client work that Zara has gained experience in during pupillage include:

- Assisting in a case involving an issue of pedigree, stemming from a kin enquiry.
- Drafting an opinion on the question of whether joint tenancies were validly severed and on the merits of asserting that the severances were procured by actual and/or presumed undue influence.

PENSIONS

During pupillage, Zara worked on various pension matters, including:

- Drafting advice in a Part 8 rectification claim to equalise the scheme benefits between men and women following an error introduced during a scheme amendment and replicated in subsequent scheme amendments.
- Assisting in a prospective Part 8 claim to deal with the position of the pension scheme membership.
- Shadowing a member at the appeal hearing of *Phillips v National Grid Gas Plc* [2025] EWHC 693 (KB), where limitation and contractual and tortious duties of care were considered in the context of a pension scheme incapacity dispute.

Zara completed the Beginners Course on Pensions Law given by the Association for Pension Lawyers.

CHARITIES

Examples of charity work that Zara has been exposed to during pupillage include:

- Assisting with three cases concerning the transfer of custodian trusteeships.
- Drafted three opinions to advise a local authority on whether or not it holds particular sites of land as a trustee of a charitable trust.

PROPERTY

Zara has been instructed as sole counsel in a case concerning various service charge disputes. She also drafted written submissions on the construction of the lease, specifically on the question of whether the management agent's fees were recoverable under the lease.

Examples of property cases that Zara has worked on during pupillage include:

- Drafting an opinion, particulars of claim, and skeleton argument in a property matter involving the expiry of a headlease before shadowing Wendy Mathers at the hearing.
- Writing advice in a case concerning the forfeiture of a long lease before shadowing a member at the hearing.
- Drafting a witness statement and claim form in an application for an order for the sale of a property.
- Drafting an opinion on the question of whether joint tenancies were validly severed.
- Advising a former Agricultural Holdings Act 1948 tenant as to whether they had a claim in contract and/or proprietary estoppel, following a local authority's refusal to complete an agreement for the sale and purchase of farmland.

PROFESSIONAL NEGLIGENCE

During pupillage, Zara gained experience in professional negligence matters, including:

- Drafting an opinion relating to a potential claim in professional negligence on the merits of rectifying and/or rescinding a deed of variation executed by solicitors acting for the spouse of the deceased, owing to the potential inheritance tax liability which ought not to have arisen.

INJUNCTIONS

- During pupillage, Zara shadowed Natalie Pratt (who was representing the fixed charge receivers) in a case where Natalie resisted an application for an injunction restraining the imminent sale of a property.

COMPANIES

As sole counsel, Zara has been involved in a range of matters relating to companies, including:

- Obtaining a time extension for the registration of a charge at Companies House.

During pupillage, Zara gained experience in various company law matters, including by:

- Shadowing Andrew Brown at a hearing in a case involving a phoenix company and the re-use of a prohibited name.
- Shadowing a member at a directions hearing regarding access to documents, in advance of the consolidated proceedings relating to various payments and transactions.
- Drafting a skeleton argument to rectify the register of companies before shadowing Catherine Doran at the hearing.
- Assisting a member in relation to a hearing for an imaging order application and a further disclosure application.
- Assisting Chloe Shuffrey with her written submissions following a court hearing on interpreting a section of the Companies Act 1985.

COMMERCIAL

As sole counsel, Zara has been involved in various matters, including:

- Drafting a defence on the basis that a contract was invalid and therefore unenforceable, covering matters including a lack of relevant authority, unfair terms, and duress.
- Dealing with a breach of contract dispute.

During pupillage, Zara was exposed to various commercial law matters, including by:

- Shadowing Andrew Brown, led by Christopher Boardman KC, in the Court of Appeal hearing in *Lonham Group Limited v Scotbeef Limited & DS Storage Limited (in liquidation)* [2025] EWCA Civ 203, which concerned the construction of a contract of insurance and the potential application of the Insurance Act 2015 and its remedies for breaches of the duty of fair presentation. This is the first case concerning representations and warranties within the realm of the Insurance Act 2015 to have reached the Court of Appeal.
- Assisting James Fagan in a trial involving a range of contractual issues, including novation, extension of an agreement, repudiation, termination of the agreement, breaches, and set-off.
- Preparing a pre-action letter in a contract dispute.
- Drafting a defence in a case about an estate agent's breach of duty claim

in relation to the sale of a property at an alleged undervalue.

RESTRUCTURING AND INSOLVENCY

Zara has been instructed as sole counsel on a variety of corporate and personal insolvency matters, including:

- Successfully appearing for a debtor at a hearing for a bankruptcy petition.
- Regularly appearing for petitioners, debtors and supporting creditors in hearings for winding-up petitions.

Examples of restructuring and insolvency cases that Zara has worked on during pupillage include:

- Assisting Adam Deacock in the case of *Re Saville Foley LLP* [2025] EWHC 1071 (Ch), which was a trial about the admission and rejection of proofs of debt in the liquidation of a company, and whether the liquidator ought to be personally liable for the applicant's costs.
- Drafting particulars of claim against the directors of the company (in liquidation), comprising claims for debt, repayment of unlawful dividends, and relief for breach of directors' duties.
- Shadowing Catherine Doran in the case of *Sandstone Legal Limited* [2025] EWHC 742 (Ch), which concerned a contested administration application, where the dispute centred around which administrators should be appointed.
- Assisting with an application for a final charging order on land.
- Shadowing Andrew Brown at a hearing in a case about an income payment order application.
- Drafting a skeleton argument for an application to extend administration before shadowing Catherine Doran at the hearing.
- Shadowing Chloe Shuffrey at a hearing for the administration of a company to be extended.
- Assisting with an income payments order application before shadowing Catherine Doran at the first hearing.
- Writing an opinion regarding potential preference claims and associated breach of duty claims against the directors.
- Drafting advice on the question of whether or not a company could be considered dissolved.
- Shadowing Chloe Shuffrey at a hearing of an application to strike out the winding-up petition or to restrain its advertisement.
- Drafting a defence in response to a claim alleging that a company's directors were personally liable for its debts pursuant to s.216 of the Insolvency Act 1986, on the basis that the company had the same or a similar name as a company in liquidation, contrary to the prohibition under s.216 of the Insolvency Act 1986.

COMMUNITY

- Mentor and Co-Ordinator at Young Bar Mentoring (2023 – Present)

QUALIFICATIONS

- BTC – Distinction, City Law School (2023 –2024)
- GDL – Distinction, BPP University (2021 –2023)
- BA Ancient History – First-class (first overall), Newcastle University (2016 –2019)

SELECTED WORK HISTORY

- Research Assistant – Newcastle University Law School (2023 – 2024)
- Statutory Instruments Paralegal – Cabinet Office, Government Legal Department (2022 – 2023)
- Private Client Tax Advisor – Blick Rothenberg (2020 – 2022)
- Private Client Tax Advisor (International) – Ernst & Young (2019 – 2020)

PRIZES AND SCHOLARSHIPS

- Academic Excellence Scholarship – City Law School (2023)
- Philip Teichman Award – Inner Temple (2023)
- Bar Course Exhibition Scholarship – Inner Temple (2023)
- Duke of Edinburgh Entrance Award – Inner Temple (2023)
- Full-fee Programme Ambassador GDL Scholarship – BPP University (2021)
- GDL Exhibition Scholarship – Inner Temple (2021)
- Senior Johnson Prize – Newcastle University (2019)
- Letter of Commendation – Newcastle University (2019)

POLICIES AND OTHER DETAILS

- Read Zara's [Privacy Notice](#), [Data Protection Policy](#) and [Data Retention and Disposal Policy](#).