

**NORTHUMBERLAND MARK BENEVOLENT FUND TRUSTEE'S REPORT
(To 5th April 2024)**

THE OBJECTS OF THE FUND, which are administered by the Benevolent Fund Committee are:-

- a) To make emergency and/or ex gratia grants for the relief of Brethren in need who are Mark Master Masons or Royal Ark Mariners and are or have been members of the Province of Northumberland, and their widows, partners, dependants and children pending any necessary application made to the Grand Lodge of Mark Master Masons' Fund of Benevolence for assistance. In furtherance of this object but not further or otherwise the fund shall have the following powers:-

To receive bequests, grants, donations, contributions and subscriptions from the Provincial Grand Lodge, Mark Lodges, Royal Ark Mariner Lodges and individual Brethren of the Province of Northumberland and also from any other Masonic organisation or Trust, or non-masonic individual, organisation or Trust.

- b) To make contributions from time to time to the Fund of Benevolence of Grand Mark Lodge (MBF)
- c) To make grants to other approved Masonic charities.
- d) To make grants to local non-masonic charities.

3. MANAGEMENT OF THE FUND

A Benevolent Fund Committee shall be constituted whose function it will be to undertake on behalf of Provincial Grand Lodge:-

- a) The Management of the Northumberland Mark Benevolent Fund
- b) To deal with all matters connected with the Fund of Benevolence of Grand Mark Lodge as affecting the Province of Northumberland

4. CONSTITUTION OF THE COMMITTEE

The Benevolent Fund Committee shall consist of :-

- a) The Provincial Grand Master
- b) The Deputy Provincial Grand Master
- c) The Assistant Provincial Grand Master
- d) The Provincial Grand Secretary

- e) The Trustees, to be appointed from time to time by the Committee.
- f) Three other Brethren appointed by the Provincial Grand Lodge, who shall hold office until the next following Annual Meeting of Provincial Grand Lodge.
- g) One representative from each qualifying Lodge to be elected annually by each Lodge and to hold office until the Annual Meeting of the Benevolent Fund Committee. A brother shall not be eligible for appointment or election to the Committee unless he is a fully paid up subscribing member of a Lodge within the Province of Northumberland.

The Trustees are pleased to note that despite the war in Ukraine continuing the finances of the fund have not been impacted to the same degree as in 2023 and both the value of the Funds Investments and Donations received have increased.

Trustee Appointments and Retirements

The Trustees remain unchanged this year. However Ian Dalgleish Daniel will retire at the Trustee's meeting on the 11th July 2024 and Hugh Padruig McIntosh MacLeod will replace him as a Trustee of the Charity.

People

The fund is run entirely by volunteers who give up their time, free of charge, to carry out the work of the fund and the Trustees would like to put on record their thanks for all the hard work undertaken.

Investments

Since April 2015 £116,790 has been Invested with Fidelity International and £40,000 withdrawn, this includes £15,000 in this financial year, resulting in a net investment of £76,790.

The current value of the Fidelity Investment is £112,688 and in the opinion of the Trustees, this is a very good performance given the financial uncertainty since 2020.

Donations and Income

It is pleasing to see that the reduction in donations experienced due to the Global Pandemic and Economic downturn in the previous few years has now turned around and donations received this year from Members and Groups have increased.

Funds raised via the Recycled Regalia Initiative have also increased again this year and the Trustees thank all those who have made donations via this scheme.

Unfortunately income from Fundraising events has fallen despite the hard work of the event co-ordinators, for which the Trustees want to record their thanks.

Total Income to the NMBF in the year £46,212

Notable Grants

The Mark Benevolent Fund (MBF) continues to be the largest beneficiary of the fund.

£14,350 to the Mark Benevolent Fund who support individuals and charities within the wider community as well as here in Northumberland. Examples are the RNLI, Addenbrook's Hospital Trust, Hope for tomorrow cancer charity.

£850 to Daft as a Brush who provide transport to cancer patients to and from hospital, free of charge.

£800 to Friends of Scarborough Court, who are a group of volunteers who arrange fund raising and social events to pay for additional treats for the residents of the care home.

£500 to the Children's Heart Unit Fund (CHUF) who provide support to the babies and their families who are born with or develop a heart condition.

£500 to Lighthouse Community Hub in Blyth which has been established to develop community links, adult training and hardship support.

£1,000 to local food banks, providing much needed support to individuals and families in need.

Total Expenditure by the NMBF in the year £20,352

Surplus Income over Expenditure £25,860


Grants awarded by the MBF to Charities and Good Causes in Northumberland

Whilst not a feature of the NMBF Accounts the trustees would like to record that the MBF has made two substantial grants to good causes within Northumberland, the first a grant of £30,000 to the Lighthouse Community Hub based in Blyth to and the second a grant of £27,300 to Hospice Care North Northumberland, based in Alnwick for the purchase of a vehicle.

Summary

In the opinion of the Trustees the fund has continued to meet its objectives in the ongoing uncertain and somewhat trying financial climate. The surplus of Income over Expenditure is mainly due to the increase in the value of Investments and the lower than usual donation to the MBF, together with a reduction in grants made to local charities and good causes over the previous few years.

R. A. Walton.
RAYMOND ARTHUR WALTON
CHAIRMAN


STUART CAIRNS
TRUSTEE

11TH JULY 2024

Registered Charity No.
1007791

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NORTHUMBERLAND MARK BENEVOLENT FUND

FINANCIAL STATEMENTS

For the Year Ended 5 April 2024

TD Taxation Services
1 Two Ball Lonnen
Fenham
Newcastle upon Tyne
NE4 9RN



TD TAXATION SERVICES

NORTHUMBERLAND MARK BENEVOLENT FUND
Year Ended 5 April 2024

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NORTHUMBERLAND MARK BENEVOLENT FUND

Year Ended 5 April 2024

We report on the attached accounts of the fund for the year ended 5 April 2024

Respective responsibilities of Trustees and examiner

As the Charity's trustees you are responsible for the preparation of the Accounts. You consider that the audit requirement of section 144 (2) of the Charities Act 2011 (the Act) does not apply.

It is our responsibility to:

- Examine the accounts under section 145 of the Act;
- To follow the procedures laid down in general directions given by the Charity Commissioners under section 145 (5)(b) of the Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's report

Our examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosure in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.


Independent Examiner's statement


In connection with our examination, no matter has come to our attention:

which gives us reasonable cause to believe that in any material respect the requirements:

- a) To keep accounting records in accordance with s.130 of the Act; and
- b) To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


.....
Helen Taylor


.....
Gill Donaghy MAAT


.....
Stuart Cairns

Date: 19/6/24
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NORTHUMBERLAND MARK BENEVOLENT FUND
Statement of Financial Activities Year Ended 5 April 2024

EXPENDITURE	2024	2023	INCOME	2024	2023
Administration cost			Members Gift Aid Contributions	14,666	12,716
Secretary and Treasurers Expenses	12		Tax Reclaimable for Year		
Investment Adviser Fee	540	493	Repayable after year end	3,667	3,198
Accountancy Fee	246	234	Gift Aid over-claim (2022)		-45
Bank Charges	96	98	Members donations to Relief Chest - MMM2118	585	305
Donation received in error	158		Tax reclaim on Relief Chest	136	56
			Members donations to Relief Chest - MARKFEST2031	110	
			Tax reclaim on Relief Chest	15	
Donations to festivals			Donations Received		
Cheshire Festival & Turkey/Syria Appeal	3,100		Lodges	5,233	3,548
Cheshire Badges	500		Members non gift aid contributions	1,331	1,501
West Yorkshire Festival (inc. Ukraine Donation)		5,250	Non-members	60	40
Surrey Badges		250	Amazon Smile	27	36
RSM Appeal	1,000		Recycle4Charity	13	13
			Easy Fund	77	
			Other Orders (Allied Degree & Craft Lodge)	700	
			Misc (Festival Jewel)	100	
Other Charitable Donations			Misc Credit		
Tynemouth Volunteer Life Brigade		450	Unpresented Cheque	200	
Bobby Robson Foundation		220			
Tynemouth Sea Scouts		1,500	Sales		
Pathways4All		250	Ties/Regalia	2,005	1,431
Christmas Day meals for those in need		1,200			
Christmas Foodbank Donations	1,000		Fundraising Events		
Daft as a Brush	850		Coins & Keyrings	25	
Friends of Scarborough Court	800		Socials & Raffles	3,196	3,755
CHUF	500	1,200	Festival Badge Scheme	321	70
Lighthouse Community Hub	500				
Christmas Presents for underprivileged Children (via John Page Lodge)	100	100	Interest Received		
MBF re Patrons and Stewards Dues	10,650	15,052	Relief Chest Interest	31	2
Dec'd member charity donations	200		COIF Interest	86	40
Festival Jewel	100				
			Increase/decrease in value of investments	13,628	-2,633
	20,352	26,297			
Surplus (Deficit) of Income over expenditure	25,860	-2,264			
	<u>46,212</u>	<u>24,033</u>		<u>46,212</u>	<u>24,033</u>

NORTHUMBERLAND MARK BENEVOLENT FUND
Year Ended 5 April 2024

BALANCE SHEET AS AT 5 APRIL 2024

	<u>2024</u>	<u>2023</u>		<u>2024</u>	<u>2023</u>
UNRESTRICTED INCOME FUND			INVESTMENT & ASSETS		
As at 5 April 2023	100,407	102,766	Cash and Bank deposits		
Surplus income for the year	25,860	-2,264	Cash at Bank	15,743	2,971
Less: Gift Aid overestimated	<u>-95</u>	<u>-95</u>	Cash at COIF	1,996	1,910
	<u>126,267</u>	<u>100,407</u>	Cash/cheques in hand	2,632	
			Fidelity Investment Account	112,688	108,060
Reserve for dependants claims	1,049	1,049	Relief Chest - MMM2118	1,015	363
			Relief Chest -MARKFEST2031	125	
MBF Creditor re Honorific	<u>10,650</u>	<u>15,052</u>	Held on Account with MBF	100	
			Other Assets		
			Tax repayment claim (2023)		3,198
			Tax repayment claim (2024)	3,667	
	<u><u>137,966</u></u>	<u><u>116,508</u></u>		<u><u>137,966</u></u>	<u><u>116,508</u></u>

Approval of Accounts and Annual Report

The Report and Accounts were approved by the Trustees on

Signed on behalf of the trustees:

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NORTHUMBERLAND MARK BENEVOLENT FUND
NOTES TO THE FINANCIAL STATEMENTS
For the Year Ended 5 April 2024

ACCOUNTING POLICIES

[a] These Accounts have been prepared on an accruals basis under historical cost convention in accordance with applicable accounting standards and the Charities Statement of Recommended Practice: Accounting for Charities.

[b] Investment income is accounted for gross in the year for which it falls due.

[c] The Northumberland Mark Benevolent Fund is a registered charity and is not subject to taxation. Tax recoverable on income receivable for a specific year is accounted for on the accruals basis.

INCOME DURING THE YEAR FROM FUND RAISING EVENTS

	2024	2023
Social	2,316	2,658
Provincial meeting Raffle	880	1,097
	<u>3,196</u>	<u>3,755</u>

STOCK OF TIES

At 5 April 2024 there was a stock of Mark and Royal Ark Mariner ties, the value of which is not accounted for in the financial statements.

DEPENDANTS GRANTS ACCOUNT

	<u>Grand Lodge MBF</u>	<u>N'land MBF</u>	<u>Total</u>
Balance b/fwd at 5 April 2023	0	1,049	1,049
Received from Grand Lodge MBF	0	0	0
Transfer from General Funds	0	0	0
Interest	0	0	0
	<u>0</u>	<u>1,049</u>	<u>1,049</u>
Grants to dependants			
Transfer to General Funds			
Balances at 5 April 2024	<u>0</u>	<u>1,049</u>	<u>1,049</u>

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