

Registered Charity No.
1007791

NORTHUMBERLAND MARK BENEVOLENT FUND

FINANCIAL STATEMENTS

For the Year Ended 5 April 2025

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



TD TAXATION SERVICES

NORTHUMBERLAND MARK BENEVOLENT FUND
Year Ended 5 April 2025

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NORTHUMBERLAND MARK BENEVOLENT FUND

Year Ended 5 April 2025

We report on the attached accounts of the fund for the year ended 5 April 2025

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



.....
Richard Northey

Date: ^{1st} DECEMBER 2025

NORTHUMBERLAND MARK BENEVOLENT FUND
Statement of Financial Activities Year Ended 5 April 2025

EXPENDITURE	<u>2025</u>	<u>2024</u>	INCOME	<u>2025</u>	<u>2024</u>
Administration cost			Members Gift Aid Contributions	13,467	14,666
Secretary and Treasurers Expenses	14	12			
Investment Adviser Fee	563	540	Tax Reclaimable for Year		
Accountancy Fee	264	246	Repayable after year end	3,538	3,667
Bank Charges	111	96	Gift Aid over-claim (2022)		
Donation received in error		158			
			Members donations to Relief Chest - MMM2118	730	585
Festival launch gifts	49		Tax reclaim on Relief Chest	158	136
Regalia purchase	664		Members donations to Relief Chest – MARKFEST2031	455	110
			Tax reclaim on Relief Chest	79	15
RAM Ties	647				
Donations to festivals & appeals			Donations Received		
Festival donation	2,500	3,100	Lodges	2,904	5,233
Festival badges	500	500	Members non gift aid cont	13,165	1,331
Other orders		1,000	Non-members		0
			Amazon Smile		27
Other Charitable Donations			Recycle4Charity	13	13
Emergency Grants to Brethren	4,000		Easy Fund	41	77
Friends of Hadrian School	800		Misc & Other Orders	265	800
Dream Holidays	250		Festival Donations	4,560	
FACET	468				
Newcastle Scout Gang show	500		Misc Credit		
Friends of Red Row First School	500		Unpresented Cheque		200
Northumberland National Park Mountain Rescue	900		Credit from MBF-Lodge closure	1,490	
MBF re Patrons & Stewards (6/4/24-30/6/24)	11,910				
Christmas Foodbank Donations	250	1,000	Sales		
Daft as a Brush		850	Ties/Regalia	1,480	2,005
Friends of Scarborough Court		800	Socials & Raffles	1,838	3,196
CHUF	538	500	Coins & Keyrings		25
Lighthouse Community Hub		500			
			Festival Badge Scheme	322	321
Christmas Presents for underprivileged Children (via John Page Lodge)	100	100			
MBF re Patrons and Stewards Dues	9,636	10,650	Interest Received		
Dec'd member charity donations	150	200	Relief Chest-MMM2118	72	31
Festival Jewel	250	100	Relief Chest-MarkFest2031	11	86
			COIF Interest	99	
			G/A Interest	23	
			Increase/decrease in value of investments	-3,329	13,628
Surplus (Deficit) of Income over expenditure	5,817	25,860			
	<u>41,381</u>	<u>46,212</u>		<u>41,381</u>	<u>46,212</u>

NORTHUMBERLAND MARK BENEVOLENT FUND
Year Ended 5 April 2025

BALANCE SHEET AS AT 5 APRIL 2025

	<u>2025</u>	<u>2024</u>		<u>2025</u>	<u>2024</u>
UNRESTRICTED INCOME FUND			INVESTMENT & ASSETS		
As at 5 April 2024	126,267	100,407	Cash and Bank deposits		
Surplus income for the year	5,816	25,860	Cash at Bank	12,799	15,743
	<u>132,083</u>	<u>126,267</u>	Cash at COIF	2,095	1,996
		-	Cash/cheques in hand	993	2,632
Reserve for dependants claims	1,049	1,049	Fidelity Investment Account	109,359	112,688
MBF Creditor re Honorific	9,636	10,650	Relief Chest - MMM2118	1,974	1,015
			Relief Chest -MARKFEST2031	420	125
			Held on Account with MBF	11590	100
			Other Assets		
			Tax repayment claim (2024)		3,667
			Tax repayment claim (2025)	3,538	
	<u><u>142,768</u></u>	<u><u>137,966</u></u>		<u><u>142,768</u></u>	<u><u>137,966</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 2025

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

	2025	2024
Social	1,443	2,316
Provincial meeting Raffle	394	880
	<u>1,837</u>	<u>3,196</u>

STOCK OF TIES

At 5 April 2025 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 2024	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 2025	<u>0</u>	<u>1,049</u>	<u>1,049</u>

NORTHUMBERLAND MARK BENEVOLENT FUND TRUSTEE'S REPORT
(To 5th April 2025)

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 Members in need who are Mark Master Masons or Royal Ark Mariners and are or have been members of the Province of Northumberland.

Along with 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 Members of the Province of Northumberland.

As well as 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 duly constituted, whose function it will be to undertake the management of the fund 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 Members 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 elected annually by each Lodge and to hold office until the Annual Meeting of the Benevolent Fund Committee.

A Member shall not be eligible for an 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

Ian Dalgleish Daniel retired as a Trustee at the Trustee's meeting on the 11th of July 2024 and Hugh Padruig McIntosh MacLeod replaced him as a Trustee.

People

The fund managed entirely by volunteers who give up their time, free of charge, to perform administrative duties, for their due diligence the Trustees would like to put on record their thanks for all the administrative duties they undertake.

Investments

Since April 2015 £116,790 has been Invested with Fidelity International and £40,000 withdrawn, resulting in a net investment of £76,790. There has not been any need to make a withdrawal from the Funds investments in this financial year.

As at the 5th April the value of the Fidelity Investment was £109,359.05, a decrease from last year of £7,431, due to the recent turmoil in the Financial Markets. As at the time of writing this report, 13th May 2025, the fund recovered to £117,850.18. A review of our investment strategy will be undertaken during 2025.

Donations and Income

It is pleasing to see that donations received this year from Members and Groups have remained stable with an increase seen in overall donations due to the Province going into a period of 'Festival' together with a 'one off' large bequest from the Estate of a deceased member.

Unfortunately, income from Fundraising events has once again fallen despite the efforts of the event coordinators, for which the Trustees want to record their thanks.

Total Income to the NMBF in the year £43,076

Notable Grants.

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

£29,550 to the Mark Benevolent Fund who support individuals and charities within the wider community as well as here in Northumberland.

£4,000 for Emergency Grants to Members.

£800 to Friends of Hadrian School.

£900 to Northumberland Mountain Rescue.

£538 to the Children's Heart Unit Fund (CHUF).

£500 to support the Newcastle Scouts Gang Show

£468 to F.A.C.E.T (Fostered and Adopted Children's Education and Therapy).

Total Expenditure by the NMBF in the year £40,318

Surplus Income over Expenditure £2,758.

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 worthy causes within Northumberland,

- The first a grant of £103,805 to the Children's Heart Unit Fund (CHUF) to fund the purchase of seven state-of-the-art echocardiogram machines providing medical teams with 3D high performance images, to increase diagnostic confidence and improve treatment plans for patients.
- The second grant of £63,326 to the Great North Air Ambulance (GNAAS), to purchase another vehicle to add to their fleet to help compensate for the loss of a helicopter. The vehicles play a pivotal role when the helicopters are unable to fly due to extreme weather conditions or breakdown.

Summary

In the opinion of the Trustees the fund has continued to meet its objectives in the ongoing uncertain financial climate, maintaining a good balance between income and expenditure whilst supporting local charities and the Mark Benevolent Fund.



Raymond Walton, Chairman



Richard Northey, Trustee

1ST DECEMBER 2025
Date