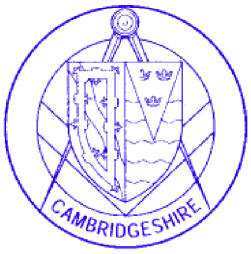
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PROVINCE OF CAMBRIDGESHIRE

CHARITY FOR CARE AND RELIEF



ANNUAL REPORT

FOR THE YEAR ENDED

31ST MARCH 2026

PROVINCE OF CAMBRIDGESHIRE CHARITY FOR CARE AND RELIEF

Charity name and number:

Province of Cambridgeshire Charity for Care and Relief – No 275991

Correspondence address:

Freemasons' Hall
Bateman Street
Cambridge
CB2 1NA

Trustees:

J Lambert (appointed 18th Dec 2025) – Chairman
D M Blair (resigned as chairman, 18th Dec 2025)
M Shields

A Delaune	– Secretary	G Brennan	K J Mader
C E Brown	– Treasurer	S V Napier	W C M Dastur
J Ferries	– Asst Secretary	J Rowney	J Sinclair
A M Badcock			

Professional advisors:

Bankers:

Lloyds TSB Bank plc

Investment advisors:

Rathbones
City House
126 – 130 Hills Road
Cambridge
CB 2 1RE

Independent examiners:

P Skipper R Taplin

PROVINCE OF CAMBRIDGESHIRE CHARITY FOR CARE AND RELIEF
ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2026

The Charity is constituted by Deed of Trust and is a Registered Charity, number 275991. The objects of the Charity are to dispense funds for the benefit of poor and distressed masons of the Province of Cambridgeshire, Masonic Charities, and for other charitable institutions, societies or objects. The Trustees who served during the year were:

J Lambert-Chairman (appointed 18th Dec 2025)	D M Blair-Chairman (resigned 18th Dec 2025)	G Brennan
A Delaune –Secretary	P B Kilby	K J Mader
C Brown –Treasurer	J Rowney	M Shields
J Ferries - Assistant Secretary	A Badcock	G Brennan
J M A Sinclair	S V Napier	K Mader

The Chairman, Treasurer and A Badcock are Trustees by virtue of their office in the Province of Cambridgeshire whilst the Provincial Grand Master appoints the secretary (annually) and three other members (for three years). The Trustees may also co-opt Trustees from time to time. The Trustees met four times in the year to consider grants and review operational, financial and investment performance. None of the Trustees received any remuneration or other payment from the Charity in the year.

Total incoming resources, comprising grants, donations and investment income, for the year were £36,470 (2025- £61,061), whilst total grants made during the year amounted to £33,328 (2025 - £13,092), details of which are shown in note 3 to the accounts. In addition to supporting brethren and their dependents throughout Cambridgeshire the Trustees are committed to making significant donations to appropriate non masonic causes where we are able to do so.

The Charity's total funds at the end of the year stood at £676,359 (2025 - £624,659) none of which was held for restricted purposes.The investments of the Charity are professionally managed by Rathbones. Their performance is monitored by the investment sub-committee who, in turn, report to the Trustees. The investment committee has continued to implement and revise, where appropriate, the investment strategy formulated in 2004 whilst endeavoring to establish the right balance of investments from cash deposits to equity investments The policy, nevertheless, remains one for a balanced portfolio of investments with a low to medium level of risk and remains structured to deliver long term growth

The Trustees consider they have complied with the duty in Section 4 of Part 1 of the 2006 Charities Act which requires them to have due regard to guidance published by the Charity Commission, including public benefit guidance. In addition to using its own funds, during the year, the Trustees dealt with 19 cases where the assistance of the Masonic Charitable Foundation was sought. Of these 19 cases all were successfully resolved and over £45,500 was distributed to beneficiaries. A number of other cases were dealt with locally by the Provincial Grand Almoner and his team.

It is the Charity's policy to hold reserves for two purposes – firstly to provide sufficient income from its investments to meet its principal objectives; and secondly to have funds available at short notice for unforeseen emergency grants, particularly in these unprecedented and challenging times.. The Trustees believe that the current reserves within the General Fund of £676,359 continues to place the Charity in a strong position to be able to carry out its objectives when market conditions improve as well as continuing to develop the respite care initiative, originally started in 2005.

Statement of trustees' responsibilities
Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the Charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

(a) select suitable accounting policies and apply them consistently
(b) make judgements and estimates that are reasonable and prudent
(c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
(d) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the

Charities Act 1993. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

J Lambert – Chairman 17th May 2026
On behalf of the Trustees

INDEPENDENT EXAMINERS' REPORT

TO THE TRUSTEES OF THE PROVINCE OF CAMBRIDGESHIRE CHARITY FOR CARE AND RELIEF

We report on the accounts of the Charity for the year ended 31st March 2026 as set out on pages 4 to 7.

Respective responsibilities of Trustees and Examiners

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act), and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 (5)(b) of the Charities Act); and
- to state whether particular matters have come to our attention.

Basis of Independent Examiners' statement

Our examination was carried out in accordance with the General Directions given by the Charity Commission. 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 disclosures in the accounts, and seeking explanations from the 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 Examiners' statement

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

1. which gives us reasonable cause to believe that, in any material respect, the requirements
   (a) to keep accounting records in accordance with section 130 of the Charities Act; and
   (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

P Skipper
Independent Examiner

R Taplin
Independent Examiner

20th April 2026

PROVINCE OF CAMBRIDGESHIRE CHARITY FOR CARE AND RELIEF

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST MARCH 2026

	No	Unrestricted Funds	Restricted Funds	Total		Unrestricted Funds	Restricted Funds	Total
Donations		17000		17000		43000		43000
Income from	2	19470		19470		18061		18061
Total Income		36470		36470		61061		61061
Charitable Activities								
Grants Made		33228		33228		13092		13092
Investment Management fees		5198		5198		4676		4676
Net Operational		-1956		-1956		43293		43293
Net Gains/ (Losses)		53656		53656		18048		18048
Net Movement in Funds		51700		51700		61341		61341
Total Funds		624659		624659		563318		563318
Total Funds		676359	0	676359		624659	0	624659

PROVINCE OF CAMBRIDGESHIRE CHARITY FOR CARE AND RELIEF

BALANCE SHEET AS AT 31ST MARCH 2026

	Notes	**2026**	**2025**
Fixed Assets			
Investments	5	625057	556775
Current Assets			
Debtors	6	381	341
Cash and bank deposits	7	52121	68743
		52502	69084
Current Liabilities			
Accruals		1200	1200
Net Current Assets		51302	67884
NET ASSETS		676359	624659
Unrestricted Funds		676359	624659
Restricted Funds			
TOTAL FUNDS		676359	624659

The financial statements were approved by the Trustees on 17th April 2025 and signed on their behalf by:-

J Lambert - Chairman

C Brown - Treasurer

PROVINCE OF CAMBRIDGESHIRE CHARITY FOR CARE AND RELIEF

NOTES TO THE ACCOUNTS as at 31st MARCH 2026

1. ACCOUNTING POLICIES

a) The accounts have been prepared under the historical cost convention as modified by the inclusion of investments at mid-market value, and in accordance with the requirements of the Charities Statement of Recommended Practice (Charities SORP (FRS102)

b) The accounts are prepared on an accruals basis

c) Legacies are included when the charity has legal entitlement and the amount can be determined with reasonable certainty. All other income is accounted for when receivable, generally when received by the Charity.

d) All grants and donations payable are accounted for in the financial year in which approved.

e) Investments are stated at mid-market value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals throughout the year.

2. INVESTMENT INCOME

	2025	2024
Listed Securities	19351	17062
Bank and other interest	118	193
	19470	17255

3. GRANTS MADE

	Unrestricted	Restricted	Total 2026	Total 2025
Masonic Grants	£	£	£	£
Brethren and Dependants	6,776		6,776	
Association of Friends of Cornwallis Court	3,000		3,000	
As reported in 2025				3,010
	9,776	-	9,776	3,010
Non-Masonic Grants				
Headway	1,760		1,760	
CHAPS	2,442		2,442	
Riding for the disabled	1,750		1,750	
Friends of Blue Smile	1,500		1,500	
Cambs Search & Rescue	1,000		1,000	
SERV Suffolk (Bloodbikes)	15,000		15,000	
			-	
			-	
As Reported in 2025				10,082
	23,452	-	23,452	10,082
	33,228	-	33,228	13,092

4. TAXATION

As a registered charity the Charity is exempt from taxation on its income and gains where they are applied for charitable purposes.

5. INVESTMENTS

	2026		2025
	£		£
UK listed	196,822		284,198
Overseas listed securities	428,235		272,577
Market value at 31st March, 2026	625,057		556,775
Historical cost at 31st March, 2026	507,789		430,648
Market value at 1st April, 2025	556,775		533,695
Additions at cost	177,220		131,306
Proceeds from disposal	-162,594		-126,274
Gains/(losses) on	53,656		18,047
Market value at 31st March 2024	625,057		556,775

6. OTHER DEBTORS

	2026	2025
	£	£
Debtors		
Investment income	381	342
	381	342

7. CASH AND BANK DEPOSITS

	2025	2024
	£	£
Charities Deposit Fund	31	31
Uninvested funds held by Rathbones	16601	36425
Bank balances	35489	32287
	52121	68743