

BELFAST MASONIC WIDOWS' FUND
UNAUDITED
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2024

Charity registration number: 102661

Belfast Masonic Widows' Fund

Financial Statements

Year Ended 31 December 2024

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Belfast Masonic Widows' Fund

Annual Report of the Trustees and General Committee

Year Ended 31 December 2024

The Trustees and General Committee have pleasure in presenting their report and the unaudited financial statements of the charity for the year ended 31 December 2024. The Trustees and General Committee have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements and comply with the charity's governing document, the Charities Act (Northern Ireland) 2008, Charities Act (Northern Ireland) 2013, the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

Trustees of the charity

The trustees who have served during the year were as follows:

Bro M Cleland
 Bro H Bottomley
 Bro S Nicholson
 Bro J Morrow

Charity reference and administrative details

Charity registration number: 102661

Registered office: 49 Main Street, Ballyclare, BT39 9AA
 Independent examiner GMcG, Chartered Accountants & Registered Auditor, Alfred House, 19 Alfred Street, Belfast, BT2 8EQ
 Solicitor: Hewitt & Gilpin, 8 High Street, Holywood, BT18 9AZ
 Bankers: AIB, 11/15 Donegall Square North, Belfast, BT1 5GB
 Investment managers: Evelyn Partners, The Ewart, 3 Bedford Street, Belfast, BT2 7EP

Objectives and activities

The objects of the Fund shall be deemed to afford assistance to needy, deserving, destitute, or indigent Freemasons or their families or the dependants of deceased Freemasons by grants of money or other such means as the General Committee may find best suited to the needs of the applicants.

Public benefits

The provisions of benefits to achieving the purpose of the Trust's objectives as follows:

- To provide and afford in necessitous circumstances, financial assistance by means of grants of monies to eligible Freemasons or their families (wives, civil partners, sons, daughters, grandchildren) to include the dependants (widow, civil partner, mother, daughters, sons, grandchildren) of deceased Freemasons for the relief of poverty and social exclusion;

What the Trust does:

- The Trust affords assistance to needy Freemasons or their families or the dependants of deceased Freemasons by grant of money or such other means as may be best suited to the needs of the applicants.

Public benefit statement

The Trustees and General Committee of Belfast Masonic Widows' Fund confirm that they have had due regard for the guidance on Public Benefit by the Charity Commission for Northern Ireland and are pleased to report that during 2024 the charity has continued to provide Public Benefits through financial and other means of assistance.

Belfast Masonic Widows' Fund

Annual Report of the Trustees and General Committee (continued)

Year Ended 31 December 2024

Achievements and performance

Total income for the year was £82,123 (2023: £62,770). Investments are held by Evelyn Brothers as discretionary nominees. There has been a loss of £10,094 (2023: £2,514 gain) on disposals and revaluation of investment assets. Total expenditure for the year amounted to £56,403 (2023: £62,187). The net income for the year amounted to £16,626 (2023: net income £3,097).

The Trustees and General Committee will report in due course on any changes to the investment strategy or asset structure as necessary, to continue their 'duty of care' and to fulfil their obligations in respect of the underlying assets.

Financial review (including reserves policy)

Reserves policy

It is the policy of the charity to maintain free reserves which matches the needs of the fund, both at the current time and in the foreseeable future. This provides sufficient funds to cover running costs which include management, administration and support costs. Free reserves are those unrestricted reserves not designated nor invested in fixed assets which are available for general use.

As at 31 December 2024, the charity has total funds of £1,257,425 (2023: £1,240,799) of which endowment funds are £1,135,787 (2023: £1,071,335) and unrestricted funds are £121,638 (2023: £169,464).

Funding

The Fund was not actively seeking subscriptions and donations, and funding was primarily from investment income.

Plans for future periods

The Trustees and General Committee plan to continue to provide financial assistance and support to brethren or their families in need under the terms of the rules of the Fund. The merger of the fund with Belfast Masonic Charity Fund remains under review.

Structure, governance and management

Governing document

The Fund which was established in 1873, is governed by a constitution, and is registered as a charity with The Charity Commission for Northern Ireland from 1st June 2015.

Recruitment, appointment, induction and training

The present General Committee has been involved in the charity for a number of years and so are familiar with its work. The General Committee regularly review the requirements of the charity and the possibility of a need for additional trustees or members of the management committee. Any new trustees or members of the Management Committee would be elected by the General Committee. Appropriate training and induction is available to all trustees and members of the Management Committee.

Organisational structure and related parties

There are 4 trustees and a Management Committee. Joint Management Committee meetings are held with the Belfast Masonic Charity Fund.

Risk management

The Trustees and General Committee have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity and are satisfied that systems are in place to mitigate an exposure to major risks. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of officers, volunteers and applicants. These procedures are periodically reviewed at least annually to ensure that they continue to meet the needs of the charity.

Belfast Masonic Widows' Fund**Annual Report of the Trustees and General Committee (continued)****Year Ended 31 December 2024****Trustees' and General Committee's responsibilities**

It is the responsibility of the Honorary Treasurer, at the behest of the Trustees, to prepare financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Northern Ireland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees and General Committee are responsible for keeping proper accounting records that 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 (Northern Ireland) 2008, the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and the provisions of the trust deed. 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.

The Trustees and General Committee are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation dissemination of financial statements may differ from legislation in other jurisdictions.

On behalf of the Trustees and General Committee

J Morrow
Trustee

Date:


30TH MAY 2025

Belfast Masonic Widows' Fund**Independent Examiner's report to the Trustees of Belfast Masonic Widows' Fund****Year Ended 31 December 2024**

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 5 to 17.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



B.J. Friar (Independent Examiner)
Chartered Accountants Ireland

Alfred House
19 Alfred Street
Belfast
BT2 8EQ

For and on behalf of
GMcG
Chartered Accountants & Statutory Auditors

Date: 30TH MAY 2024

Belfast Masonic Widows' Fund

Statement of Financial Activities

Year Ended 31 December 2024

	Note	Unrestricted funds £	Endowment funds £	2024 Total £	2023 Total £
Income and endowments from:					
Donations and legacies	2	9,615	-	9,615	7,248
Investments	3	56,632	-	56,632	55,522
Other	4	16,876	-	16,876	-
Total income and endowments		83,123	-	83,123	62,770
Expenditure on:					
Investment management costs	5	7,214	-	7,214	7,843
Charitable activities	6	47,389	-	47,389	52,544
Other	8	1,800	-	1,800	1,800
Total expenditure		56,403	-	56,403	62,187
Net income before gains / (losses) on investments		26,720	-	26,720	583
Net (loss)/gain on investments	10	-	(10,094)	(10,094)	2,514
Net income		26,720	(10,094)	16,626	3,097
Transfer between funds		(74,546)	74,546	-	-
Net movement in funds	15/16	(47,826)	64,452	16,626	3,097
Reconciliation of funds:					
Total funds brought forward	15/16	169,464	1,071,335	1,240,799	1,237,702
Total funds carried forward	15/16	121,638	1,135,787	1,257,425	1,240,799

All income and expenditure derive from continuing activities.

Belfast Masonic Widows' Fund

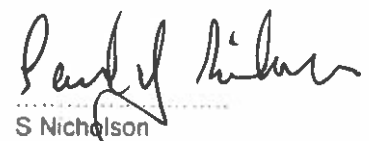
Balance Sheet

31 December 2024

	Note	2024 £	2023 £
Fixed assets			
Investments	12	1,135,787	1,161,911
		<u>1,135,787</u>	<u>1,161,911</u>
Current assets			
Debtors	13	25,394	11,225
Cash at bank and in hand		100,044	78,663
		<u>125,438</u>	<u>89,888</u>
Creditors: amounts falling due within one year	14	(3,800)	(11,000)
Net current assets		<u>121,638</u>	<u>78,888</u>
Net assets		<u>1,257,425</u>	<u>1,240,799</u>
Charity Funds			
Endowment funds			
Permanent endowment	15	1,135,787	1,071,335
Unrestricted funds	15	121,638	169,464
Total charity funds		<u>1,257,425</u>	<u>1,240,799</u>

The financial statements were approved and authorised for issue by the Trustees and General Committee on 30th May 2025 and are signed on their behalf by:


 J Morrow
 Trustee


 S Nicholson
 Trustee

Belfast Masonic Widows' Fund**Statement of Cash Flows****Year Ended 31 December 2024**

	Note	2024 £	2023 £
Cash flow from operating activities	17	(51,281)	(53,195)
Net cash flow from operating activities		(51,281)	(53,195)
Cash flow from investing activities			
Payments to acquire investments		(67,018)	(34,038)
Payments to acquire investment property		(2,990)	(73,071)
Receipts from sales of investments		86,038	114,171
Rental income		19,000	18,100
Dividends and fixed interest received		37,632	37,422
Net cash flow from investing activities		72,662	62,584
Net increase in cash and cash equivalents		21,381	9,839
Cash and cash equivalents at 1 January 2024		78,663	69,274
Cash and cash equivalents at 31 December 2024		100,044	78,663

Belfast Masonic Widows' Fund**Notes to the Financial Statements****Year Ended 31 December 2024****1 Summary of significant accounting policies****(a) General information and basis of preparation**

Belfast Masonic Widows' Fund was established in 1873, is governed by a constitution dated April 1986, and is recognised as a charity by The Charity Commission for Northern Ireland. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are deemed to be affording assistance to needy, deserving, destitute, or indigent Freemasons or their families or the dependants of deceased Freemasons by grants of money or other such means as the General Committee may find best suited to the needs of the applicants.

The charity constitutes a public benefit entity as defined by FRS 102.

Statement of Compliance

The financial statements have been prepared in accordance with applicable accounting standards, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act (Northern Ireland) 2008, Charities Act (Northern Ireland) 2013, The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Endowment funds represent those assets which must be held permanently by the charity, principally as fixed asset investments. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund.

Belfast Masonic Widows' Fund

Notes to the Financial Statements (continued)

Year Ended 31 December 2024

1 Summary of significant accounting policies (continued)

(c) Income recognition

All income is included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Investment income is earned through holding assets for investment purposes such as shares. It includes dividends and interest. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend income is recognised as the charity's right to receive payment is established.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes activities undertaken directly and related support costs; and
- Other expenditure represents those items not falling into the categories above.

Grants payable to third parties are within the charitable objectives.

(e) Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity.

(f) Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

Investment properties are measured at fair value at each reporting date with changes in fair value recognised in 'net gains / (losses) on investments' in the SoFA.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

Belfast Masonic Widows' Fund**Notes to the Financial Statements (continued)****Year Ended 31 December 2024****1 Summary of significant accounting policies (continued)****(g) Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(h) Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the SoFA unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

(i) Leases

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

(j) Tax

The charity is a registered charity, and as such is entitled to certain tax exemptions on income and gains from investments, and surpluses on any trading activities carried out in the furtherance of the charity's primary objectives, if these gains and surpluses are applied solely for charitable purposes.

The charity is not registered for VAT and, accordingly, all their expenditure is inclusive of any VAT incurred.

(k) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Belfast Masonic Widows' Fund**Notes to the Financial Statements (continued)****Year Ended 31 December 2024****2 Income from donations and legacies**

	2024	2023
	£	£
Subscriptions and donations	9,615	7,248
	<u> </u>	<u> </u>

Income from donations was £9,615 (2023: £7,248) and was attributable to unrestricted funds.

3 Income from investments

	2024	2023
	£	£
Dividends and fixed interest	37,632	37,422
Rental income	19,000	18,100
	<u> </u>	<u> </u>
	56,632	55,522
	<u> </u>	<u> </u>

Income from investments was £56,632 (2023: £55,522) and was attributable to unrestricted funds.

4 Other income

	2024	2023
	£	£
Service charges receivable	16,876	-
	<u> </u>	<u> </u>

Other income was £16,876 (2023: £Nil) and was attributable to unrestricted funds.

5 Investment management costs

	2024	2023
	£	£
Investment manager fees	7,214	7,843
	<u> </u>	<u> </u>

£7,214 (2023: £7,843) of the above costs were attributable to unrestricted funds.

Belfast Masonic Widows' Fund

Notes to the Financial Statements (continued)

Year Ended 31 December 2024

6 Analysis of expenditure on charitable activities

Charitable activities 2024	Activities undertaken directly £	Support costs £	Total £
Financial assistance to needy Freemasons and their families	21,535 =====	25,854 =====	47,389 =====
 Charitable activities 2023	 Activities undertaken directly £	 Support costs £	 Total £
Financial assistance to needy Freemasons and their families	29,590 =====	22,954 =====	52,544 =====

£44,182 (2023: £52,544) of the above costs were attributable to unrestricted funds

7 Analysis of support costs

	2024 £	2023 £
Support costs		
Office administration costs	8,500	8,150
Other	17,354	14,804
Total	<u>25,854</u> =====	<u>22,954</u> =====

8 Governance costs

	2024 £	2023 £
Independent examiner	1,800 =====	1,800 =====

9 Analysis of grants

<u>Grants to individuals</u>	2024 £	2023 £
Financial assistance to needy Freemasons and their families	21,535 =====	29,590 =====

Belfast Masonic Widows' Fund**Notes to the Financial Statements (continued)****Year Ended 31 December 2024****10 Net income for the year**

Net income is stated after charging / (crediting):

	2024 £	2023 £
Realised (gain)/loss on disposal of listed investments	(1,494)	(1,271)
Unrealised (gain)/loss on fair value movement of listed investments	(2,704)	(1,243)
Unrealised loss on fair value movement of investment property	<u>14,292</u>	<u>-</u>

11 Trustees' and key management personnel remuneration and expenses

The trustees neither received nor waived any remuneration during the year (2023: £Nil).

The key management personnel are considered to be the trustees and management committee. The total amount of employee benefits received by key management personnel is £Nil (2023: £Nil).

12 Fixed asset investments

	Investment Property	Listed investments £	Total £
Valuation			
At 1 January 2024	311,302	850,609	1,161,911
Additions	2,990	67,018	70,008
Disposals	-	(84,544)	(84,544)
Revaluation	(14,292)	2,704	(11,588)
At 31 December 2024	<u>300,000</u>	<u>835,787</u>	<u>1,135,787</u>
Impairment			
At 1 January 2024 and 31 December 2024	-	-	-
Carrying amount:			
At 31 December 2024	<u>300,000</u>	<u>835,787</u>	<u>1,135,787</u>
At 31 December 2023	<u>311,302</u>	<u>850,609</u>	<u>1,161,911</u>

Belfast Masonic Widows' Fund**Notes to the Financial Statements (continued)****Year Ended 31 December 2024****12 Fixed asset investments (continued)**

Investments at fair value comprise:

	2024	2023
	£	£
Equities	609,617	581,513
Alternative investments	123,375	192,200
Bonds	102,795	76,896
	<u>835,787</u>	<u>850,609</u>

The fair value of listed investments is determined by reference to the quoted price for identical assets in an active market at the balance sheet date.

Investment property is measured at market value at each reporting date.

13 Debtors

	2024	2023
	£	£
Other debtors	<u>25,394</u>	<u>11,225</u>

14 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals	<u>3,800</u>	<u>11,000</u>

Belfast Masonic Widows' Fund**Notes to the Financial Activities (continued)****Year Ended 31 December 2024****15 Fund reconciliation****Unrestricted funds**

	Balance at 1 January 2024 £	Income £	Expenditure £	Gains / (losses) £	Transfers £	Balance at 31 December 2024 £
Unrestricted	169,464	83,123	(56,403)	-	(74,546)	121,638

	Balance at 1 January 2023 £	Income £	Expenditure £	Gains / (losses) £	Transfers £	Balance at 31 December 2023 £
Unrestricted	168,881	62,770	(62,187)	-	-	169,464

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Endowment funds

	Balance at 1 January 2024 £	Income £	Expenditure £	Gains / (losses) £	Transfers £	Balance at 31 December 2024 £
Endowment fund	1,071,335	-	-	(10,094)	74,546	1,135,787

	Balance at 1 January 2023 £	Income £	Expenditure £	Gains / (losses) £	Transfers £	Balance at 31 December 2023 £
Endowment fund	1,068,821	-	-	2,514	-	1,071,335

Endowment funds represent those assets which must be held permanently by the charity, principally as fixed asset investments.

Transfers

£74,546 was transferred from unrestricted funds to endowment funds.

Belfast Masonic Widows' Fund**Notes to the Financial Activities (continued)****Year Ended 31 December 2024****16 Analysis of net assets between funds**

	Unrestricted funds £	Endowment funds £	2024 Total £
Fixed asset investments	-	1,135,787	1,135,787
Net current assets	<u>121,638</u>	<u>-</u>	<u>121,638</u>
Total	<u>121,638</u>	<u>1,135,787</u>	<u>1,257,425</u>

	Unrestricted funds £	Endowment funds £	2023 Total £
Fixed assets	-	1,161,911	1,161,911
Net current assets/(liabilities)	<u>169,464</u>	<u>(90,576)</u>	<u>78,888</u>
Total	<u>169,464</u>	<u>1,071,335</u>	<u>1,240,799</u>

17 Reconciliation of net income to net cash flow from operating activities

	2024 £	2023 £
Net income for year	16,626	3,097
Dividends and fixed interest received	(37,632)	(37,422)
Rental income	(19,000)	(18,100)
Loss/(gain) on investments	10,094	(2,514)
(Increase) in debtors	(14,169)	(56)
(Decrease) / Increase in creditors	(7,200)	1,800
Net cash flow from operating activities	<u>(51,281)</u>	<u>(53,195)</u>

Belfast Masonic Widows' Fund

Notes to the Financial Activities (continued)

Year Ended 31 December 2024

18 Related party transactions

Belfast Masonic Charity Fund is deemed to be a related party as it is also under the control of the trustees.

At the year-end Belfast Masonic Charity Fund owed Belfast Masonic Widows' Fund £4,930 (2023: £7,800).

19 Ethical Standard

In common with many other charities of our size and nature we use our independent examiner to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.