PROVINCE OF CAMBRIDGESHIRE MASONIC BENEVOLENT ASSOCIATION

England & Wales · Charity number 1056195

Details

Status	Registered
Legal form	Other
Registered	1996-06-17
Register	View on the Charity Commission register

Contact

Address	Freemasons Hall Bateman Street Cambridge CB2 1NA
Phone	01223 361386
Email	cmba@pglcambs.org.uk
Website	http://www.pglcambs.org.uk/charity/cmba

Activities

Objects: TO RAISE FUNDS FOR AND TO PROMOTE AND SUPPORT MASONIC CHARITIES AND SUCH OTHER CHARITIES AND CHARITABLE ORGANISATIONS AND INDIVIDUALS IN NEED AS PROVINCIAL GRAND LODGE AND ITS CONSTITUENT LODGES AND ORDERS MAY FROM TIME TO TIME ENDORSE.

Activities: Support Freemason's Central Charities

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities

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Geography

- **Area of benefit:** CAMBRIDGESHIRE
- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£75,033	£66,362	-	-
2023-12-31	£272,231	£278,120	-	-
2022-12-31	£197,511	£186,421	-	-
2021-12-31	£136,181	£136,167	-	-
2020-12-31	£112,688	£112,590	-	-

Trustees

Name	Role	Appointed
Dr David George Cameron FRSC	Chair	2015-05-27
ANDREW HERBERT BORLAND		
Alexander William Thomas Clarke		2026-06-02
Andrew Mark Badcock		2025-06-26
Bryan John Randall		2023-06-01
Charles Edwin Brown		2023-08-23
David Mackay Blair		2023-08-23
John Best		2024-06-05
Jonathan Lambert		2024-06-19
MR WILLIAM CHARLES MASON DASTUR MA FCA		
Paul Anthony Arnill		2025-06-05

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PROVINCE OF CAMBRIDGESHIRE MASONIC BENEVOLENT ASSOCIATION

England & Wales - Charity number 1056195

Accounts

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2024

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

Legal and Administrative Information

Registered Charity Number		1056195
Trustees	President	W.C.M. Dastur
	Vice President	D.M. Blair
	Chairman	D.G. Cameron
	Secretary	B.J. Randall
	Treasurer	J.C. Best (appointed 5th June 2024)
	Assistant Secretary	C.E. Titmus
	Assistant Treasurer	A. Borland (appointed 5th June 2024)
	Ex-Officio	K.J.Mader
		C.E. Brown
Independent Examiners		P.A.R. Skipper Innisfree 9a Cantelupe Road Haslingfield, Cambs CB23 1LU
		H. Aouad 7 Walker Way Longstanton Cambs CB24 3EZ
Bankers		Lloyds Bank 3 Sidney Street Cambridge CB2 3HQ
Correspondence address		Freemasons' Hall Bateman Street Cambridge CB2 1NA

Trustees' annual report
For the Year ended 31st December 2024

In accordance with statutory requirements and the Statement of Recommended Practice (2019), 'Accounting and Reporting by Charities' (FRS102), the Trustees submit their report for the year ended 31st December 2024. These financial statements have been prepared in accordance with accounting policies set out on page 7 and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014.

Trustees

The Trustees are the current Grand Master, Deputy Grand Master, Secretary and Treasurer of the Provincial Grand Lodge of Cambridgeshire together with the Treasurer, Assistant Treasurer, Secretary and Assistant Secretary who are elected by the attending members at the Annual General Meeting and also all Ex-Officio Trustees. In addition, a Chairman trustee is appointed annually by the Provincial Grand Master at the Provincial Grand Lodge Annual General Meeting. Although there are no other trustees at the moment, the Trustees have the power to appoint them.

Investment powers

The Trust Deed authorises the trustees to make and hold investments.

Charity Status

The Province of Cambridgeshire Masonic Benevolent Association is constituted by a Trust Deed dated 17th June 1996, as amended on 23rd May 2001, and is registered with the Charity Commission for England and Wales, number 1056195.

Objects

To raise funds, and to promote and support Masonic Charities, and such other charities as Provincial Grand Lodge may from time to time decide.

Strategic Aim

The Charity does not make grants direct to the public, but to other charities, and through them supports humanity in their hour of need.

The Charity supports the national Masonic Charity, the Masonic Charitable Foundation, registration number 1164703, which makes grants to a wide range of national and international organisations covering disaster relief, research, education, health, care and support in old age to name but a few. The Charity is currently running a five year festival to raise funds for this charity.

At a local level the Charity supports the Province of Cambridgeshire Charity for Care and Relief, registration number 275991, which makes grants to masons of Cambridgeshire lodges and their dependants who are in need. In addition, this charity supports local organisations and charities.

The Charity, in conjunction with Cambridgeshire Masonic lodges, also supports local charities.

The Trustees in setting their objectives and performing their charitable duties have had regard to the Charity Commission's public benefit guidance. Details of the major awards made during the year can be found under the Statement of Financial Activities. The charity is a Small Charity as defined by the Charity Commission and the Trustees have taken advantage of the limited reporting requirements.

No harm has been identified as arising from the above objects; nor has any private benefit.

Developments, activities, and achievements

The trustees are pleased with the performance of the Charity in the last year.

Financial review

The Association derives its income from members donations, fund-raising events and interest on money held on deposit. The association receives accounting and other services from the officers, all of whom carry out their duties on an unpaid voluntary basis.

It is the policy of the Charity to maintain a balance on the unrestricted fund to cover a minimum of the expected unrestricted expenditure for the next 12 months.

Risk management

The trustees actively review the major risks that the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources for the future. The trustees have also examined other operational risks faced by the Charity and confirm that they have established systems to mitigate the significant risks.

No Trustees receive any remuneration for work carried out on behalf of the Province of Cambridgeshire Masonic Benevolent Association.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to Trustees in England and Wales requires 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 income resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

Trustees' annual report
For the Year ended 31st December 2024
Continued

- Observe the methods and principles in the Charities' SORP 2019 (FRS102).
- Select suitable accounting standards and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements.
- 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 to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the trustees on 5/6/25 and signed on their behalf.

D.G. Cameron
Trustee

Independent Examiners' Report to the Trustees of The Province of Cambridgeshire Masonic

Benevolent Association – Charity Number 1056195

We report on the accounts of the Association for the year ended 31st December 2024, on pages 6-8.

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' report.

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 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 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: -

- to keep accounting records in accordance with section 130 of the Charities Act.
- 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.A.R. Skipper
Innisfree
9a Cantelupe Road
Haslingfree
Cambs
CB23 1LU

H. Aouad
7 Walker Way
Longsatanton
Cambs
CB24 3EZ

Dated – 5/6/25

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST DECEMBER 2024

	Unrestricted Funds	Restricted Funds	Total 2024	2023
	£	£	£	£
Incoming Resources: -				
Regular Payment Promises Excluding Gift Aid	-	24,856	24,856	36,793
Donations and fundraising events excluding Gift Aid	-	11,472	11,472	2,144
Gift Aid envelopes excluding Gift Aid	-	19,641	19,641	41,952
Gift Aid tax reclaimed on envelopes, RPPs & donations	-	9,900	9,900	19,523
Other Donations and Collections	4,004	4,234	8,238	171,549
	4,004	70,103	74,107	271,961
Interest Received	-	926	926	270
Total Income	4,004	71,029	75,033	272,231
Expenditure: -				
Festival 2034	-	11,000	11,000	-
Festival 2023	-	-	-	269,901
Direct Charitable Expenditure	4,228	50,980	55,208	8,039
Administration Expenses	154	-	154	180
Total Expenditure	4,382	61,980	66,362	278,120
Net Incoming Resources	(378)	9,049	8,671	(5,889)
Fund Balances b/fwd	9,259	17,998	27,257	60,134
Transfer between Funds	(5,454)	5,454	-	44,986
Fund Balances c/fwd	3,427	32,501	35,928	27,257

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

BALANCE SHEET AS AT 31ST DECEMBER 2024

		2024		2023
		£		£
Current Assets				
Debtors - Recoverable Income Tax	475		508	
Funds held in CMBA Relief Chests	23,068		5,709	
Bank Current Account	12,385		21,040	
		35,928		27,257
Current Liabilities: - Payable within one Year				
Creditors	-	-	-	-
Net Current Assets		£35,928		£27,257
Funds				
Restricted Funds		32,501		17,998
Unrestricted Funds		3,427		9,259
Total Funds		£35,928		£27,257

Approved by the Board of Trustees on 5/6/25 and signed on their behalf.

D.G. Cameron
Trustee

Notes to the Accounts
For the Year ended 31st December 2024

1 Accounting Policies

1.1 Statement of compliance
The financial statements have been prepared in accordance with applicable UK accounting standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland' (FRS 102). Additionally, they comply with the Statement of Recommended Practice 'Accounting and Reporting by Charities' published in 2019 (the SORP) in all material aspects. The Charity meets the definition of a public benefit entity under FRS 102.

1.2 Basis of Preparation
The financial statements have been prepared on a going concern basis under the historical cost convention. The assets shown on the balance sheet as funds held in the CMBA Relief Chest are treated as assets of the Charity on the basis that they are held by the MCF subject to the control of the CMBA. The functional currency of the Charity is considered to be Pounds Sterling because that is the currency of the primary economic environment in which the charity operates.

1.3 Going concern
The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

1.4 Charitable Funds held by CMBA as at 31st December 2024

	Held in CMBA Bank	Held in CMBA Relief Chest	Total
TLC Teddies	6,809	4,110	10,919
Maggie's Appeal	2,150	1,699	3,849
CMBA	475	3,507	3,982
Lodges	-	13,751	13,751
Total	£9,434	£23,067	£32,501

The Teddies for Loving care is a scheme to provide cuddly bears to Accident and Emergency units for medical staff to give, at their discretion, to young children. In The Province of Cambridgeshire the Teddies for Loving Care is centrally administered and funded by the CMBA but runs under the auspices of the Central Teddies for Loving Care Scheme.

PROVINCE OF CAMBRIDGESHIRE MASONIC BENEVOLENT ASSOCIATION

England & Wales - Charity number 1056195

Accounts

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2023

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

Legal and Administrative Information

Registered Charity Number		1056195
Trustees	President	W.C.M. Dastur
	Vice President	P.B. Kilby
	Chairman	D.G. Cameron
	Secretary	P.C. Crussell (Resigned 1st June 2023)
		B.J. Randall (Appointed 1st June 2023)
	Treasurer	A.Borland
	Assistant Secretary	C.E. Titmus
	Assistant Treasurer	M.D.Smy (Resigned 20th September 2023)
	Ex-Officio	D. Blair
		K.J.Mader
		P. Gillingwater
		M. Shields (Resigned 6th October 2023)
		C.E. Brown (Appointed 6th October 2023)
Independent Examiners		J.C Best 19 Morley Way Wimblington March, Cambs PE15 0NR
		H. Aouad 7 Walker Way Longstanton Cambs CB24 3EZ
Bankers		Lloyds Bank 3 Sidney Street Cambridge CB2 3HQ
Correspondence address		Freemasons' Hall Bateman Street Cambridge CB2 1NA

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

Trustees' annual report
For the Year ended 31st December 2023

In accordance with statutory requirements and the Statement of Recommended Practice (2019), 'Accounting and Reporting by Charities' (FRS102), the Trustees submit their report for the year ended 31st December 2022. These financial statements have been prepared in accordance with accounting policies set out on page 7 and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014.

Trustees

The Trustees are the current Grand Master, Deputy Grand Master, Secretary and Treasurer of the Provincial Grand Lodge of Cambridgeshire together with the Treasurer, Assistant Treasurer, Secretary and Assistant Secretary who are elected by the attending members at the Annual General Meeting and also all Ex-Officio Trustees. In addition, a Chairman trustee is appointed annually by the Provincial Grand Master at the Provincial Grand Lodge Annual General Meeting. Although there are no other trustees at the moment, the Trustees have the power to appoint them.

Investment powers

The Trust Deed authorises the trustees to make and hold investments.

Charity Status

The Province of Cambridgeshire Masonic Benevolent Association is constituted by a Trust Deed dated 17th June 1996, as amended on 23rd May 2001, and is registered with the Charity Commission for England and Wales, number 1056195.

Objects

To raise funds, and to promote and support Masonic Charities, and such other charities as Provincial Grand Lodge may from time to time decide.

Strategic Aim

The Charity does not make grants direct to the public, but to other charities, and through them supports humanity in their hour of need.

The Charity supports the national Masonic Charity, the Masonic Charitable Foundation, registration number 1164703, which makes grants to a wide range of national and international organisations covering disaster relief, research, education, health, care and support in old age to name but a few. The Charity is currently running a five year festival to raise funds for this charity.

Trustees' annual report
For the Year ended 31st December 2023
Continued

At a local level the Charity supports the Province of Cambridgeshire Charity for Care and Relief, registration number 275991, which makes grants to masons of Cambridgeshire lodges and their dependants who are in need. In addition, this charity supports local organisations and charities.

The Charity, in conjunction with Cambridgeshire Masonic lodges, also supports local charities.

The Trustees in setting their objectives and performing their charitable duties have had regard to the Charity Commission's public benefit guidance. Details of the major awards made during the year can be found under the Statement of Financial Activities. The charity is a Small Charity as defined by the Charity Commission and the Trustees have taken advantage of the limited reporting requirements.

No harm has been identified as arising from the above objects; nor has any private benefit.

Developments, activities, and achievements

The trustees are pleased with the performance of the Charity in the last year. The total raised to date for Festival 2023 is just under £1,126,532, (See note 2)

Financial review

The Association derives its income from members donations, fund-raising events and interest on money held on deposit. The association receives accounting and other services from the officers, all of whom carry out their duties on an unpaid voluntary basis.

It is the policy of the Charity to maintain a balance on the unrestricted fund to cover a minimum of the expected unrestricted expenditure for the next 12 months.

Risk management

The trustees actively review the major risks that the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources for the future. The trustees have also examined other operational risks faced by the Charity and confirm that they have established systems to mitigate the significant risks.

No Trustees receive any remuneration for work carried out on behalf of the Province of Cambridgeshire Masonic Benevolent Association.

Trustees' annual report
For the Year ended 31st December 2023
Continued

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to Trustees in England and Wales requires 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 income resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Observe the methods and principles in the Charities' SORP 2019 (FRS102).
- Select suitable accounting standards and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements.
- 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 to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the trustees on 3rd April and signed on their behalf.

D.G. Cameron
Trustee

Independent Examiners' Report to the Trustees of The Province of Cambridgeshire Masonic Benevolent Association – Charity Number 1056195

We report on the accounts of the Association for the year ended 31st December 2023, on pages 6-8.

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' report.

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 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 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: -

- to keep accounting records in accordance with section 130 of the Charities Act.
- 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.

J.C. Best (L3201)
19 Morley Way
8 Battery Road
Wmblington, March
Cambs
PE15 ONR

H. Aouad (L8590)
7 Walker Way
Longsatanton
Cambs
CB24 3EZ

Dated – 3 April 2024

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST DECEMBER 2023

	Unrestricted Funds	Restricted Funds	Total 2023	2022
	£	£	£	£
Incoming Resources: -				
Regular Payment Promises Excluding Gift Aid	2,033	34,760	36,793	49,685
Donations and fundraising events excluding Gift Aid	2,144	-	2,144	7,911
Gift Aid envelopes excluding Gift Aid	-	41,952	41,952	37,695
Gift Aid tax reclaimed on envelopes, RPPs & donations	508	19,015	19,523	21,595
Other Donations and Collections	-	171,549	171,549	80,417
	4,685	267,276	271,961	197,303
Interest Received	-	270	270	208
Total Income	4,685	267,546	272,231	197,511
Expenditure: -				
Festival 2023	4,685	265,216	269,901	184,453
Direct Charitable Expenditure	5,709	2,330	8,039	1,966
Administration Expenses	180	-	180	2
Total Expenditure	10,574	267,546	278,120	186,421
Net Incoming Resources	(5,889)	-	(5,889)	11,090
Fund Balances b/fwd	60,134	-	60,134	49,044
Transfer to Festival	44,986	-	44,986	-
Fund Balances c/fwd	9,259	-	9,259	60,134

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

BALANCE SHEET AS AT 31ST DECEMBER 2023

		2023		2022
		£		£
Current Assets				
Debtors - Recoverable Income Tax	508		554	
Funds held in CMBA Relief Chests	5,709		13,495	
Bank Current Account	16,316		55,129	
		22,533		69,178
Current Liabilities: - Payable within one Year				
Creditor	-		660	
Charitable Funds	13,274	13,274	8,384	9,044
Net Current Assets		£9,259		£60,134
Funds				
Unrestricted Funds		£9,259		£60,134

Approved by the Board of Trustees on 3rd April and signed on their behalf.

D.G. Cameron
Trustee

Notes to the Accounts
For the Year ended 31st December 2023

1 Accounting Policies

1.1 Statement of compliance
The financial statements have been prepared in accordance with applicable UK accounting standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland' (FRS 102). Additionally, they comply with the Statement of Recommended Practice 'Accounting and Reporting by Charities' published in 2019 (the SORP) in all material aspects. The Charity meets the definition of a public benefit entity under FRS 102.

1.2 Basis of Preparation
The financial statements have been prepared on a going concern basis under the historical cost convention. The assets shown on the balance sheet as funds held in the CMBA Relief Chest are treated as assets of the Charity on the basis that they are held by the MCF subject to the control of the CMBA. The functional currency of the Charity is considered to be Pounds Sterling because that is the currency of the primary economic environment in which the charity operates.

1.3 Going concern
The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

1.4 Funds received as Agent

	2023	2022
TLC Teddies	£4,724	£4,513
Lodge Deposits	£	£1,000
	£4,724	£5,513

Teddies for Loving Care is centrally administered by the Masonic Charitable Foundation, Registered Charity No. 1164703 and is a scheme to provides cuddly bears to Accident and Emergency units for medical staff to give, at their discretion, to young children.

Lodge Deposits represent money deposited with the Association from various Lodges repayable on demand.

2 Festival 2023
Collection to date

2016	£27,667
2017	£41,465
2018	£197,397
2019	£158,017
2020	£111,790
2021	£135,842
2022	£184,453
2023	£269,901
	£1,126,532

PROVINCE OF CAMBRIDGESHIRE MASONIC BENEVOLENT ASSOCIATION

England & Wales - Charity number 1056195

Accounts

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2022

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

Legal and Administrative Information

Registered Charity Number		1056195
Trustees	President	W.C.M. Dastur
	Vice President	P.B. Kilby
	Chairman	D.G. Cameron
	Secretary	P.C. Crussell
	Treasurer	A.Borland
	Assistant Secretary	C.E. Titmus
	Assistant Treasurer	M.D.Smy
	Ex-Officio	D. Blair
		K.J.Mader
		P. Gillingwater
		M. Shields
Independent Examiners		C.E Brown 64 High Street Over Cambs CB24 5ND
		D. Alafouzos 78 Battery Road London SE28 0JU
Bankers		Lloyds Bank 3 Sidney Street Cambridge CB2 3HQ
Correspondence address		Freemasons' Hall Bateman Street Cambridge CB2 1NA

Trustees' annual report
For the Year ended 31st December 2022

In accordance with statutory requirements and the Statement of Recommended Practice (2019), 'Accounting and Reporting by Charities' (FRS102), the Trustees submit their report for the year ended 31st December 2022. These financial statements have been prepared in accordance with accounting policies set out on page 7 and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014.

Trustees

The Trustees are the current Grand Master, Deputy Grand Master, Secretary and Treasurer of the Provincial Grand Lodge of Cambridgeshire together with the Treasurer, Assistant Treasurer, Secretary and Assistant Secretary who are elected by the attending members at the Annual General Meeting and also all Ex-Officio Trustees. In addition, a Chairman trustee is appointed annually by the Provincial Grand Master at the Provincial Grand Lodge Annual General Meeting. Although there are no other trustees at the moment, the Trustees have the power to appoint them.

Investment powers

The Trust Deed authorises the trustees to make and hold investments.

Charity Status

The Province of Cambridgeshire Masonic Benevolent Association is constituted by a Trust Deed dated 17th June 1996, as amended on 23rd May 2001, and is registered with the Charity Commission for England and Wales, number 1056195.

Objects

To raise funds, and to promote and support Masonic Charities, and such other charities as Provincial Grand Lodge may from time to time decide.

Strategic Aim

The Charity does not make grants direct to the public, but to other charities, and through them supports humanity in their hour of need.

The Charity supports the national Masonic Charity, the Masonic Charitable Foundation, registration number 1164703, which makes grants to a wide range of national and international organisations covering disaster relief, research, education, health, care and support in old age to name but a few. The Charity is currently running a five year festival to raise funds for this charity.

Trustees' annual report
For the Year ended 31st December 2022
Continued

At a local level the Charity supports the Province of Cambridgeshire Charity for Care and Relief, registration number 275991, which makes grants to masons of Cambridgeshire lodges and their dependants who are in need. In addition, this charity supports local organisations and charities.

The Charity, in conjunction with Cambridgeshire Masonic lodges, also supports local charities.

The Trustees in setting their objectives and performing their charitable duties have had regard to the Charity Commission's public benefit guidance. Details of the major awards made during the year can be found under the Statement of Financial Activities. The charity is a Small Charity as defined by the Charity Commission and the Trustees have taken advantage of the limited reporting requirements.

No harm has been identified as arising from the above objects; nor has any private benefit.

Developments, activities, and achievements

The trustees are pleased with the performance of the Charity in the last year. The total raised to date for Festival 2023 is just under £857,000, (See note 2)

Financial review

The Association derives its income from members donations, fund-raising events and interest on money held on deposit. The association receives accounting and other services from the officers, all of whom carry out their duties on an unpaid voluntary basis.

It is the policy of the Charity to maintain a balance on the unrestricted fund to cover a minimum of the expected unrestricted expenditure for the next 12 months.

Risk management

The trustees actively review the major risks that the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources for the future. The trustees have also examined other operational risks faced by the Charity and confirm that they have established systems to mitigate the significant risks.

No Trustees receive any remuneration for work carried out on behalf of the Province of Cambridgeshire Masonic Benevolent Association.

Trustees' annual report
For the Year ended 31st December 2022
Continued

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to Trustees in England and Wales requires 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 income resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Observe the methods and principles in the Charities' SORP 2019 (FRS102).
- Select suitable accounting standards and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements.
- 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 to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the trustees on 19th September 2023 and signed on their behalf.

D.G. Cameron
Trustee

Independent Examiners' Report to the Trustees of The Province of Cambridgeshire Masonic Benevolent Association – Charity Number 1056195

We report on the accounts of the Association for the year ended 31st December 2022, on pages 6-8.

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' report.

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 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 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: -

- to keep accounting records in accordance with section 130 of the Charities Act.
- 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.

C.E. Brown MA ACA (L8590)
64 High Street
Over
Cambs
CB24 5ND

D. Alafouzos FCCA CFA (L859)
78 Battery Road
London
SE28 0JU

Dated – 24th March 2023

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST DECEMBER 2022

	Unrestricted Funds	Restricted Funds	Total 2022	2021
	£	£	£	£
Incoming Resources: -				
Regular Payment Promises Excluding Gift Aid	2,215	47,470	49,685	50,762
Donations and fundraising events excluding Gift Aid	7,911	-	7,911	4,065
Gift Aid envelopes excluding Gift Aid	34	37,661	37,695	14,820
Gift Aid tax reclaimed on envelopes, RPPs & donations	616	20,979	21,595	15,508
Other Donations and Collections	166	80,251	80,417	51,022
	10,942	186,361	197,303	136,177
Interest Received	150	58	208	4
Total Income	11,092	186,419	197,511	136,181
Expenditure: -				
Festival 2023	-	184,453	184,453	135,842
Direct Charitable Expenditure	-	1,966	1,966	335
Administration Expenses	2	-	2	(10)
Total Expenditure	2	186,419	186,421	136,167
Net Incoming Resources	11,090	-	11,090	14
Fund Balances b/fwd	49,044	-	49,044	49,030
Fund Balances c/fwd	60,134	-	60,134	49,044

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

BALANCE SHEET AS AT 31ST DECEMBER 2022

		2022		2021
		£		£
Current Assets				
Debtors - Recoverable Income Tax	554		626	
C.O.I.F. Charities Deposit Account	-		23,133	
Funds held in CMBA Relief Chests	13,495		19,994	
Bank Current Account	55,129		21,124	
		69,178		64,877
Current Liabilities: - Payable within one Year				
Creditor	660		-	
Festival 2023	8,384	9,044	15,833	15,833
Net Current Assets		£60,134		£49,044
Funds				
Unrestricted Funds		£60,134		£49,044

Approved by the Board of Trustees on 19/9/23 and signed on their behalf.

D.G. Cameron
Trustee

Notes to the Accounts
For the Year ended 31st December 2022

1 Accounting Policies

1.1 Statement of compliance
The financial statements have been prepared in accordance with applicable UK accounting standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland' (FRS 102). Additionally, they comply with the Statement of Recommended Practice 'Accounting and Reporting by Charities' published in 2019 (the SORP) in all material aspects. The Charity meets the definition of a public benefit entity under FRS 102.

1.2 Basis of Preparation
The financial statements have been prepared on a going concern basis under the historical cost convention. The assets shown on the balance sheet as funds held in the CMBA Relief Chest are treated as assets of the Charity on the basis that they are held by the MCF subject to the control of the CMBA. The functional currency of the Charity is considered to be Pounds Sterling because that is the currency of the primary economic environment in which the charity operates.

1.3 Going concern
The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

1.4 Funds received as Agent

	2022	2021
TLC Teddies	£4,513	£3,887
Lodge Deposits	£1,000	£9,230
	£5,513	£13,117

Teddies for Loving Care is centrally administered by the Masonic Charitable Foundation, Registered Charity No. 1164703 and is a scheme to provides cuddly bears to Accident and Emergency units for medical staff to give, at their discretion, to young children.

Lodge Deposits represent money deposited with the Association from various Lodges repayable on demand.

2 Festival 2023
Collection to date

2016	£27,667
2017	£41,465
2018	£197,397
2019	£158,017
2020	£111,790
2021	£135,842
2022	£184,453
	£856,631

PROVINCE OF CAMBRIDGESHIRE MASONIC BENEVOLENT ASSOCIATION

England & Wales - Charity number 1056195

Accounts

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2021

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

Legal and Administrative Information

Registered Charity Number		1056195
Trustees	President	W.C.M. Dastur
	Vice President	P.B. Kilby
	Chairman	P. Gillingwater (Retired 21st October 2021)
		D.G. Cameron (Appointed 21st October 2021)
	Secretary	D.G. Cameron (Retired 21st October 2021)
		P.C. Crussell (Appointed 21st October 2021)
	Treasurer	A.Borland
	Assistant Secretary	C.E. Titmus
	Assistant Treasurer	M.D.Smy
	Ex-Officio	D. Blair (Retired 21st October 2021)
		K.J.Mader
		P. Gillingwater (Appointed 21st October 2021)
		M. Shields (Appointed 21st October 2021)
Independent Examiners		C.E Brown 64 High Street Over Cambs CB24 5ND
		D. Alafouzos 78 Battery Road London SE28 0JU
Bankers		Lloyds Bank 3 Sidney Street Cambridge CB2 3HQ
Correspondence address		Freemasons' Hall Bateman Street Cambridge CB2 1NA

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

Trustees' annual report
For the Year ended 31st December 2021

In accordance with statutory requirements and the Statement of Recommended Practice (2019), 'Accounting and Reporting by Charities' (FRS102), the Trustees submit their report for the year ended 31st December 2021. These financial statements have been prepared in accordance with accounting policies set out on page 7 and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014.

Trustees

The Trustees are the current Grand Master, Deputy Grand Master, Secretary and Treasurer of the Provincial Grand Lodge of Cambridgeshire together with the Treasurer, Assistant Treasurer, Secretary and Assistant Secretary who are elected by the attending members at the Annual General Meeting and also all Ex-Officio Trustees. In addition, a Chairman trustee is appointed annually by the Provincial Grand Master at the Provincial Grand Lodge Annual General Meeting. Although there are no other trustees at the moment, the Trustees have the power to appoint them.

Investment powers

The Trust Deed authorises the trustees to make and hold investments.

Charity Status

The Province of Cambridgeshire Masonic Benevolent Association is constituted by a Trust Deed dated 17th June 1996, as amended on 23rd May 2001, and is registered with the Charity Commission for England and Wales, number 1056195.

Objects

To raise funds, and to promote and support Masonic Charities, and such other charities as Provincial Grand Lodge may from time to time decide.

Strategic Aim

The Charity does not make grants direct to the public, but to other charities, and through them supports humanity in their hour of need.

The Charity supports the national Masonic Charity, the Masonic Charitable Foundation, registration number 1164703, which makes grants to a wide range of national and international organisations covering disaster relief, research, education, health, care and support in old age to name but a few. The Charity is currently running a five year festival to raise funds for this charity.

At a local level the Charity supports the Province of Cambridgeshire Charity for Care and Relief, registration number 275991, which makes grants to masons of Cambridgeshire lodges and their dependants who are in need. In addition, this charity supports local organisations and charities.

The Charity, in conjunction with Cambridgeshire Masonic lodges, also supports local charities.

The Trustees in setting their objectives and performing their charitable duties have had regard to the Charity Commission's public benefit guidance. Details of the major awards made during the year can be found under the Statement of Financial Activities. The charity is a Small Charity as defined by the Charity Commission and the Trustees have taken advantage of the limited reporting requirements.

No harm has been identified as arising from the above objects; nor has any private benefit.

Developments, activities, and achievements

The trustees are pleased with the performance of the Charity in the last year. The total raised to date for Festival 2023 is in excess of £670,000, (See note 2)

Financial review

The Association derives its income from members donations, fund-raising events and interest on money held on deposit. The association receives accounting and other services from the officers, all of whom carry out their duties on an unpaid voluntary basis.

It is the policy of the Charity to maintain a balance on the unrestricted fund to cover a minimum of the expected unrestricted expenditure for the next 12 months.

Risk management

The trustees actively review the major risks that the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources for the future. The trustees have also examined other operational risks faced by the Charity and confirm that they have established systems to mitigate the significant risks.

No Trustees receives any remuneration for work carried out on behalf of the Province of Cambridgeshire Masonic Benevolent Association.

Trustees' annual report
For the Year ended 31st December 2021
Continued

Statement of trustees' responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to Trustees in England and Wales requires 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 income resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Observe the methods and principles in the Charities' SORP 2019 (FRS102).
- Select suitable accounting standards and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements.
- 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 to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the trustees on 10th May 2022 and signed on their behalf.

D.G. Cameron
Trustee

Independent Examiners' Report to the Trustees of The Province of Cambridgeshire Masonic

Benevolent Association – Charity Number 1056195

We report on the accounts of the Association for the year ended 31st December 2021, on pages 6-8.

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' report.

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 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 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: -

- to keep accounting records in accordance with section 130 of the Charities Act.
- 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.

C.E. Brown MA ACA (L8590)
64 High Street
Over
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CB24 5ND

D. Alafouzos FCCA CFA (L859)
78 Battery Road
London
SE28 0JU

Dated – 1st April 2022

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST DECEMBER 2021

	Unrestricted Funds	Restricted Funds	Total 2021	2020
	£	£	£	£
Incoming Resources: -				
Regular Payment Promises Excluding Gift Aid	-	50,762	50,762	53,003
Donations and fundraising events excluding Gift Aid	-	4,065	4,065	500
Gift Aid envelopes excluding Gift Aid	-	14,820	14,820	20,032
Gift Aid tax reclaimed on envelopes, RPPs & donations	-	15,508	15,508	18,199
Other Donations and Collections		51,022	51,022	20,777
	-	136,177	136,177	112,511
Transfers between Funds	-	-	-	
Interest Received	4	-	4	177
Total Income	4	136,177	136,181	112,688
Expenditure: -				
Festival 2023	-	135,842	135,842	111,790
Direct Charitable Expenditure	-	335	335	823
Administration Expenses	(10)	-	(10)	(23)
Total Expenditure	(10)	136,177	136,167	112,590
Net Incoming Resources	14	-	14	98
Fund Balances b/fwd	9,304	-	9,304	9,207
Fund Balances c/fwd	9,318	-	9,318	9,305

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

BALANCE SHEET AS AT 31ST DECEMBER 2021

		2021		2020
		£		£
Current Assets				
Debtors - Recoverable Income Tax	626		646	
Lodge Debtors	-		-	
C.O.I.F. Charities Deposit Account	23,133		21,792	
Funds held in CMBA Relief Chests	19,994		6,224	
Bank Current Account	21,124		15,734	
		64,877		44,396
Current Liabilities: - Payable within one Year				
Festival brought forward	34,591		62,584	
Festival 2023	20,968		3,753	
	55,559		66,337	
Less Transfer to MCF	-		31,746	
	55,559		34,591	
Creditors	-	55,559	500	35,091
Net Current Assets		£9,318		£9,305
Funds				
Unrestricted Reserve Fund		£9,318		£9,305

Approved by the Board of Trustees on 10th May 2022 and signed on their behalf

D.G. Cameron
Trustee

Notes to the Accounts
For the Year ended 31st December 2021

1 Accounting Policies

1.1 Statement of compliance
The financial statements have been prepared in accordance with applicable UK accounting standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland' (FRS 102). Additionally, they comply with the Statement of Recommended Practice 'Accounting and Reporting by Charities' published in 2019 (the SORP) in all material aspects. The Charity meets the definition of a public benefit entity under FRS 102.

1.2 Basis of Preparation
The financial statements have been prepared on a going concern basis under the historical cost convention. The functional currency of the Charity is considered to be Pounds Sterling because that is the currency of the primary economic environment in which the charity operates.

1.3 Going concern
The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

1.4 Funds received as Agent

	2021	2020
	£	£
TLC Teddies	3,887	5,224
Lodge Deposits	9,230	9,230
	£13,117	£14,454

Teddies for Loving Care is centrally administered by the Masonic Charitable Foundation, Registered Charity No. 1164703 and is a scheme to provides cuddly bears to Accident and Emergency units for medical staff to give, at their discretion, to young children.

Lodge Deposits represent money deposited with the Association from various Lodges repayable on demand. Any interest earned whilst held is credited to the Lodge concerned.

2 Festival 2023
Collection to date

2016	£27,667
2017	£41,465
2018	£197,397
2019	£158,017
2020	£111,790
2021	£135,842
	£672,177

PROVINCE OF CAMBRIDGESHIRE MASONIC BENEVOLENT ASSOCIATION

England & Wales - Charity number 1056195

Accounts

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2021

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

Legal and Administrative Information

Registered Charity Number		1056195
Trustees	President	W.C.M. Dastur
	Vice President	P.B. Kilby
	Chairman	P. Gillingwater (Retired 21st October 2021)
		D.G. Cameron (Appointed 21st October 2021)
	Secretary	D.G. Cameron (Retired 21st October 2021)
		P.C. Crussell (Appointed 21st October 2021)
	Treasurer	A.Borland
	Assistant Secretary	C.E. Titmus
	Assistant Treasurer	M.D.Smy
	Ex-Officio	D. Blair (Retired 21st October 2021)
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		M. Shields (Appointed 21st October 2021)
Independent Examiners		C.E Brown 64 High Street Over Cambs CB24 5ND
		D. Alafouzos 78 Battery Road London SE28 0JU
Bankers		Lloyds Bank 3 Sidney Street Cambridge CB2 3HQ
Correspondence address		Freemasons' Hall Bateman Street Cambridge CB2 1NA

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

Trustees' annual report
For the Year ended 31st December 2021

In accordance with statutory requirements and the Statement of Recommended Practice (2019), 'Accounting and Reporting by Charities' (FRS102), the Trustees submit their report for the year ended 31st December 2021. These financial statements have been prepared in accordance with accounting policies set out on page 7 and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014.

Trustees

The Trustees are the current Grand Master, Deputy Grand Master, Secretary and Treasurer of the Provincial Grand Lodge of Cambridgeshire together with the Treasurer, Assistant Treasurer, Secretary and Assistant Secretary who are elected by the attending members at the Annual General Meeting and also all Ex-Officio Trustees. In addition, a Chairman trustee is appointed annually by the Provincial Grand Master at the Provincial Grand Lodge Annual General Meeting. Although there are no other trustees at the moment, the Trustees have the power to appoint them.

Investment powers

The Trust Deed authorises the trustees to make and hold investments.

Charity Status

The Province of Cambridgeshire Masonic Benevolent Association is constituted by a Trust Deed dated 17th June 1996, as amended on 23rd May 2001, and is registered with the Charity Commission for England and Wales, number 1056195.

Objects

To raise funds, and to promote and support Masonic Charities, and such other charities as Provincial Grand Lodge may from time to time decide.

Strategic Aim

The Charity does not make grants direct to the public, but to other charities, and through them supports humanity in their hour of need.

The Charity supports the national Masonic Charity, the Masonic Charitable Foundation, registration number 1164703, which makes grants to a wide range of national and international organisations covering disaster relief, research, education, health, care and support in old age to name but a few. The Charity is currently running a five year festival to raise funds for this charity.

At a local level the Charity supports the Province of Cambridgeshire Charity for Care and Relief, registration number 275991, which makes grants to masons of Cambridgeshire lodges and their dependants who are in need. In addition, this charity supports local organisations and charities.

The Charity, in conjunction with Cambridgeshire Masonic lodges, also supports local charities.

The Trustees in setting their objectives and performing their charitable duties have had regard to the Charity Commission's public benefit guidance. Details of the major awards made during the year can be found under the Statement of Financial Activities. The charity is a Small Charity as defined by the Charity Commission and the Trustees have taken advantage of the limited reporting requirements.

No harm has been identified as arising from the above objects; nor has any private benefit.

Developments, activities, and achievements

The trustees are pleased with the performance of the Charity in the last year. The total raised to date for Festival 2023 is in excess of £670,000, (See note 2)

Financial review

The Association derives its income from members donations, fund-raising events and interest on money held on deposit. The association receives accounting and other services from the officers, all of whom carry out their duties on an unpaid voluntary basis.

It is the policy of the Charity to maintain a balance on the unrestricted fund to cover a minimum of the expected unrestricted expenditure for the next 12 months.

Risk management

The trustees actively review the major risks that the Charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources for the future. The trustees have also examined other operational risks faced by the Charity and confirm that they have established systems to mitigate the significant risks.

No Trustees receives any remuneration for work carried out on behalf of the Province of Cambridgeshire Masonic Benevolent Association.

Trustees' annual report
For the Year ended 31st December 2021
Continued

Statement of trustees' responsibilities

The Trustees are responsible for preparing the report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to Trustees in England and Wales requires 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 income resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- Observe the methods and principles in the Charities' SORP 2019 (FRS102).
- Select suitable accounting standards and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements.
- 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 to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approval

This report was approved by the trustees on 10th May 2022 and signed on their behalf.

D.G. Cameron
Trustee

Independent Examiners' Report to the Trustees of The Province of Cambridgeshire Masonic

Benevolent Association – Charity Number 1056195

We report on the accounts of the Association for the year ended 31st December 2021, on pages 6-8.

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' report.

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 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 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: -

- to keep accounting records in accordance with section 130 of the Charities Act.
- 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.

C.E. Brown MA ACA (L8590)
64 High Street
Over
Cambs
CB24 5ND

D. Alafouzos FCCA CFA (L859)
78 Battery Road
London
SE28 0JU

Dated – 1st April 2022

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31ST DECEMBER 2021

	Unrestricted Funds	Restricted Funds	Total 2021	2020
	£	£	£	£
Incoming Resources: -				
Regular Payment Promises Excluding Gift Aid	-	50,762	50,762	53,003
Donations and fundraising events excluding Gift Aid	-	4,065	4,065	500
Gift Aid envelopes excluding Gift Aid	-	14,820	14,820	20,032
Gift Aid tax reclaimed on envelopes, RPPs & donations	-	15,508	15,508	18,199
Other Donations and Collections		51,022	51,022	20,777
	-	136,177	136,177	112,511
Transfers between Funds	-	-	-	
Interest Received	4	-	4	177
Total Income	4	136,177	136,181	112,688
Expenditure: -				
Festival 2023	-	135,842	135,842	111,790
Direct Charitable Expenditure	-	335	335	823
Administration Expenses	(10)	-	(10)	(23)
Total Expenditure	(10)	136,177	136,167	112,590
Net Incoming Resources	14	-	14	98
Fund Balances b/fwd	9,304	-	9,304	9,207
Fund Balances c/fwd	9,318	-	9,318	9,305

PROVINCE OF CAMBRIDGESHIRE

MASONIC BENEVOLENT ASSOCIATION

BALANCE SHEET AS AT 31ST DECEMBER 2021

		2021		2020
		£		£
Current Assets				
Debtors - Recoverable Income Tax	626		646	
Lodge Debtors	-		-	
C.O.I.F. Charities Deposit Account	23,133		21,792	
Funds held in CMBA Relief Chests	19,994		6,224	
Bank Current Account	21,124		15,734	
		64,877		44,396
Current Liabilities: - Payable within one Year				
Festival brought forward	34,591		62,584	
Festival 2023	20,968		3,753	
	55,559		66,337	
Less Transfer to MCF	-		31,746	
	55,559		34,591	
Creditors	-	55,559	500	35,091
Net Current Assets		£9,318		£9,305
Funds				
Unrestricted Reserve Fund		£9,318		£9,305

Approved by the Board of Trustees on 10th May 2022 and signed on their behalf

D.G. Cameron
Trustee

Notes to the Accounts
For the Year ended 31st December 2021

1 Accounting Policies

1.1 Statement of compliance
The financial statements have been prepared in accordance with applicable UK accounting standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland' (FRS 102). Additionally, they comply with the Statement of Recommended Practice 'Accounting and Reporting by Charities' published in 2019 (the SORP) in all material aspects. The Charity meets the definition of a public benefit entity under FRS 102.

1.2 Basis of Preparation
The financial statements have been prepared on a going concern basis under the historical cost convention. The functional currency of the Charity is considered to be Pounds Sterling because that is the currency of the primary economic environment in which the charity operates.

1.3 Going concern
The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

1.4 Funds received as Agent

	2021	2020
	£	£
TLC Teddies	3,887	5,224
Lodge Deposits	9,230	9,230
	£13,117	£14,454

Teddies for Loving Care is centrally administered by the Masonic Charitable Foundation, Registered Charity No. 1164703 and is a scheme to provides cuddly bears to Accident and Emergency units for medical staff to give, at their discretion, to young children.

Lodge Deposits represent money deposited with the Association from various Lodges repayable on demand. Any interest earned whilst held is credited to the Lodge concerned.

2 Festival 2023
Collection to date

2016	£27,667
2017	£41,465
2018	£197,397
2019	£158,017
2020	£111,790
2021	£135,842
	£672,177