

**NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

**Report and Financial Statements**

**For the Year Ended 5th April 2023**

**Charity number 1094245**

# **Northumberland Masonic Charity Association**

## **Financial Statements For the Year Ended 5th April 2023**

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## **NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 5TH APRIL 2023**

The Trustees present their report and examined financial statements for the year ended 5th April 2023 at the Annual General Meeting held 20th September 2023.

#### **RESPONSIBILITIES OF THE TRUSTEES**

The Charity Trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Policies).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each 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 the financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained into the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that 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 applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### **LEGAL AND ADMINISTRATIVE DETAILS**

The Charity is the Northumberland Masonic Charity Association, Registered Number 1094245. Its governing document is the Trust Deed and Regulations adopted 25th September 2002 and approved by the Charity Commission on 18th October 2002.

The Charity operates from the headquarters of the Provincial Grand Lodge of Northumberland and is popularly known as the 'NMCA'. The address of the Provincial Grand Lodge of Northumberland is 17 Lansdowne Terrace, Gosforth, Newcastle upon Tyne NE3 1HP. Telephone 0191 2136990 , e- mail, provsec@pgln.org

## **NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

### **RECRUITMENT AND SELECTION OF TRUSTEES**

Trustees are elected at the Annual General Meeting of the Association from the membership. The membership of the Association consists of craft lodges or other masonic bodies in Northumberland and freemasons who are members of craft lodges in the province of Northumberland and who voluntarily support the objects of the Association with charitable donations.

### **TRUSTEES INDUCTION AND TRAINING**

The Trustees are responsible for the administration and control of all aspects of the Northumberland Masonic Charity Association, supported by the secretariat of the Provincial Grand Lodge of Northumberland. In the event of a vacancy, a replacement Trustee may be elected at the Annual Meeting of the Association.

The Trustees are all senior officers of the Provincial Grand Lodge of Northumberland and are familiar with the practical work of the Charity as well as the principles of Freemasonry and the objectives of the Charity in accumulating funds towards the next Festival.

All investments are made on the recommendations of the Investment Advisers.

Training sessions are available at the offices of the Provincial Grand Lodge of Northumberland for all new Trustees to familiarise themselves with their responsibilities, the Charity and the context within which it operates.

### **TRUSTEES**

The serving Trustees during the financial year were :-

J.J. Craigs - Chair  
S. Cairns - (Ex-Officio Secretary)  
P.M. Smith, FCA - (Ex-Officio Treasurer)  
C. Hume  
G.D. Burton  
M.D.E. Auld  
K.P. Stannard  
I.M. Gilberg  
B. Rudd  
J. N. Bruce (appointed 21st September 2022)  
J. R. Ormston (appointed 21st September 2022)  
G. Crichton (resigned 21st September 2022)

### **BANKERS**

Barclays Bank PLC, City Office, Percy Street, Newcastle upon Tyne, NE1 4QL.

### **INVESTMENT ADVISERS**

Brewin Dolphin Ltd.  
Time Central, Gallowgate, Newcastle upon Tyne, NE1 4SR

## **NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

### **EXAMINING ACCOUNTANTS**

BK Plus, Chartered Certified Accountants,  
13 Windsor Terrace, Jesmond, Newcastle upon Tyne, NE2 4HE.

### **VOLUNTARY SERVICES**

The Charity gratefully acknowledges the voluntary services of the following gentlemen -

P M Smith FCA - Current Treasurer  
W E Nesbit - Administration  
C Hume -Administration

### **FUNDRAISING**

The Charity does not employ professional fundraisers and accordingly wishes to acknowledge the contribution of volunteers who have assisted the Fundraising Co-ordinator in organising events approved by the Charity Trustees.

### **OBJECTS OF THE NMCA**

The objects of the Charity are to promote any purpose which is exclusively charitable in law and in particular to do so by making grants to masonic institutions while they remain established for exclusively charitable purposes, or to any other organisation established exclusively for charitable purposes as the Trustees from time to time decide. The Charity comprises two distinct funds viz. the General Fund and the Bartlett Fund.

### **ACHIEVEMENTS AND PERFORMANCE**

The Trustees are pleased to note that the Association met its main objective which is to make grants to masonic institutions while they remain established for exclusively charitable purposes, or to any other organisation established exclusively for charitable purposes as the Trustees from time to time decide.

During the current year the charity has donated funds to The Masonic Charitable Foundation towards its "Festival" which is to be held in 2032.

These Grants totalled £275,000. (2022 : £167,564).

Other Charitable Grants of £7,100 (2022 : £4,000) were made during the Financial Year.

### **STATEMENT OF PUBLIC BENEFIT TEST**

The Charity Commission has set out general principles to be used in assessing the public benefit to be used by UK charities.

To ensure it meets these principles, the Trust must be able to demonstrate that its work benefits the public or a section of the public, that people on low incomes are able to benefit, and that any private benefit is incidental.

The primary objective of the Association is to make grants to masonic institutions while they remain established for exclusive charitable purposes.

The Trustees are satisfied that the requirements of the Public Benefit Test are being met.

## **NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

### **THE GENERAL FUND**

Each year one or more masonic provinces are nominated by The Grand Charity of the United Grand Lodge of England to host a 'Festival' in aid of a designated charity. A Festival was last hosted by the Province of Northumberland in October 2021 when the balance of proceeds of fundraising since the previous Festival in 2009 were donated to the Royal Masonic Benevolent Institution (RMBI). The designated Charity for the 2032 Festival is The Masonic Charitable Foundation.

The General Fund is primarily the Festival appeal fund for all freemasons in the Masonic Province of Northumberland.

Occasionally however, the Charity may wish to render assistance to a non-masonic charity having an identified financial need, as in the year 2000 when £100,000 was donated to The Samaritans of Tyneside and in 2010 when £1,000 was donated to Tiny Lives Special Care Babies.

During January 2018 a legacy of £20,000 was received from the Estate of Norman Johnson. This is to be used for good causes. £4,000 of this was donated during 2023. (2022: £4,000).

The General Fund constitutes the Unrestricted Fund.

The principal sources of income are contributions from Brethren, Ladies, Lodges and other masonic organisations within the Province, donations from other provinces, and investment income. It is in the nature of a savings account, the object of which is to maximise its fundraising income in aid of the charity so designated.

The Grand Charity of The United Grand Lodge of England nominated Northumberland to host a Festival of Charity in October 2021 in aid of the Royal Masonic Benevolent Institution (RMBI). The Festival was held at the Gosforth Park Hotel, Newcastle upon Tyne, when it was declared that the proceeds of fundraising since the Festival of 2009, amounting to some £3.25m, had been donated to the Royal Masonic Benevolent Institution by the NMCA.

### **THE BARTLETT FUND**

The Bartlett Fund was established by way of a bequest for the general purposes of the Northumberland Masonic Charity Association with consideration being given to the Richard Henry Holmes Masonic Benevolent Fund and the Trustees of the Scarborough Court Home, Cramlington, Northumberland. The Richard Henry Holmes Masonic Benevolent Fund is a separate charity whose principal function is to make grants to freemasons, widows and dependants of freemasons in distress and to make donations to local non-masonic charities.

The Bartlett Fund constitutes the Endowment Fund.

## **NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

### **THE BARTLETT FUND**

The Bartlett Fund. William Grant Bartlett, a prominent and respected freemason in Northumberland, who died in 1981, arranged through his wife's will that upon her demise a specific fraction of her residuary estate be given to the Northumberland Masonic Charity Association for the general purposes of that Association. It was Mr Bartlett's express wish mentioned in the two wills, that without legal obligations, the Association considers donations to the Richard Henry Holmes Masonic Benevolent Fund and the Trustees of the Scarbrough Court Home, Cramlington. Mrs Alexandrina Dewar Wight Bartlett died in 1986 and upon completion of the execution of her estate in 1989 a total sum of £233,933 had been bequeathed to the NMCA.

During 2002 a life interest which existed in the estate of James Bartlett (father of William Grant Bartlett) fell in and accordingly a part of the proceeds of that life interest passed into the estate of Alexandrina Dewar Wight Bartlett to be disposed of in accordance with the terms of her will for the residue of her estate. A sum of £4,481 was received by the Association bringing the overall total bequeathed to the NMCA to £238,414.78.

### **FINANCIAL REVIEW**

Total Incoming Resources amounted to £319,554 (£242,281 in 2021-2022) the principal items being Gift Aid donations, income tax recoverable thereon, and other donations, together amounting to £297,053 and investment income of £22,501.

Total Resources Expended amounted to £290,610 (£183,169 in 2021 -2022).

Due to the volatility in the Stock Market and Equities, in particular due to recovery from the recent pandemic, the value of the Bartlett Fund investments as at 5th April 2023 showed a loss on investment of £70,955 (gain of £36,015 in 2022).

The Net Movement in Funds for the year, after donations of £282,100, (£171,564 in 2021 -2022), was a decrease of £42,011 (£95,126 increase in 2022).

When added to the balance brought forward on 6th April 2022 of £1,113,909 produced a balance to be carried forward at 5th April 2023 of £1,071,898, being Unrestricted Fund (General) £239,797 and Endowment Fund (Bartlett) £832,101.

### **PLANS FOR FUTURE PERIODS**

Following the success of the October 2021 Festival in aid of The Royal Masonic Benevolent Institution, the Grand Charity of The United Grand Lodge have nominated The Province of Northumberland to host a Festival in 2032 in aid of The Masonic Charitable Foundation. The Charity will now focus attention on its next Festival and accumulate and direct funds towards that Festival.

### **EXAMINATION OF ACCOUNTS**

The accounts for the year ended 5th April 2023 have been examined by BK Plus, Chartered Certified Accountants, whose certificate is attached.

## **NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

### **RISK MANAGEMENT**

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to the operations of the Funds, and are satisfied that systems are in place to mitigate its exposure to those risks.



J.J. Craigs, Chairman

20th September 2023

On behalf of the Board of Trustees



# **NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

## **Statement of Financial Activities for the year ended 5th April 2023**

	Note	Unrestricted Fund 2023 (General)	Endowment Fund 2023 (Bartlett)	Total Funds 2023	Total Funds 2022
<b>Income and Expenditure</b>		£	£	£	£
<b>Incoming Resources from generated funds:</b>					
Voluntary income:					
Donations		164,772	-	164,772	180,797
Income Tax recoverable		54,046	-	54,046	25,080
Fundraising Income:					
Events and activities		-	-	-	65
Legacies		78,025	-	78,025	16,059
Miscellaneous		210	-	210	130
Investment Income:					
Interest and dividends		-	22,013	22,013	20,139
Bank interest		488	-	488	12
Transfer to Income		22,013	-22,013	-	-
<b>Total Incoming Resources</b>		<b>319,554</b>	<b>-</b>	<b>319,554</b>	<b>242,281</b>
<b>Resources Expended</b>					
Direct Charitable Expenditure:					
Donations to other Charities	12	278,100	-	278,100	167,564
Legacy Donation		4,000	-	4,000	4,000
Fundraising Expenses:					
Events and activities		-	-	-	-
Festival Jewels		-	-	-	1,465
Management and Administration:					
Direct costs-					
Independent Examiners fees	3	1,200	-	1,200	1,200
Indirect costs-					
General administration expenses	6	2,746	-	2,746	3,919
Brewin Dolphin Charges	8	-	4,564	4,564	5,021
<b>Total Resources Expended</b>		<b>286,046</b>	<b>4,564</b>	<b>290,610</b>	<b>183,169</b>
<b>Net Incoming Resources before gains or losses on Investments</b>		<b>33,508</b>	<b>(4,564)</b>	<b>28,944</b>	<b>59,111</b>
<b>Net gains/(losses) on Investments</b>	8	<b>-</b>	<b>(70,955)</b>	<b>(70,955)</b>	<b>36,015</b>
<b>Net Movement in Funds</b>	11	<b>33,508</b>	<b>(75,519)</b>	<b>(42,011)</b>	<b>95,126</b>
Total funds brought forward at 6th April 2022		206,289	907,620	1,113,909	1,018,782
<b>Total funds carried forward at 5th April 2023</b>		<b>239,797</b>	<b>832,101</b>	<b>1,071,898</b>	<b>1,113,909</b>

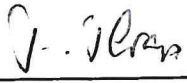
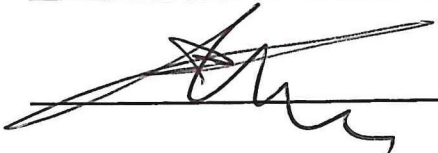
The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

# NORTHUMBERLAND MASONIC CHARITY ASSOCIATION

## Balance Sheet as at 5th April 2023

	Note	Unrestricted Fund 2023 (General)	Endowment Fund 2023 (Bartlett)	Total Funds 2023	Total Funds 2022
<b>Fixed Assets</b>		£	£	£	£
Investments	8	-	828,542	828,542	903,170
<b>Current Assets</b>					
Debtors	9	31,123	-	31,123	26,512
Cash at bank		212,225	7,139	219,364	190,466
		243,348	7,139	250,487	216,978
<b>Liabilities</b>					
Amounts falling due within one year	10	(3,550)	(3,580)	(7,130)	(6,239)
<b>Net Current Assets</b>		239,797	3,559	243,356	210,739
<b>Total Assets less Current Liabilities</b>		239,797	832,101	1,071,898	1,113,909
<b>Net Assets</b>		239,797	832,101	1,071,898	1,113,909
<b>Funds</b>					
Unrestricted Fund (General)	11	239,797	-	239,797	206,289
Endowment Fund (Bartlett)	11	-	832,101	832,101	907,620
		239,797	832,101	1,071,898	1,113,909

Approved by the Board of Trustees on 20th September 2023 and signed on its behalf by

  
 \_\_\_\_\_ J.J. Craigs - Chair  
  
 \_\_\_\_\_ S. Cairns - ( Ex-Officio Secretary )

## **NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

### **Notes forming part of the Financial Statements for the year ended 5th April 2023**

#### **1 Accounting Policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

##### **a) Basis of accounting**

The financial statements have been prepared under the historical cost convention, with items recognised at cost or transaction value unless otherwise stated in the relevant note to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice : Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable into the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

##### **b) Fund Accounting**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity. Unrestricted funds include a revaluation reserve representing the restatement of investment assets at the closing quoted market values.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Restricted funds include a revaluation reserve representing the restatement of investment assets at the closing quoted market price.

##### **c) Income resources**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has received the donation or the charity has been notified in writing of both the amount and settlement date.

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

## **NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

### **Notes forming part of the Financial Statements for the year ended 5th April 2023**

#### **d) Expenditure recognition**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

#### **e) Fixed asset investments**

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

The Trust does not acquire put options, derivatives or other complex financial instruments.

The main form of financial risk faced by the charity is that of volatility in equity markets and investment markets due to wider economic conditions, the attitude of investors to investment risk, and changes in sentiment concerning equities and within particular sectors of sub sectors.

#### **f) Realised gains and losses**

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequently to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities

#### **g) Irrecoverable VAT**

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

### **2 Related Party Transactions**

There were no transactions directly or indirectly involving any Charity Trustee, or anyone else who is related to the Charity, or anyone who is either connected with a Charity Trustee or to a person who is related to the Charity. Neither the Trustees nor any other such person received any form of remuneration or other benefit. No reimbursement of expenses has been made to any of the Trustees.

### **3 Net Incoming Resources for the Year**

This is stated after charging:	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Independent Examiners' Fees	1,200	1,200

### **4 Independent Examiners' Fees**

Fees in respect of the year ended 5th April 2023.

## NORTHUMBERLAND MASONIC CHARITY ASSOCIATION

### Notes forming part of the Financial Statements for the year ended 5th April 2023

#### 5 Taxation

As a charity, Northumberland Masonic Charity Association is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity

#### 6 General Administration

The Charity has no direct employees or property. Its operation is a small part of the work of the Provincial Grand Lodge of Northumberland and it therefore makes an annual global contribution towards the cost of secretarial services, office accommodation and general overheads.

#### 7 Transfers between Funds

The Charity resolved at its Annual General Meeting in June 1999 that the net income of the Bartlett Fund be donated to the NMCA General Fund by way of a transfer between funds.

#### 8 Fixed Asset Investments

	Unrestricted Fund (General £	Endowment Fund (Bartlett) £
Market Value 5th April 2023	-	828,542
Market Value 5th April 2022	-	903,170

The market value is based upon a year end valuation by Brewin Dolphin Ltd.

The Trustees agreed for Brewin Dolphin to actively manage the Bartlett Fund and and £4,564 (2022: £5,021) has been charged to the fund for this.

Brewin Dolphin Ltd have invested the fund as follows:-

	2023 £	%	2022 £	%
UK Bonds	77,676	9	80,657	9
Overseas Bonds	35,384	4	40,173	5
UK Equities	182,038	22	205,291	23
Overseas Equities	360,473	44	399,083	44
Other markets	124,286	15	129,501	14
Property	17,970	2	27,748	3
Cash	30,715	4	20,717	2
	828,542	100	903,170	100

# **NORTHUMBERLAND MASONIC CHARITY ASSOCIATION**

## **Notes to the Accounts for the year ended 5th April 2023**

### **9 Debtors & Prepayments**

	<b>(General)</b>	<b>(Bartlett)</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Income tax recoverable	28,704	-	28,704	25,080
Sundry debtors	2,419	-	2,419	1,432
	<b>31,123</b>	<b>-</b>	<b>31,123</b>	<b>26,512</b>

### **10 Liabilities: Amounts falling due within one year**

	<b>(General)</b>	<b>(Bartlett)</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Accountancy Fees 2023	1,200	-	1,200	1,200
General Admin Fees	2,350	-	2,350	2,350
Brewin Dolphin Ltd	-	3,580	3,580	2,689
	<b>3,550</b>	<b>3,580</b>	<b>7,130</b>	<b>6,239</b>

### **11 Movement in Funds**

	<b>Balance 6th April 2022</b>	<b>Movement in Incoming</b>	<b>Resources Outgoing</b>	<b>Balance 5th April 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Unrestricted Fund (General)	206,289	319,554	(286,046)	239,797
Endowment Fund (Bartlett)	907,620	(70,955)	(4,564)	832,101
	<b>1,113,909</b>	<b>248,599</b>	<b>(290,610)</b>	<b>1,071,898</b>

### **12 Donations to other charities**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Masonic Chartable Foundation	275,000	167,564

During the year a donation of £275,000 was made to The Masonic Charitable Foundation (2022 : £167,564).

**NORTHUMBERLAND MASONIC CHARITTY ASSOCIATION**

**Registered Charity No. 1094245**

**Independent examiners' report to the Trustees of Northumberland Masonic Charity Association**

I report on the accounts of the Charity for the year ended 5 April 2023 which are set out on pages 3 to 14.

**Respective responsibilities of trustees and examiner**

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £25,000 and I am qualified to undertake the examination by being a qualified member of the ICAEW.

It is my responsibility to:

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

**Basis of independent examiners' report**

My 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 the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiners' statement**

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

- 1 which gives me reasonable cause to believe that in any material respect, the requirements:
  - to keep accounting records in accordance with Section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011 and principles of the Charities SORP (FRS102)have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**M J Gilpin FCA**  
**BK Plus Limited**  
13 Windsor Terrace  
Newcastle Upon Tyne  
NE2 4HE