

# THE PROVINCIAL GRAND LODGE OF BEDFORDSHIRE CHARITY FUND

England & Wales · Charity number 1175414

## Details

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Other names	THE PROVINCIAL GRAND LODGE OF BEDFORSHIRE CHARITY FUND
Status	Registered
Legal form	CIO
Registered	2017-10-27
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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**Address** Provincial Grand Lodge  
The Keep  
Bedford Road  
Kempston  
Bedford  
MK42 8AH

**Phone** 01234 214292

**Email** [office@pglbeds.org](mailto:office@pglbeds.org)

**Website** [www.pglbeds.org](http://www.pglbeds.org)

## Activities

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**Objects:** TO RELIEVE THE NEEDS OF INDIVIDUALS, CHARITIES AND OTHER ORGANISATION THROUGHOUT ENGLAND BY DONATIONS, GRANTS AND OTHER FINANCIAL ASSISTANCE AND ALSO BY, THE PROVISION OF GOODS OR SERVICES

**Activities:** To relieve the needs of individuals, charities and other organisation in Bedfordshire by donations, grants and other financial assistance and also by, the provision of goods or services.

## Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Bedford

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£31,524	£29,983	-	-
2024-06-30	£19,477	£39,897	-	-
2023-06-30	£18,042	£39,598	-	-
2022-06-30	£14,000	£38,000	-	-
2021-06-30	£17,457	£29,968	-	-

## Trustees

Name	Role	Appointed
Martin Wilson		2021-12-07
ROBERT JAMES CURSON		2017-09-02
Robert John Lovesey		2019-10-08
Robert Venn		2021-12-07
STUART HAMILTON FRENCH		2017-09-02
Simon Barter		2021-12-07

**THE PROVINCIAL GRAND LODGE OF BEDFORDSHIRE CHARITY FUND**

England & Wales - Charity number 1175414

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# Accounts

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# The Provincial Grand Lodge of Bedfordshire Charity Fund

A Charitable Incorporated Organisation

**Registered Charity Number 1175414**

Financial Statements  
Year ended 30 June 2025



114 High Street  
Cranfield  
Beds  
MK43 0DG  
Tel (01234) 752566  
[www.JVCA.co.uk](http://www.JVCA.co.uk)  
[info@jvca.co.uk](mailto:info@jvca.co.uk)

# The Provincial Grand Lodge of Bedfordshire Charity Fund

**REPORT AND ACCOUNTS FOR  
THE YEAR ENDED  
30th June 2025**

**Trustees**

Mr Martin Wilson, Chair  
Mr Simon Barter (resigned 05/09/2024)  
Mr Robert Venn  
Mr Stuart Hamilton French  
Mr Robert James Curson  
Mr Robert John Lovesey DL

**Bankers**

Barclays Bank plc  
111 High Street  
Bedford  
MK40 1NJ

**Correspondence Address**

Mr D Samuel, Treasurer  
The Keep  
Bedford Road  
Kempston  
MK42 8AH  
T: 01234 214292  
E: [office@pglbeds.org](mailto:office@pglbeds.org)

**Independent Examiner**

Mr J C Vowles FCA  
114 High Street  
Cranfield  
MK43 0DG

# **The Provincial Grand Lodge of Bedfordshire Charity Fund**

## **TRUSTEES ANNUAL REPORT**

**For the period ended 30th June 2025**

The Trustees submit their Annual Report and the financial statements for the period ended 30 June 2025

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The charity was founded by adopting a constitution as a Charitable Incorporated Organisation dated 27 October 2017.

### **Organisation**

The names of the Trustees who served during the year are set out on the previous page.

Trustees meetings are held on a regular basis, with ad hoc meeting being held as and when necessary.

The Trustees obtain the advice of professional investment advisers as regards the investment of the charity's funds.

Day to day running of the organisation is handled by the Chairman and the Treasurer.

### **Risk Management**

The Trustees carry out an annual review of the risks which the charity may face, have established systems and procedures to mitigate any risks identified and minimise any potential impact should any identified risks materialise.

## **OBJECTS AND ACTIVITIES**

### **Objects**

The objects of the charity are:

To relieve the needs of individuals, charities and other organisation in Bedfordshire by donations, grants and other financial assistance and also by the provision of goods or services.

### **Activities for the public benefit**

The Trustees have due regard for the guidance on public benefit and achieve these aims by providing grants and donations to charities, organisations and individuals as the Trustees decide after taking advice from the Charity Committee of the Provincial Grand Lodge of Bedfordshire.

The Trustees have referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

## **ACHIEVEMENTS AND PERFORMANCE**

As is set out on note 8 to these financial statements, a range of payments have been made to 12 beneficiaries.

Of this £1,000 has been paid out to masonic charities and £16,236 to non-masonic charities.

Grant payments are considered by the Charity Committee and are normally paid in respect of projects rather than to cover day-to-day expenditure.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

**TRUSTEES ANNUAL REPORT** continued  
**For the period ended 30th June 2025**

## **FINANCIAL REVIEW**

The results of the charity for the year are set out in the Statement of Financial Activities on page 5.

### **Budgets and Reserves**

The Trustees have ultimate responsibility for directing the affairs of the Charity, ensuring it is solvent, well-run and delivering the outcomes for which it has been set up. Part of this is having policies, plans and budgets to achieve those objectives, and monitoring performance against them. The Trustees have introduced a policy of long term investment of reserves to maintain the capital of the charity that will be reviewed annually.

### **Statement of trustee's responsibilities**

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the entity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the entity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the entity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Statement as to disclosure of information to Examiners**

So far as the Trustees are aware, there is no relevant audit information (as defined by the Charities Act 2011) of which the entity's financial examiners are unaware, and each trustee has taken all the steps that he ought to have taken as a Trustee in order to make himself aware of any relevant audit information and to establish that the entity's auditors are aware of that information.

The company has taken advantage of the small companies' exemption in preparing the above report.

Approved by the Trustees on **21 October 2025** and signed on behalf of the Trustees by:

*Martin J Wilson*

[Martin J Wilson \(Oct 23, 2025 12:28:21 GMT+1\)](#)  
Martin Wilson, Trustee

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## FINANCIAL EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 30th June 2025

I am reporting to the charity trustees on my examination of the accounts of the company for the period ended 30th June 2025 which are set out on pages 6 to 11.

### Responsibilities of trustees

As the charity's trustees (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

### Basis of examiner's report

Having satisfied myself that the accounts of the Company are not required to be audited for this year and are eligible for independent examination and that I am qualified to carry out the independent examination under Section 145 of the Act. I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011. In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act. The procedures undertaken do not provide all the evidence that would be required in an audit, consequently I do not express an audit opinion on the view given by the accounts.

### Independent Examiner's statement

Having completed my examination. I confirm that no material matters have come to my attention which gives cause to believe that:

- \* accounting records were not kept in accordance with section 130 of the Act; or
- \* the accounts do not accord with such records; or
- \* the accounts do not comply with relevant accounting requirements under the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Jonathan Vowles*

[Jonathan Vowles \(Oct 23, 2025 14:19:50 GMT+1\)](#)  
Signea

Mr JC Vowles FCA

JVCA Ltd, Chartered Accountants  
114 High Street  
Cranfield  
MK43 0DG

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 30th June 2025

	Note	2025		Total	2024
		Unrestricted	Restricted	Funds	Total
		Funds	Funds	Funds	Funds
		£	£	£	£
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds					
Voluntary income:					
Donations		4,894	2,284	<b>7,178</b>	6,291
Collections		-	-	-	-
				-	-
Activities for generating funds:					
Fundraising events		-	-	-	-
TLC Draw income		8,760	-	<b>8,760</b>	-
Amazon Smile		-	-	-	-
Profit on sale of books, jewels, ties and regalia		-	-	-	597
				-	-
Investment income:					
Dividends & interest on investments		4,702	-	<b>4,702</b>	11,951
Bank interest received		705	-	<b>705</b>	638
		-----	-----	-----	-----
		19,061	2,284	<b>21,345</b>	19,477
		-----	-----	-----	-----
<b>RESOURCES EXPENDED</b>					
Charitable activities:					
Donations		13,511	3,725	<b>17,236</b>	25,222
TLC Draw payouts		2,410	-	<b>2,410</b>	-
Brokers fees		9,935	-	<b>9,935</b>	14,272
Bank charges		51	-	<b>51</b>	110
Software costs		351	-	<b>351</b>	293
Governance costs		-	-	-	-
		-----	-----	-----	-----
		26,258	3,725	<b>29,983</b>	39,897
		-----	-----	-----	-----
<b>Net incoming /(outgoing) resources before other recognised gains and losses</b>		( 7,197)	( 1,441)	<b>( 8,638)</b>	( 20,420)
<b>Other recognised gains and losses</b>					
Investment gains /(losses)		10,179	-	<b>10,179</b>	32,371
Fund transfers		-	-	-	-
		-----	-----	-----	-----
<b>Net incoming/(outgoing) resources</b>		2,982	( 1,441)	<b>1,541</b>	11,951
Fund Balances at 1st July 2024		468,361	1,906	<b>470,267</b>	458,316
		-----	-----	-----	-----
<b>Fund Balances at 30th June 2025</b>		471,346	465	<b>471,812</b>	470,270
		-----	-----	-----	-----
		-	-	-	-

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## BALANCE SHEET

As at 30th June 2025

	Note	2025		2024	
		£	£	£	£
<b>FIXED ASSETS</b>					
Investments	2		<b>432,499</b>		427,552
<b>CURRENT ASSETS</b>					
Lodge dues and debtors		<b>4,553</b>		-	
Cash at bank		<b>35,610</b>		42,718	
		----		----	
		<b>40,163</b>		42,718	
<b>LESS CURRENT LIABILITIES</b>					
Creditors and accruals		<b>850</b>		-	
		----		----	
<b>NET CURRENT ASSETS</b>			<b>39,313</b>		42,718
			----		----
<b>TOTAL NET ASSETS</b>			<b>471,812</b>		470,270
			=====		=====

Represented by:

<b>FUNDS</b>	3				
Restricted funds			<b>465</b>		1,906
Unrestricted funds			<b>471,346</b>		468,363
			----		----
			<b>471,812</b>		470,270
			=====		=====

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Approved by the Trustees on 21 October 2025 and signed on their behalf by:

*Martin J Wilson*

[Martin J Wilson \(Oct 23, 2025 12:28:21 GMT+1\)](#)

Martin Wilson

Trustee

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2025

### 1 ACCOUNTING POLICIES

#### (a) Basis of accounting

The accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value unless otherwise stated, and in accordance with the Statement of Recommended Practice (SORP 2015) "Accounting and Reporting by Charities" and in accordance with Financial Reporting Standard 102, and the Charities Act 2011. The functional currency is sterling and the amounts are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

#### (b) Fund accounting

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. This includes funds which are given for specific purposes.

#### (c) Incoming Resources

Income is accounted for on a receivable basis.

#### (d) Resources expended

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. Approved grants or donations are accounted for when payable. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly.

#### (e) Investments

Investments are stated at market value. Variations in their year end value, realised and unrealised, are dealt with through the Statement of Financial Activities.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

NOTES TO THE ACCOUNTS  
for the year ended 30th June 2025

2 INVESTMENTS	2025	2024
Market value at 1st July 2024	427,552	422,501
Reinvested income	4,702	11,951
Brokers Fees	( 9,935)	( 14,272)
Investment gain/(deficit)	10,179	32,372
Transfers out	-	( 25,000)
	-----	-----
Market value at 30th June 2025	<b>432,499</b>	427,552
	=====	=====
Historical cost at 30th June 2025	354,939	342,443
	=====	=====
UK Equity Instruments	108,478	112,482
ROW Equity Instruments	272,075	265,392
Multi Asset funds	29,580	28,304
Alternative funds	22,057	20,613
Cash held within investment portfolio	308	760
	-----	-----
Total Market Value	<b>432,499</b>	427,552
	=====	=====

## 3 SUMMARY OF FUND MOVEMENTS

	Balances at 1st July 2024	Incoming Resources	Outgoing Resources	Fund Transfers	Balances at 30th June 2025
<b>Restricted Funds</b>					
Teddy Bear fund	1,906	2,284	( 3,725)		<b>465</b>
	-----	-----	-----	-----	-----
	1,906	2,284	( 3,725)	-	<b>465</b>
	-----	-----	-----	-----	-----
<b>Unrestricted Funds</b>					
General fund	38,620	5,599	( 13,913)		<b>30,306</b>
Gwynn-Jones fund	427,552	14,881	( 9,935)		<b>432,499</b>
TLC Designated fund	2,191	8,760	( 2,410)		<b>8,541</b>
PGM's list	-				-
	-----	-----	-----	-----	-----
	468,363	29,240	( 26,258)	-	<b>471,346</b>
	-----	-----	-----	-----	-----
<b>Total Funds</b>	482,222	31,524	( 29,983)	-	<b>471,812</b>
	=====	=====	=====	=====	=====

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2025

### 4 ANALYSIS OF NETS ASSETS BY FUND

	Investments	Net current assets	Total
Restricted funds	-	465	465
Unrestricted funds	432,499	38,847	471,346
	-----	-----	-----
<b>At 30 June 2025</b>	<b>432,499</b>	<b>39,312</b>	<b>471,812</b>
	=====	=====	=====
Restricted funds	-	1,906	1,906
Unrestricted funds	427,552	40,811	468,363
	-----	-----	-----
<b>At 31 June 2024</b>	<b>427,552</b>	<b>42,717</b>	<b>470,270</b>
	=====	=====	=====

### 5 RESTRICTED and DESIGNATED FUNDS

#### (a) Teddy Bear Restricted Fund

The Teddy Bear fund is to provide teddy bears to young patients at hospitals within Bedfordshire. Donations to this fund are restricted in nature.

#### (b) Designated donations

Designated donations represent funds held at the year end to be paid to beneficiaries as specified by the donors.

#### (c) Designated funds

The **Gwynn Jones fund** is general fund that has been set aside or designated by the Trustees to be preserved for larger projects. The original gift was made free of any conditions, but the trustees have some regard to Mr Gwynn Jones' views that he wanted to benefit younger persons.

The **TLC Draw fund** is a general fund that has been set aside or designated by the Trustees to ensure that the charity can ensure a long term commitment to the Teddy Bear restricted fund. Profits from the draw or from used regalia sales are reviewed periodically and either maintained as a designated fund, released to the Teddy Bear Restricted Fund or released to the general fund as seems fit at the time.

### 6 TRANSACTIONS WITH TRUSTEES

None of the Trustees received any remuneration from the charity during the year (2024: £nil)

### 7 EMPLOYEES

	2025	2024
Average number of employees	nil	nil
	=====	=====

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

As at 30th June 2025

### 8 GRANTMAKING

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
Teddies for Loving Care	-	3,725	<b>3,725</b>	3,325
Martin Foss Award	500		<b>500</b>	500
Dunstable Foodbank	1,500		<b>1,500</b>	1,500
The Need Project (Foodbank)	1,500		<b>1,500</b>	1,500
Bedford Foodbank	1,500		<b>1,500</b>	1,500
Luton Foodbank	1,500		<b>1,500</b>	1,500
Leighton Linslade Helpers (Foodbank)	1,500		<b>1,500</b>	1,500
Hospital Chocolates	401		<b>401</b>	397
Walking with the Wounded	1,250		<b>1,250</b>	-
Samaritans	2,400		<b>2,400</b>	-
Friends of Prince Michael of Kent Court	460		<b>460</b>	-
Royal & Select	1,000		<b>1,000</b>	
Tall Ships Youth Trust	-		-	1,000
PGL Warwickshire	-		-	500
PGL Northants and Hunts	-		-	1,000
Bedford Hospital Trust	-		-	10,000
Masonic Fishing Charity	-		-	1,000
	-----	-----	-----	-----
	13,511	3,725	<b>17,236</b>	25,222
	=====	=====	=====	=====

**THE PROVINCIAL GRAND LODGE OF BEDFORDSHIRE CHARITY FUND**

England & Wales - Charity number 1175414

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# Accounts

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# The Provincial Grand Lodge of Bedfordshire Charity Fund

A Charitable Incorporated Organisation

**Registered Charity Number 1175414**

Financial Statements  
Year ended 30 June 2024



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# The Provincial Grand Lodge of Bedfordshire Charity Fund

**REPORT AND ACCOUNTS FOR  
THE YEAR ENDED  
30th June 2024**

**Trustees**

Mr Martin Wilson, Chair  
Mr Simon Barter (resigned 005/09/2024)  
Mr Robert Venn  
Mr Stuart Hamilton French  
Mr Robert James Curson  
Mr Robert John Lovesey DL

**Bankers**

Barclays Bank plc  
111 High Street  
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**Correspondence Address**

Mr S Attwood, Treasurer  
The Keep  
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T: 01234 214292  
E: [office@pglbeds.org](mailto:office@pglbeds.org)

**Independent Examiner**

Mr J C Vowles FCA  
114 High Street  
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# **The Provincial Grand Lodge of Bedfordshire Charity Fund**

## **TRUSTEES ANNUAL REPORT**

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Day to day running of the organisation is handled by the chairman and the Treasurer.

### **Risk Management**

The trustees carry out an annual review of the risks which the charity may face, have established systems and procedures to mitigate any risks identified and minimise any potential impact should any identified risks materialise.

## **OBJECTS AND ACTIVITIES**

### **Objects**

The objects of the charity are:

To relieve the needs of individuals, charities and other organisation in Bedfordshire by donations, grants and other financial assistance and also by the provision of goods or services.

### **Activities for the public benefit**

The Trustees have due regard for the guidance on public benefit and achieve these aims by providing grants and donations to charities, organisations and individuals as the Trustees decide after taking advice from the Charity Committee of the Provincial Grand Lodge of Bedfordshire.

The Trustees have referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

## **ACHIEVEMENTS AND PERFORMANCE**

As is set out on note 8 to these financial statements, a range of payments have been made to 13 beneficiaries.

Of this £6,325 has been paid out to masonic charities and £18,897 to non-masonic charities.

Grant payments are considered by the Charity Committee and are normally paid in respect of projects rather than to cover day-to-day expenditure.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

**TRUSTEES ANNUAL REPORT** continued  
For the period ended 30th June 2024

## FINANCIAL REVIEW

The results of the charity for the year are set out in the Statement of Financial Activities on page 5.

### Budgets and Reserves

The Trustees have ultimate responsibility for directing the affairs of the Charity, ensuring it is solvent, well-run and delivering the outcomes for which it has been set up. Part of this is having policies, plans and budgets to achieve those objectives, and monitoring performance against them. The Trustees have introduced a policy of long term investment of reserves to maintain the capital of the charity that will be reviewed annually.

### Statement of trustee's responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the entity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the entity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the entity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Statement as to disclosure of information to Examiners

So far as the trustees are aware, there is no relevant audit information (as defined by the Charities Act 2011) of which the entity's financial examiners are unaware, and each trustee has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant audit information and to establish that the entity's auditors are aware of that information.

The company has taken advantage of the small companies' exemption in preparing the above report.

Approved by the Trustees on 15 January 2025 and signed on behalf of the Trustees by:



[Martin J Wilson \(Apr 18; 2025 10:43 GMT+1\)](#)

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## FINANCIAL EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 30th June 2024

I am reporting to the charity trustees on my examination of the accounts of the company for the period ended 30th June 2024 which are set out on pages 6 to 11.

### Responsibilities of trustees

As the charity's trustees (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

### Basis of examiner's report


Having satisfied myself that the accounts of the Company are not required to be audited for this year and are eligible for independent examination and that I am qualified to carry out the independent examination under Section 145 of the Act. I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011. In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act. The procedures undertaken do not provide all the evidence that would be required in an audit, consequently I do not express an audit opinion on the view given by the accounts.

### Independent Examiner's statement

Having completed my examination. I confirm that no material matters have come to my attention which gives cause to believe that:

- \* accounting records were not kept in accordance with section 130 of the Act; or
- \* the accounts do not accord with such records; or
- \* the accounts do not comply with relevant accounting requirements under the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

  
Jonathan Vowles (Apr 18, 2025 11:32 GMT+1)

Signed

Mr JC Vowles FCA

JVCA Ltd, Chartered Accountants  
114 High Street  
Cranfield  
MK43 0DG

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 30th June 2024

	Note	2024		Total	2023
		Unrestricted	Restricted	Funds	Total
		Funds	Funds	Funds	Funds
		£	£	£	£
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds					
Voluntary income:					
Donations		6,091	200	<b>6,291</b>	7,288
Collections		-	-	-	-
				-	-
Activities for generating funds:					
Fundraising events		-	-	-	-
TLC Draw income		-	-	-	-
Amazon Smile		-	-	-	436
Profit on sale of books, jewels, ties and regalia		597	-	<b>597</b>	553
				-	-
Investment income:					
Dividends & interest on investments		11,951	-	<b>11,951</b>	9,491
Bank interest received		638	-	<b>638</b>	274
		-----	-----	-----	-----
		19,277	200	<b>19,477</b>	18,042
		-----	-----	-----	-----
<b>RESOURCES EXPENDED</b>					
Charitable activities:					
Donations		21,897	3,325	<b>25,222</b>	34,701
TLC Draw payouts		-	-	-	-
Brokers fees		14,272	-	<b>14,272</b>	4,656
Bank charges		110	-	<b>110</b>	117
Software costs		293	-	<b>293</b>	124
Governance costs		-	-	-	-
		-----	-----	-----	-----
		36,572	3,325	<b>39,897</b>	39,598
		-----	-----	-----	-----
<b>Net incoming /(outgoing) resources before other recognised gains and losses</b>		( 17,295)	( 3,125)	<b>( 20,420)</b>	( 21,556)
<b>Other recognised gains and losses</b>					
Investment gains /(losses)		32,371	-	<b>32,371</b>	6,315
Fund transfers		-	-	-	-
		-----	-----	-----	-----
<b>Net incoming/(outgoing) resources</b>		15,076	( 3,125)	<b>11,951</b>	( 15,241)
Fund Balances at 1st July 2023		453,285	5,031	<b>458,316</b>	473,558
		-----	-----	-----	-----
<b>Fund Balances at 30th June 2024</b>		468,361	1,906	<b>470,270</b>	458,318
		-----	-----	-----	-----
		-	2	-	2.00

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## BALANCE SHEET

As at 30th June 2024

	Note	2024		2023	
		£	£	£	£
<b>FIXED ASSETS</b>					
Investments	2		427,552		422,501
<b>CURRENT ASSETS</b>					
Lodge dues and debtors		-		-	
Cash at bank		42,718		35,817	
		----		----	
		42,718		35,817	
<b>LESS CURRENT LIABILITIES</b>					
Creditors and accruals		-		-	
		----		----	
<b>NET CURRENT ASSETS</b>			<b>42,718</b>		<b>35,817</b>
			----		----
<b>TOTAL NET ASSETS</b>			<b>470,270</b>		<b>458,318</b>
			=====		=====

Represented by:

<b>FUNDS</b>	3				
Restricted funds			1,906		5,031
Unrestricted funds			468,363		453,285
			----		----
			470,270		458,318
			=====		=====

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Approved by the Trustees on 15 January 2025 and signed on their behalf by:



[Martin J Wilson \(Apr 18, 2025 10:43 GMT+1\)](#)

Trustee

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2024

### 1 ACCOUNTING POLICIES

#### (a) Basis of accounting

The accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value unless otherwise stated, and in accordance with the Statement of Recommended Practice (SORP 2015) "Accounting and Reporting by Charities" and in accordance with Financial Reporting Standard 102, and the Charities Act 2011. The functional currency is sterling and the amounts are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

#### (b) Fund accounting

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. This includes funds which are given for specific purposes.

#### (c) Incoming Resources

Income is accounted for on a receivable basis.

#### (d) Resources expended

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. Approved grants or donations are accounted for when payable. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly.

#### (e) Investments

Investments are stated at market value. Variations in their year end value, realised and unrealised, are dealt with through the Statement of Financial Activities.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2024

### 2 INVESTMENTS

	2024	2023
Market value at 1st July 2023	422,501	411,350
Reinvested income	11,951	9,491
Brokers Fees	( 14,272)	( 4,656)
Investment gain/(deficit)	32,372	6,315
Transfers out	( 25,000)	-
	-----	-----
Market value at 30th June 2024	<b>427,552</b>	422,501
	=====	=====
Historical cost at 30th June 2024	342,443	284,956
	=====	=====
UK Equity Instruments	112,482	113,990
ROW Equity Instruments	265,392	152,019
Multi Asset funds	28,304	51,998
Alternative funds	20,613	43,637
Cash held within investment portfolio	760	60,856
	-----	-----
Total Market Value	<b>427,552</b>	422,501
	=====	=====

### 3 SUMMARY OF FUND MOVEMENTS

	Balances at 1st July 2023	Incoming Resources	Outgoing Resources	Fund Transfers	Balances at 30th June 2024
<b>Restricted Funds</b>					
Teddy Bear fund	5,031	200	( 3,325)		<b>1,906</b>
	-----	-----	-----	-----	-----
	5,031	200	( 3,325)	-	<b>1,906</b>
	-----	-----	-----	-----	-----
<b>Unrestricted Funds</b>					
General fund	20,922	5,998	( 22,300)	34,000	<b>38,620</b>
Gwynn-Jones fund	422,501	44,322	( 14,272)	( 25,000)	<b>427,552</b>
TLC Designated fund	9,863	1,328	-	( 9,000)	<b>2,191</b>
PGM's list	-				-
	-----	-----	-----	-----	-----
	453,286	51,648	( 36,572)	-	<b>468,363</b>
	-----	-----	-----	-----	-----
<b>Total Funds</b>	458,318	51,848	( 39,897)	-	<b>470,270</b>
	=====	=====	=====	=====	=====

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2024

### 4 ANALYSIS OF NETS ASSETS BY FUND

	Investments	Net current assets	Total
Restricted funds	-	1,906	1,906
Unrestricted funds	427,552	40,811	468,363
	-----	-----	-----
<b>At 30 June 2024</b>	<b>427,552</b>	<b>42,717</b>	<b>470,272</b>
	=====	=====	=====
Restricted funds	-	5,031	5,031
Unrestricted funds	422,501	30,784	453,285
	-----	-----	-----
At 31 June 2023	422,501	35,815	458,317
	=====	=====	=====

### 5 RESTRICTED and DESIGNATED FUNDS

#### (a) Teddy Bear Restricted Fund

The Teddy Bear fund is to provide teddy bears to young patients at hospitals within Bedfordshire. Donations to this fund are restricted in nature.

#### (b) Designated donations

Designated donations represent funds held at the year end to be paid to beneficiaries as specified by the donors.

#### (c) Designated funds

The Gwynn Jones Fund is general fund that has been set aside or designated by the Trustees to be preserved for larger projects. The original gift was made free of any conditions, but the trustees have some regard to Mr Gwynn Jones views that he wanted to benefit younger persons.

The TLC Draw fund is a general fund that has been set aside or designated by the Trustees to ensure that the charity can ensure a long term commitment to the Teddy Bear restricted fund. Profits from the draw or from used regalia sales are reviewed periodically and either maintained as a designated fund, released to the Teddy Bear Restricted Fund or released to the general fund as seems fit at the time.

### 6 TRANSACTIONS WITH TRUSTEES

None of the Trustees received any remuneration from the charity during the year (2023: £nil)

### 7 EMPLOYEES

	2024	2023
Average number of employees	nil	nil
	=====	=====

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

As at 30th June 2024

### 8 GRANTMAKING

	Unrestricted Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
Teddies for Loving Care	-	3,325	<b>3,325</b>	4,290
Martin Foss Award	500		<b>500</b>	500
Tall Ships Youth Trust	1,000		<b>1,000</b>	1,000
Dunstable Foodbank	1,500		<b>1,500</b>	1,500
The Need Project (Foodbank)	1,500		<b>1,500</b>	1,500
Bedford Foodbank	1,500		<b>1,500</b>	1,500
Luton Foodbank	1,500		<b>1,500</b>	1,500
Leighton Linslade Helpers (Foodbank)	1,500		<b>1,500</b>	1,500
Hospital Chocolates	397		<b>397</b>	328
PGL Warwickshire	500		<b>500</b>	-
PGL Northants and Hunts	1,000		<b>1,000</b>	
Bedford Hospital Trust	10,000		<b>10,000</b>	-
Masonic Fishing Charity	1,000		<b>1,000</b>	-
Highground Project, the Army covenant	-		-	2,350
MAGPAS East Anglian Air Ambulance	-		-	10,000
Autism Bedfordshire	-		-	500
SMART Criminal Justice	-		-	500
Walking with the Wounded	-		-	1,000
Special Needs Out of School Club	-		-	961
Service by Emergency Response	-		-	4,000
MCF 2026	-		-	100
9 O'Clock donation	-		-	673
Bedfordshire Opportunitites for Learning Disabiliti	-		-	1,000
Sundry Small Grants	-		-	-
	-----	-----	-----	-----
	21,897	3,325	<b>25,222</b>	34,701
	=====	=====	=====	=====

**THE PROVINCIAL GRAND LODGE OF BEDFORDSHIRE CHARITY FUND**

England & Wales - Charity number 1175414

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# Accounts

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# The Provincial Grand Lodge of Bedfordshire Charity Fund

A Charitable Incorporated Organisation

**Registered Charity Number 1175414**

Financial Statements  
Year ended 30 June 2023



114 High Street  
Cranfield  
Beds  
MK43 0DG

Tel (01234) 752566  
[www.JVCA.co.uk](http://www.JVCA.co.uk)  
[info@jvca.co.uk](mailto:info@jvca.co.uk)

# The Provincial Grand Lodge of Bedfordshire Charity Fund

**REPORT AND ACCOUNTS FOR  
THE YEAR ENDED  
30th June 2023**

**Trustees**

Mr Martin Wilson, Chair  
Mr Simon Barter  
Mr Robert Venn  
Mr Stuart Hamilton French  
Mr Robert James Curson  
Mr Robert John Lovesey DL

**Bankers**

Barclays Bank plc  
111 High Street  
Bedford  
MK40 1NJ

**Correspondence Address**

Mr S Attwood, Treasurer  
The Keep  
Bedford Road  
Kempston  
MK42 8AH  
T: 01234 214292  
E: [office@pglbeds.org](mailto:office@pglbeds.org)

**Independent Examiner**

Mr J C Vowles FCA  
114 High Street  
Cranfield  
MK43 0DG

# **The Provincial Grand Lodge of Bedfordshire Charity Fund**

## **TRUSTEES ANNUAL REPORT**

**For the period ended 30th June 2023**

The Trustees submit their Annual Report and the financial statements for the period ended 30 June 2023

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The charity was founded by adopting a constitution as a Charitable Incorporated Organisation dated 27 October 2017.

### **Organisation**

The names of the Trustees who served during the year are set out on the previous page.

Trustees meetings are held on a regular basis, with ad hoc meeting being held as and when necessary.

The trustees obtain the advice of professional investment advisers as regards the investment of the charity's funds.

Day to day running of the organisation is handled by the chairman and the Treasurer.

### **Risk Management**

The trustees carry out an annual review of the risks which the charity may face, have established systems and procedures to mitigate any risks identified and minimise any potential impact should any identified risks materialise.

## **OBJECTS AND ACTIVITIES**

### **Objects**

The objects of the charity are:

To relieve the needs of individuals, charities and other organisation in Bedfordshire by donations, grants and other financial assistance and also by the provision of goods or services.

### **Activities for the public benefit**

The Trustees have due regard for the guidance on public benefit and achieve these aims by providing grants and donations to charities, organisations and individuals as the Trustees decide after taking advice from the Charity Committee of the Provincial Grand Lodge of Bedfordshire.

The Trustees have referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

## **ACHIEVEMENTS AND PERFORMANCE**

As is set out on note 8 to these financial statements, a range of payments have been made to 19 beneficiaries.

Of this £5,563 has been paid out to masonic charities and £29,138 to non-masonic charities.

Grant payments are considered by the Charity Committee and are normally paid in respect of projects rather than to cover day-to-day expenditure.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

**TRUSTEES ANNUAL REPORT** continued  
**For the period ended 30th June 2023**

## **FINANCIAL REVIEW**

The results of the charity for the year are set out in the Statement of Financial Activities on page 5.

### **Budgets and Reserves**

The Trustees have ultimate responsibility for directing the affairs of the Charity, ensuring it is solvent, well-run and delivering the outcomes for which it has been set up. Part of this is having policies, plans and budgets to achieve those objectives, and monitoring performance against them. The Trustees have introduced a policy of long term investment of reserves to maintain the capital of the charity that will be reviewed annually.

### **Statement of trustee's responsibilities**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the entity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the entity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the entity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Statement as to disclosure of information to Examiners**

So far as the trustees are aware, there is no relevant audit information (as defined by the Charities Act 2011) of which the entity's financial examiners are unaware, and each trustee has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant audit information and to establish that the entity's auditors are aware of that information.

The company has taken advantage of the small companies' exemption in preparing the above report.

Approved by the Trustees on 22 December 2023 and signed on behalf of the Trustees by:

*Martin J Wilson*  
.....

09/01/2024

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## FINANCIAL EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 30th June 2023

I am reporting to the charity trustees on my examination of the accounts of the company for the period ended 30th June 2023 which are set out on pages 6 to 11.

### Responsibilities of trustees

As the charity's trustees (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

### Basis of examiner's report

Having satisfied myself that the accounts of the Company are not required to be audited for this year and are eligible for independent examination and that I am qualified to carry out the independent examination under Section 145 of the Act. I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011. In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act. The procedures undertaken do not provide all the evidence that would be required in an audit, consequently I do not express an audit opinion on the view given by the accounts.

### Independent Examiner's statement

Having completed my examination. I confirm that no material matters have come to my attention which gives cause to believe that:

- \* accounting records were not kept in accordance with section 130 of the Act; or
- \* the accounts do not accord with such records; or
- \* the accounts do not comply with relevant accounting requirements under the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed  
Mr JC Vowles FCA

*Jonathan Vowles*

JVCA Ltd, Chartered Accountants    27/03/2024  
114 High Street  
Cranfield  
MK43 0DG

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 30th June 2023

	Note	2023		Total Funds £	2022 Total Funds £
		Unrestricted Funds £	Restricted Funds £		
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds					
Voluntary income:					
Donations		5,102	2,186	<b>7,288</b>	5,420
Collections		-	-	-	-
				-	-
Activities for generating funds:					
Fundraising events		-	-	-	-
TLC Draw income		-	-	-	-
Amazon Smile		436	-	<b>436</b>	279
Profit on sale of books, jewels, ties and regalia		553	-	<b>553</b>	400
				-	-
Investment income:					
Dividends & interest on investments		9,491	-	<b>9,491</b>	8,642
Bank interest received		274	-	<b>274</b>	7
		-----	-----	-----	-----
		15,856	2,186	<b>18,042</b>	14,748
		-----	-----	-----	-----
<b>RESOURCES EXPENDED</b>					
Charitable activities:					
Donations		30,411	4,290	<b>34,701</b>	33,218
TLC Draw payouts		-	-	-	-
Brokers Fees		4,656	-	<b>4,656</b>	4,833
Bank charges		117	-	<b>117</b>	105
Software costs		124	-	<b>124</b>	277
Governance costs		-	-	-	-
		-----	-----	-----	-----
		35,308	4,290	<b>39,598</b>	38,433
		-----	-----	-----	-----
<b>Net incoming /(outgoing) resources before other recognised gains and losses</b>		<b>( 19,452)</b>	<b>( 2,104)</b>	<b>( 21,556)</b>	<b>( 23,685)</b>
<b>Other recognised gains and losses</b>					
Realised gains /(losses) on investments		-	-	-	41,910
Unrealised gains /(losses) on investments		6,315	-	<b>6,315</b>	( 93,514)
Fund transfers		-	-	-	-
		-----	-----	-----	-----
<b>Net incoming/(outgoing) resources</b>		<b>( 13,137)</b>	<b>( 2,104)</b>	<b>( 15,241)</b>	<b>( 75,289)</b>
Fund Balances at 1st July 2022		466,422	7,135	<b>473,558</b>	548,847
		-----	-----	-----	-----
<b>Fund Balances at 30th June 2023</b>		<b>453,285</b>	<b>5,031</b>	<b>458,318</b>	<b>473,558</b>
		-----	-----	-----	-----
		-	-	-	-

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## BALANCE SHEET

As at 30th June 2023

	Note	2023		2022	
		£	£	£	£
<b>FIXED ASSETS</b>					
Investments	2		<b>422,501</b>		411,350
<b>CURRENT ASSETS</b>					
Lodge dues and debtors		-		400	
Cash at bank		<b>35,817</b>		62,251	
		----		----	
		<b>35,817</b>		62,651	
<b>LESS CURRENT LIABILITIES</b>					
Creditors and accruals		-		443	
		----		----	
<b>NET CURRENT ASSETS</b>			<b>35,817</b>		62,208
			----		----
<b>TOTAL NET ASSETS</b>			<b>458,318</b>		473,558
			=====		=====

Represented by:

<b>FUNDS</b>					
Restricted funds	3		<b>5,031</b>		7,135
Unrestricted funds			<b>453,285</b>		466,422
			----		----
			<b>458,318</b>		473,558
			=====		=====

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Approved by the Trustees on 22 December 2023 and signed on their behalf by:

*Martin J Wilson*  
.....

Trustee

09/01/2024

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2023

### 1 ACCOUNTING POLICIES

#### (a) Basis of accounting

The accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value unless otherwise stated, and in accordance with the Statement of Recommended Practice (SORP 2015) "Accounting and Reporting by Charities" and in accordance with Financial Reporting Standard 102, and the Charities Act 2011. The functional currency is sterling and the amounts are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

#### (b) Fund accounting

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. This includes funds which are given for specific purposes.

#### (c) Incoming Resources

Income is accounted for on a receivable basis.

#### (d) Resources expended

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. Approved grants or donations are accounted for when payable. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly.

#### (e) Investments

Investments are stated at market value. Variations in their year end value, realised and unrealised, are dealt with through the Statement of Financial Activities.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2023

### 2 INVESTMENTS

	2023	2022
Market value at 1st July 2022	411,350	509,145
Reinvested income	9,491	8,642
Brokers Fees	( 4,656)	( 4,833)
Gain/(Loss) on sale of investment	-	41,910
Gain/(Deficit) on revaluation	6,315	( 93,514)
Transfers out	-	( 50,000)
	-----	-----
Market value at 30th June 2023	<b>422,501</b>	411,350
	=====	=====
Historical cost at 30th June 2023	284,956	284,953
	=====	=====
UK Equity Instruments	113,990	107,648
ROW Equity Instruments	152,019	142,018
Multi Asset funds	51,998	52,876
Alternative funds	43,637	52,786
Cash held within investment portfolio	60,856	56,022
	-----	-----
Total Market Value	<b>422,501</b>	411,350
	=====	=====

### 3 SUMMARY OF FUND MOVEMENTS

	Balances at 1st July 2022	Incoming Resources	Outgoing Resources	Fund Transfers	Balances at 30th June 2023
<b>Restricted Funds</b>					
Teddy Bear Fund	7,135	2,186	( 4,290)		<b>5,031</b>
	-----	-----	-----	-----	-----
	7,135	2,186	( 4,290)	-	<b>5,031</b>
	-----	-----	-----	-----	-----
<b>Unrestricted Funds</b>					
General fund	45,776	5,798	( 30,652)	-	<b>20,922</b>
Gwynn-Jones fund	411,350	15,806	( 4,656)	-	<b>422,500</b>
TLC Designated fund	9,296	567	-	-	<b>9,863</b>
PGM's list	-				-
	-----	-----	-----	-----	-----
	466,422	22,171	( 35,308)	-	<b>453,285</b>
	-----	-----	-----	-----	-----
<b>Total Funds</b>	<b>473,558</b>	<b>24,357</b>	<b>( 39,598)</b>	<b>-</b>	<b>458,318</b>
	=====	=====	=====	=====	=====

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2023

### 4 ANALYSIS OF NETS ASSETS BY FUND

	Investments	Net Current Assets	Total
Restricted funds	-	5,031	5,031
Unrestricted funds	422,501	30,784	453,285
	----	----	----
At 30 June 2023	<b>422,501</b>	<b>35,815</b>	<b>458,318</b>
	=====	=====	=====
Restricted funds	-	7,135	7,135
Unrestricted funds	411,350	55,072	466,422
	----	----	----
At 31 June 2022	411,350	62,207	473,558
	=====	=====	=====

### 5 RESTRICTED and DESIGNATED FUNDS

#### (a) Teddy Bear Restricted Fund

The Teddy Bear fund is to provide teddy bears to young patients at hospitals within Bedfordshire. Donations to this fund are restricted in nature.

#### (b) Designated donations

Designated donations represent funds held at the year end to be paid to beneficiaries as specified by the donors.

#### (c) Designated funds

The Gwynn Jones Fund is general fund that has been set aside or designated by the Trustees to be preserved for larger projects. The original gift was made free of any conditions, but the trustees have some regard to Mr Gwynn Jones views that he wanted to benefit younger persons.

The TLC Draw fund is a general fund that has been set aside or designated by the Trustees to ensure that the charity can ensure a long term commitment to the Teddy Bear restricted fund. Profits from the draw or from used regalia sales are reviewed periodically and either maintained as a designated fund, released to the Teddy Bear Restricted Fund or released to the general fund as seems fit at the time.

#### (d) Bedfordshire Scouts fund

The Bedfordshire Scouts fund is an appeal on behalf of the Provincial Grand Master to raise sufficient funds to provide a purpose built building for the Scouting movement in the province. Donations to this fund are restricted. This fund completed during 2021.

### 6 TRANSACTIONS WITH TRUSTEES

None of the Trustees received any remuneration from the charity during the year (2022: £nil)

### 7 EMPLOYEES

	2023	2022
Average number of employees	nil	nil
	=====	=====

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

As at 30th June 2023

### 8 GRANTMAKING

	Unrestricted Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
Bedfordshire Scouts	-		-	443
Teddies for Loving Care	-	4,290	4,290	2,073
MCF 2026	100		100	-
9 O'Clock donation	673		673	-
Martin Foss Award	500		500	500
SMART Criminal Justice	500		500	-
Walking with the Wounded	1,000		1,000	-
Special Needs Out of School Club	961		961	-
Service by Emergency Response	4,000		4,000	-
Tall Ships Youth Trust	1,000		1,000	-
Bedfordshire Opportunitites for Learning Disa	1,000		1,000	-
Dunstable Foodback	1,500		1,500	1,000
The Need Project (Foodbank)	1,500		1,500	1,000
Bedford Foodbank	1,500		1,500	1,000
Luton Foodbank	1,500		1,500	1,000
Leighton Linslade Helpers (Foodbank)	1,500		1,500	1,000
Hospital Chocolates	328		328	352
Highground Project, the Army covenant	2,350		2,350	500
MAGPAS East Anglian Air Ambulance	10,000		10,000	-
Autism Bedfordshire	500		500	-
Transitions UK	-		-	1,000
BEDA	-		-	1,100
Ukraine 2022 Appeal	-		-	10,000
PGL Warwickshire	-		-	500
Fancott Railway	-		-	500
Bedford Hospital Trust	-		-	10,000
Enterprising Youth	-		-	1,250
Sundry Small Grants	-		-	-
	30,411	4,290	34,701	33,218
	30,411	4,290	34,701	33,218

**THE PROVINCIAL GRAND LODGE OF BEDFORDSHIRE CHARITY FUND**

England & Wales - Charity number 1175414

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# Accounts

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12 September 2022

Jonathan Vowles Chartered Accountants  
114 High Street  
Cranfield  
MK43 0DG

Dear Sirs

**LETTER OF REPRESENTATIONS**  
Provincial Grand Lodge of Bedfordshire Charity Fund

This representation letter is provided in connection with your Examination of the financial statements of Provincial Grand Lodge of Bedfordshire Charity Fund for the year ended 30 June 2022 for the purpose of filing the financial statements with Charities Commission and my independent examination of those statements in accordance with the Charities Act 1993 & 2011 and the Charities SORP and Financial Reporting Standards.

**General**

- (a) I acknowledge, as Trustee and on behalf of the Trustees, our responsibility for preparing financial statements which give a true and fair view of the financial position of the CIO, and of the results of its operations, and for making accurate representations to you.
- (b) All the accounting records have been made available to you for the purpose of your examination and all the transactions undertaken by the CIO have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of all management and trustees' meetings, have been made available to you.
- (c) I acknowledge the Trustees' responsibility for the design and implementation of internal control to prevent and detect error and fraud. I confirm the financial statements are free of material misstatements, including omissions.

**Laws and Regulations**

- (d) There have been no irregularities or allegations thereof involving management or employees who have a significant role in internal control or that could have a material effect on the financial statements.
- (e) I confirm that I am not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the CIO conducts its affairs. The CIO has complied with all aspects of contractual agreements that could have a material effect on the financial statements in the event of non-compliance.

**Going Concern**

- (f) The Trustees have no plans or intentions that may materially alter the carrying value and measurement or classification of the assets and liabilities reflected in the financial statements.
- (g) The CIO has had at no time during the period any arrangement, transaction or agreement to provide credit facilities (including loans, quasi-loans or credit transactions) for trustees nor to

guarantee or provide security for such matters except, as shown in the accounts

- (h) There have been no events or circumstances which call into question the ability of the CIO to collect its debts, others than those disclosed in the financial statements.

**Post Balance sheet events**

- (i) There have been no events since the balance sheet date which requires disclosure or which would materially affect the amounts in the accounts, other than those already disclosed or included in the accounts.
- (j) I confirm that, the Trustees having considered their expectations and intentions for the next twelve months and the availability of working capital, the CIO is a going concern, and that it is my opinion that the CIO is able to operate successfully for the foreseeable future, and in particular the next 12 months, and are not aware of any significant matters which may bring the going concern aspect of the CIO into question.
- (k) There are no liabilities, contingent liabilities, significant commitments or guarantees to third parties other than those disclosed in the accounts

**Covid-19**

- (l) I confirm that any Covid-19 related Government grants or other support or receipts have been properly disclosed in the accounts.

**Other**

- (m) I confirm that we have disclosed to you all related party transactions relevant to the CIO and that we are not aware of further related party matters that require disclosure other than those already disclosed in the accounts.
- (n) I confirm that all insurable risks have been considered and that it is my opinion that the CIO's insurance arrangements are sufficient for all areas of risk.

I confirm to the best of my knowledge and belief that the above representations are made on the basis of enquiries of management and staff with relevant knowledge and experience and, where appropriate, of inspection of supporting documentation sufficient to satisfy myself that I can properly make each of the above representations to you.

Yours faithfully

Signature

 .....

Name in CAPS

MARTIN J. WILSON .....

Signed for and on behalf of the Board of Trustees for  
Provincial Grand Lodge of Bedfordshire Charity Fund

# The Provincial Grand Lodge of Bedfordshire Charity Fund

A Charitable Incorporated Organisation

**Registered Charity Number 1175414**

Financial Statements  
Year ended 30 June 2022



114 High Street  
Cranfield  
Beds  
MK43 0DG  
Tel (01234) 752566  
[www.JVCA.co.uk](http://www.JVCA.co.uk)  
[info@jvca.co.uk](mailto:info@jvca.co.uk)

# The Provincial Grand Lodge of Bedfordshire Charity Fund

**REPORT AND ACCOUNTS FOR  
THE YEAR ENDED  
30th June 2022**

**Trustees**

Mr Martin Wilson  
Mr Simon Barter  
Mr Robert Venn  
Mr Stuart Hamilton French  
Mr Robert James Curson  
Mr Robert John Lovesey DL  
Mr Alexander Milne Bierrum, retired 7/12/2021  
Mr John Ernest Low, retired 7/12/2021

**Bankers**

Barclays Bank plc  
111 High Street  
Bedford  
MK40 1NJ

**Correspondence Address**

Mr S Attwood, Treasurer  
The Keep  
Bedford Road  
Kempston  
MK42 8AH  
T: 01234 214292  
E: office@pglbeds.org

**Independent Examiner**

Mr J C Vowles FCA  
114 High Street  
Cranfield  
MK43 0DG

# **The Provincial Grand Lodge of Bedfordshire Charity Fund**

## **TRUSTEES ANNUAL REPORT**

**For the period ended 30th June 2022**

The Trustees submit their Annual Report and the financial statements for the period ended 30 June 2022

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The charity was founded by adopting a constitution dated 27 October 2017.

### **Organisation**

The names of the Trustees who served during the year are set out on the previous page.

Trustees meetings are held on a regular basis, with ad hoc meeting being held as and when necessary.

The trustees obtain the advice of professional investment advisers as regards the investment of the charity's funds.

Day to day running of the organisation is handled by the chairman and the Treasurer.

### **Risk Management**

The trustees carry out an annual review of the risks which the charity may face, have established systems and procedures to mitigate any risks identified and minimise any potential impact should any identified risks materialise.

## **OBJECTS AND ACTIVITIES**

### **Objects**

The objects of the charity are:

To relieve the needs of individuals, charities and other organisation in Bedfordshire by donations, grants and other financial assistance and also by the provision of goods or services.

### **Activities for the public benefit**

The Trustees have due regard for the guidance on public benefit and achieve these aims by providing grants and donations to charities, organisations and individuals as the Trustees decide after taking advice from the Charity Committee of the Provincial Grand Lodge of Bedfordshire.

The Trustees have referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

## **ACHIEVEMENTS AND PERFORMANCE**

As is set out on note 8 to these financial statements, a range of payments have been made to 16 beneficiaries.

Of this £15,673 has been paid out to masonic charities and £17,102.36 to non-masonic charities.

Grant payments are considered by the Charity Committee and are normally paid in respect of projects rather than to cover day-to-day expenditure.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

**TRUSTEES ANNUAL REPORT** continued  
For the period ended 30th June 2022

## FINANCIAL REVIEW

The results of the charity for the year are set out in the Statement of Financial Activities on page 5.

### Budgets and Reserves

The Trustees have ultimate responsibility for directing the affairs of the Charity, ensuring it is solvent, well-run and delivering the outcomes for which it has been set up. Part of this is having policies, plans and budgets to achieve those objectives, and monitoring performance against them. The Trustees have introduced a policy of long term investment of reserves to maintain the capital of the charity that will be reviewed annually.

### Statement of trustee's responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the entity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the entity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the entity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Statement as to disclosure of information to Examiners

So far as the trustees are aware, there is no relevant audit information (as defined by the Charities Act 2011) of which the entity's financial examiners are unaware, and each trustee has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant audit information and to establish that the entity's auditors are aware of that information.

The company has taken advantage of the small companies' exemption in preparing the above report.

Approved by the Trustees on .....10/11/22 and signed on behalf of the Trustees by:

  
.....

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## FINANCIAL EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 30th June 2022

I am reporting to the charity trustees on my examination of the accounts of the company for the period ended 30th June 2022 which are set out on pages 6 to 11.

### Responsibilities of trustees

As the charity's trustees (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

### Basis of examiner's report

Having satisfied myself that the accounts of the Company are not required to be audited for this year and are eligible for independent examination and that I am qualified to carry out the independent examination under Section 145 of the Act. I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011. In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act. The procedures undertaken do not provide all the evidence that would be required in an audit, consequently I do not express an audit opinion on the view given by the accounts.

### Independent Examiner's statement

Having completed my examination. I confirm that no material matters have come to my attention which gives cause to believe that:

- \* accounting records were not kept in accordance with section 130 of the Act; or
- \* the accounts do not accord with such records; or
- \* the accounts do not comply with relevant accounting requirements under the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed  
Mr JC Vowles FCA

JVCA Ltd, Chartered Accountants  
114 High Street  
Cranfield  
MK43 0DG

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 30th June 2022

	Note	2022		Total Funds £	2021 Total Funds £
		Unrestricted Funds £	Restricted Funds £		
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds					
Voluntary income:					
Donations		4,330	647	<b>4,977</b>	7,455
Collections		-	-	-	-
Activities for generating funds:				-	-
Fundraising events		-	-	-	-
TLC Draw income		-	-	-	-
Amazon Smile		279	-	<b>279</b>	94
Profit on sale of books, jewels, ties and regalia		-	-	-	376
Investment income:				-	-
Dividends & interest on investments		8,642	-	<b>8,642</b>	9,487
Bank interest received		7	-	<b>7</b>	45
		-----	-----	-----	-----
		13,258	647	<b>13,905</b>	17,457
		-----	-----	-----	-----
<b>RESOURCES EXPENDED</b>					
Charitable activities:					
Donations		30,702	2,073	<b>32,775</b>	25,012
TLC Draw payouts		-	-	-	-
Brokers Fees		4,833	-	<b>4,833</b>	4,748
Bank charges		105	-	<b>105</b>	78
Software costs		277	-	<b>277</b>	130
Governance costs		-	-	-	-
		-----	-----	-----	-----
		35,917	2,073	<b>37,990</b>	29,968
		-----	-----	-----	-----
<b>Net incoming /(outgoing) resources before other recognised gains and losses</b>		( 22,659)	( 1,426)	<b>( 24,085)</b>	( 12,511)
<b>Other recognised gains and losses</b>					
Realised gains /(losses) on investments		41,910	-	<b>41,910</b>	42,606
Unrealised gains /(losses) on investments		( 93,514)	-	<b>( 93,514)</b>	52,087
Fund transfers		-	-	-	-
		-----	-----	-----	-----
<b>Net incoming/(outgoing) resources</b>		( 74,263)	( 1,426)	<b>( 75,689)</b>	82,182
Fund Balances at 1st July 2021		540,287	8,561	<b>548,847</b>	466,667
		-----	-----	-----	-----
<b>Fund Balances at 30th June 2022</b>		466,022	7,135	<b>473,157</b>	548,848
		-----	-----	-----	-----
		-	-	-	-

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## BALANCE SHEET

As at 30th June 2022

	Note	2022		2021	
		£	£	£	£
<b>FIXED ASSETS</b>					
Investments	2		411,350		509,145
<b>CURRENT ASSETS</b>					
Lodge dues and debtors		-		-	
Cash at bank		62,251		39,703	
		-----		-----	
		62,251		39,703	
<b>LESS CURRENT LIABILITIES</b>					
Creditors and accruals		444		-	
		-----		-----	
<b>NET CURRENT ASSETS</b>			61,807		39,703
			-----		-----
<b>TOTAL NET ASSETS</b>			473,157		548,848
			=====		=====

Represented by:

<b>FUNDS</b>	3				
Restricted funds			7,135		8,561
Unrestricted funds			466,022		540,287
			-----		-----
			473,157		548,848
			=====		=====

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Approved by the Trustees on 10/11/22 and signed on their behalf by:

  
.....

Trustee

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2022

### 1 ACCOUNTING POLICIES

#### (a) Basis of accounting

The accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value unless otherwise stated, and in accordance with the Statement of Recommended Practice (SORP 2015) "Accounting and Reporting by Charities" and in accordance with Financial Reporting Standard 102, and the Charities Act 2011. The functional currency is sterling and the amounts are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

#### (b) Fund accounting

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. This includes funds which are given for specific purposes.

#### (c) Incoming Resources

Income is accounted for on a receivable basis.

#### (d) Resources expended

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. Approved grants or donations are accounted for when payable. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly.

#### (e) Investments

Investments are stated at market value. Variations in their year end value, realised and unrealised, are dealt with through the Statement of Financial Activities.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2022

2 INVESTMENTS	2022	2021
Market value at 1st July 2021	509,145	409,713
Reinvested income	8,642	9,487
Brokers Fees	( 4,833)	( 4,748)
Gain/(Loss) on sale of investment	41,910	42,606
Gain/(Deficit) on revaluation	-93,514	52,087
Transfers out	( 50,000)	-
	-----	-----
Market value at 30th June 2022	<b>411,350</b>	509,145
	=====	=====
Historical cost at 30th June 2022	284,953	294,252
	=====	=====
UK Equity Instruments	107,648	105,267
UK Non-Equity Instruments	142,018	104,932
Multi Asset funds	105,662	248,308
Cash held within investment portfolio	56,022	50,638
	-----	-----
Total Market Value	<b>411,350</b>	509,145
	=====	=====

### 3 SUMMARY OF FUND MOVEMENTS

	Balances at 1st July 2021	Incoming Resources	Outgoing Resources	Fund Transfers	Balances at 30th June 2022
<b>Restricted Funds</b>					
Teddy Bear Fund	8,561	647	( 2,073)		7,135
Bedfordshire Scouts Fund	-	-	-	-	-
	-----	-----	-----	-----	-----
	8,561	647	( 2,073)	-	7,135
	-----	-----	-----	-----	-----
<b>Unrestricted Funds</b>					
General fund	14,274	4,616	( 31,084)	50,000	37,804
Gwynn-Jones fund	516,717	( 42,962)	( 4,833)	( 50,000)	418,922
TLC Draw fund	9,296	-	-	-	9,296
PGM's list	-	-	-	-	-
	-----	-----	-----	-----	-----
	540,287	( 38,346)	( 35,917)	-	466,022
	-----	-----	-----	-----	-----
<b>Total Funds</b>	<b>548,847</b>	<b>( 37,699)</b>	<b>( 37,990)</b>	<b>-</b>	<b>473,157</b>
	=====	=====	=====	=====	=====

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2022

### 4 ANALYSIS OF NETS ASSETS BY FUND

	Investments	Net Current Assets	Total
Restricted funds	-	7,135	7,135
Unrestricted funds	411,350	54,672	466,022
	----	----	----
At 30 June 2022	<b>411,350</b>	<b>61,807</b>	<b>473,157</b>
	=====	=====	=====
Restricted funds	-	16,227	16,227
Unrestricted funds	409,713	22,136	431,849
	----	----	----
At 31 June 2021	409,713	38,363	448,076
	=====	=====	=====

### 5 RESTRICTED and DESIGNATED FUNDS

#### (a) Teddy Bear fund

The Teddy Bear fund is to provide teddy bears to young patients at hospitals within Bedfordshire. Donations to this fund are restricted in nature.

#### (b) Designated donations

Designated donations represent funds held at the year end to be paid to beneficiaries as specified by the donors.

#### (c) Designated funds

The Gwynn Jones Fund is general fund that has been set aside or designated by the Trustees to be preserved for larger projects.

The TLC Draw fund is a general fund that has been set aside or designated by the Trustees to ensure that the charity can ensure a long term commitment to the Teddy Bear restricted fund. Profits from the draw are reviewed periodically and either maintained as a designated fund, released to the Teddy Bear fund or released to the general fund as seems fit at the time.

#### (d) Bedfordshire Scouts fund

The Bedfordshire Scouts fund is an appeal on behalf of the Provincial Grand Master to raise sufficient funds to provide a purpose built building for the Scouting movement in the province. Donations to this fund are restricted. This fund completed during 2021.

### 6 TRANSACTIONS WITH TRUSTEES

None of the Trustees received any remuneration from the charity during the year (2021: £nil)

### 7 EMPLOYEES

	2022	2021
Average number of employees	nil	nil
	=====	=====

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

As at 30th June 2022

### 8 GRANTMAKING

	Unrestricted Funds	Restricted Funds	2022 Total Funds	2021 Total Funds
Bedfordshire Scouts	-	-	-	13,567
Teddies for Loving Care	-	2,073	2,073	1,225
Masonic Fishing Charity	-	-	-	-
Martin Foss Award	500	-	500	-
Transitions UK	1,000	-	1,000	-
BEDA	1,100	-	1,100	-
Ukraine 2022 Appeal	10,000	-	10,000	-
PGL Warwickshire	500	-	500	-
Fancott Railway	500	-	500	-
Bedford Hospital Trust	10,000	-	10,000	-
Dunstable Foodbank	1,000	-	1,000	-
The Need Project	1,000	-	1,000	-
Bedford Foodbank	1,000	-	1,000	-
Luton Foodbank	1,000	-	1,000	-
Hospital Chocolates	352	-	352	-
Leighton Linslade Helpers	1,000	-	1,000	1,000
Enterprising Youth	1,250	-	1,250	-
Highground, the Army covenant	500	-	500	-
Duke of Edinburgh Memorial	-	-	-	1,000
Luton Town Community Trust	-	-	-	500
MAGPAS East Anglian Air Ambulance	-	-	-	2,500
East Anglian air Ambulance	-	-	-	2,500
Jade Horton	-	-	-	1,000
All Saints Academy	-	-	-	500
Autism	-	-	-	820
Sundry Small Grants	-	-	-	-
	-----	-----	-----	-----
	30,702	2,073	32,775	24,612
	====	====	====	====

**THE PROVINCIAL GRAND LODGE OF BEDFORDSHIRE CHARITY FUND**

England & Wales - Charity number 1175414

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# Accounts

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# The Provincial Grand Lodge of Bedfordshire Charity Fund

A Charitable Incorporated Organisation

**Registered Charity Number 1175414**

Financial Statements  
Year ended 30 June 2021



114 High Street  
Cranfield  
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MK43 0DG  
Tel (01234) 752566  
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[info@jvca.co.uk](mailto:info@jvca.co.uk)

# The Provincial Grand Lodge of Bedfordshire Charity Fund

**REPORT AND ACCOUNTS FOR  
THE YEAR ENDED  
30th June 2021**

**Trustees**

Mr Alexander Milne Bierrum  
Mr John Ernest Low, Chairman  
Mr Stuart Hamilton French  
Mr Robert James Curson  
Mr Robert John Lovesey DL

**Bankers**

Barclays Bank plc  
111 High Street  
Bedford  
MK40 1NJ

**Correspondence Address**

Mr S Attwood, Treasurer  
The Keep  
Bedford Road  
Kempston  
MK42 8AH  
T: 01234 214292  
E: office@pglbeds.org

**Independent Examiner**

Mr J C Vowles FCA  
114 High Street  
Cranfield  
MK43 0DG

# **The Provincial Grand Lodge of Bedfordshire Charity Fund**

## **TRUSTEES ANNUAL REPORT**

**For the period ended 30th June 2021**

The Trustees submit their Annual Report and the financial statements for the period ended 30 June 2021

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing Document**

The charity was founded by adopting a constitution dated 27 October 2017.

#### **Organisation**

The names of the Trustees who served during the year are set out on the previous page.

Trustees meetings are held on a regular basis, with ad hoc meeting being held as and when necessary.

The trustees obtain the advice of professional investment advisers as regards the investment of the charity's funds.

Day to day running of the organisation is handled by the chairman and the Treasurer.

#### **Risk Management**

The trustees carry out an annual review of the risks which the charity may face, have established systems and procedures to mitigate any risks identified and minimise any potential impact should any identified risks materialise.

### **OBJECTS AND ACTIVITIES**

#### **Objects**

The objects of the charity are:

To relieve the needs of individuals, charities and other organisation in Bedfordshire by donations, grants and other financial assistance and also by the provision of goods or services.

#### **Activities for the public benefit**

The Trustees have due regard for the guidance on public benefit and achieve these aims by providing grants and donations to charities, organisations and individuals as the Trustees decide after taking advice from the Charity Committee of the Provincial Grand Lodge of Bedfordshire.

The Trustees have referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

### **ACHIEVEMENTS AND PERFORMANCE**

The charity commenced fundraising in 2017 towards the Bedfordshire Scout project and paid out £13,567 towards that project during the year. This project is now complete with a final spend of £516,607. A further £11,445 was paid out to a range of masonic and non-masonic charities during the year.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

TRUSTEES ANNUAL REPORT continued

For the period ended 30th June 2021

## FINANCIAL REVIEW

The results of the charity for the year are set out in the Statement of Financial Activities on page 5.

### Budgets and Reserves

The Trustees have ultimate responsibility for directing the affairs of the Charity, ensuring it is solvent, well-run and delivering the outcomes for which it has been set up. Part of this is having policies, plans and budgets to achieve those objectives, and monitoring performance against them. The Trustees have introduced a policy of long term investment of reserves to maintain the capital of the charity that will be reviewed annually.

### Statement of trustee's responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the profit or loss for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the entity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the entity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the entity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Statement as to disclosure of information to Examiners

So far as the trustees are aware, there is no relevant audit information (as defined by the Charities Act 2011) of which the entity's financial examiners are unaware, and each trustee has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant audit information and to establish that the entity's auditors are aware of that information.

The company has taken advantage of the small companies' exemption in preparing the above report.

Approved by the Trustees on 9/9/21 and signed on behalf of the Trustees by:

  
.....

ROBERT JAMES CURSON

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## FINANCIAL EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 30th June 2021

I am reporting to the charity trustees on my examination of the accounts of the company for the period ended 30th June 2021 which are set out on pages 6 to 11.

### Responsibilities of trustees

As the charity's trustees (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

### Basis of examiner's report

Having satisfied myself that the accounts of the Company are not required to be audited for this year and are eligible for independent examination and that I am qualified to carry out the independent examination under Section 145 of the Act. I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011. In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act. The procedures undertaken do not provide all the evidence that would be required in an audit, consequently I do not express an audit opinion on the view given by the accounts.

### Independent Examiner's statement

Having completed my examination. I confirm that no material matters have come to my attention which gives cause to believe that:

- \* accounting records were not kept in accordance with section 130 of the Act; or
- \* the accounts do not accord with such records; or
- \* the accounts do not comply with relevant accounting requirements under the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed  
Mr JC Vowles FCA



JVCA Ltd, Chartered Accountants  
114 High Street  
Cranfield  
MK43 0DG

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 30th June 2021

	Note	2021		2020	
		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds					
Voluntary income:					
Donations		6,536	919	7,455	154,924
Collections		-	-	-	1,560
					-
Activities for generating funds:					
Fundraising events		-	-	-	-
TLC Draw income		-	-	-	8,145
Amazon Smile		94	-	94	-
Profit on sale of books, jewels, ties and regalia		376	-	376	473
					-
Investment income:					
Dividends & interest on investments		9,487	-	9,487	11,443
Bank interest received		17	28	45	956
		-----	-----	-----	-----
		16,510	947	17,457	177,501
		-----	-----	-----	-----
<b>RESOURCES EXPENDED</b>					
Charitable activities:					
Donations		10,220	14,792	25,012	450,281
TLC Draw payouts		-	-	-	2,500
Brokers Fees		4,748	-	4,748	3,508
Bank charges		78	-	78	38
Software costs		130	-	130	11
Governance costs		-	-	-	-
		-----	-----	-----	-----
		15,176	14,792	29,968	456,338
		-----	-----	-----	-----
<b>Net incoming /(outgoing) resources before other recognised gains and losses</b>		1,334	(13,845)	(12,511)	(278,837)
<b>Other recognised gains and losses</b>					
Realised gains /(losses) on investments		42,606	-	42,606	(5,066)
Unrealised gains /(losses) on investments		52,087	-	52,087	6,696
Fund transfers		(6,179)	6,179	-	-
		-----	-----	-----	-----
<b>Net incoming/(outgoing) resources</b>		89,848	(7,666)	82,182	(277,207)
Fund Balances at 1st August 2020		450,441	16,227	466,667	743,875
		-----	-----	-----	-----
<b>Fund Balances at 30th June 2021</b>		540,287	8,561	548,848	466,667
		-----	-----	-----	-----
		-	-	-	-

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## BALANCE SHEET

As at 30th June 2021

	Note	2021		2020	
		£	£	£	£
<b>FIXED ASSETS</b>					
Investments	2		<b>509,145</b>		409,713
<b>CURRENT ASSETS</b>					
Lodge dues and debtors		-		-	
Cash at bank		<b>39,703</b>		56,954	
		-----		-----	
		<b>39,703</b>		56,954	
<b>LESS CURRENT LIABILITIES</b>					
Creditors and accruals		-		-	
		-----		-----	
<b>NET CURRENT ASSETS</b>			<b>39,703</b>		56,954
			-----		-----
<b>TOTAL NET ASSETS</b>			<b>548,848</b>		466,667
			=====		=====

Represented by:

<b>FUNDS</b>	3				
Restricted funds			<b>8,561</b>		25,523
Unrestricted funds			<b>540,287</b>		441,145
			-----		-----
			<b>548,848</b>		466,667
			=====		=====

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

Approved by the Trustees on 9/9/21 and signed on their behalf by:

Trustee

ROBERT JAMES CURSON.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2021

### 1 ACCOUNTING POLICIES

#### (a) Basis of accounting

The accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value unless otherwise stated, and in accordance with the Statement of Recommended Practice (SORP 2015) "Accounting and Reporting by Charities" and in accordance with Financial Reporting Standard 102, and the Charities Act 2011. The functional currency is sterling and the amounts are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

#### (b) Fund accounting

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

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. This includes funds which are given for specific purposes.

#### (c) Incoming Resources

Income is accounted for on a receivable basis.

#### (d) Resources expended

All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. Approved grants or donations are accounted for when payable. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include costs linked to the strategic management of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly.

#### (e) Investments

Investments are stated at market value. Variations in their year end value, realised and unrealised, are dealt with through the Statement of Financial Activities.

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2021

### 2 INVESTMENTS

	2021	2020
Market value at 1st August 2020	409,713	400,148
Reinvested income	9,487	11,443
Brokers Fees	( 4,748)	( 3,508)
Gain/(Loss) on sale of investment	42,606	( 5,066)
Gain/(Deficit) on revaluation	52,087	6,696
Transfers out	-	-
	----	----
Market value at 30th June 2021	<b>509,145</b>	409,713
	=====	=====
Historical cost at 30th June 2021	294,252	272,939
	=====	=====
UK Equity Instruments	105,267	94,889
UK Non-Equity Instruments	104,932	45,240
Foreign Stock	248,308	228,292
Cash held within investment portfolio	50,638	41,292
	----	----
Total Market Value	<b>509,145</b>	409,713
	=====	=====

### 3 SUMMARY OF FUND MOVEMENTS

	Balances at 1st August 2020	Incoming Resources	Outgoing Resources	Fund Transfers	Balances at 30th June 2021
<b>Restricted Funds</b>					
Teddy Bear Fund	9,296	490	( 1,225)		<b>8,561</b>
Bedfordshire Scouts Fund	6,931	457	( 13,567)	6,179	-
Designated donations	-				-
	----	----	----	----	----
	16,227	947	( 14,792)	6,179	<b>8,561</b>
	----	----	----	----	----
<b>Unrestricted Funds</b>					
General fund	17,681	7,023	( 10,428)		<b>14,274</b>
Gwynn-Jones fund	423,464	104,180	( 4,748)	( 6,179)	<b>516,717</b>
TLC Draw fund	9,296	-	-	-	<b>9,296</b>
PGM's list	-				-
	----	----	----	----	----
	450,441	111,203	( 15,176)	( 6,179)	<b>540,287</b>
	----	----	----	----	----
<b>Total Funds</b>	<b>466,667</b>	<b>112,150</b>	<b>( 29,968)</b>	<b>-</b>	<b>548,848</b>
	=====	=====	=====	=====	=====

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

for the year ended 30th June 2021

### 4 ANALYSIS OF NETS ASSETS BY FUND

	Investments	Net Current Assets	Total
Restricted funds	-	8,561	8,561
Unrestricted funds	509,145	31,142	540,287
	----	----	----
At 30 June 2021	<b>509,145</b>	<b>39,703</b>	<b>548,848</b>
	=====	=====	=====
Restricted funds	-	16,227	16,227
Unrestricted funds	409,713	22,136	431,849
	----	----	----
At 31 June 2020	409,713	38,363	448,076
	=====	=====	=====

### 5 RESTRICTED and DESIGNATED FUNDS

#### (a) Teddy Bear fund

The Teddy Bear fund is to provide teddy bears to young patients at hospitals within Bedfordshire. Donations to this fund are restricted in nature.

#### (b) Designated donations

Designated donations represent funds held at the year end to be paid to beneficiaries as specified by the donors.

#### (c) Designated funds

The Gwynn Jones Fund is general fund that has been set aside or designated by the Trustees to be preserved for larger projects.

The TLC Draw fund is a general fund that has been set aside or designated by the Trustees to ensure that the charity can ensure a long term commitment to the Teddy Bear restricted fund. Profits from the draw are reviewed periodically and either maintained as a designated fund, released to the Teddy Bear fund or released to the general fund as seems fit at the time.

#### (d) Bedfordshire Scouts fund

The Bedfordshire Scouts fund is an appeal on behalf of the Provincial Grand Master to raise sufficient funds to provide a purpose built building for the Scouting movement in the province. Donations to this fund are restricted. This fund was used up and the project completed during the year.

### 6 TRANSACTIONS WITH TRUSTEES

None of the Trustees received any remuneration from the charity during the year (2020: £nil).

### 7 EMPLOYEES

	2021	2020
Average number of employees	nil	nil
	=====	=====

# The Provincial Grand Lodge of Bedfordshire Charity Fund

## NOTES TO THE ACCOUNTS

As at 30th June 2021

### 8 GRANTMAKING

	Unrestricted Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
Bedfordshire Scouts	-	13,567	13,567	438,286
Teddies for Loving Care	-	1,225	1,225	3,399
Masonic Fishing Charity	-	-	-	-
Martin Foss Award	-	-	-	500
Duke of Edinburgh Memorial	1,000	-	1,000	-
Luton Town Community Trust	500	-	500	500
MAGPAS East Anglian Air Ambulance	2,500	-	2,500	3,935
East Anglian air Ambulance	2,500	-	2,500	-
Jade Horton	1,000	-	1,000	-
Leighton Linslade Helpers	1,000	-	1,000	-
All Saints Academy	500	-	500	-
Autism	820	-	820	-
St Pauls church	400	-	-	-
Tommy Livingstone	-	-	-	1,000
Q2Q Chesire	-	-	-	100
Lorraine Issott	-	-	-	250
Selection Boxes for Hospitals	-	-	-	311
Highground	-	-	-	500
Northampton Saints Foundation	-	-	-	500
Dine with us on the streets	-	-	-	1,000
Sundry Small Grants	-	-	-	-
	-----	-----	-----	-----
	10,220	14,792	24,612	450,281
	=====	=====	=====	=====