

WARWICKSHIRE MARK BENEVOLENT FUND

England & Wales · Charity number 213476

Details

Status Registered

Legal form Other

Registered 1962-12-06

Register [View on the Charity Commission register](#)

Contact

Address 20
Henley Crescent
West Midlands
Solihull
West Midlands
B91 2JD

Phone 07968019073

Email provghstwd@warksmarkpgl.co.uk

Activities

Objects: TO PROVIDE A RELIEF FUND FOR AND SUPPORT TO OTHER MASONIC AVENUES OF FINANCIAL RELIEF FOR THE BENEFICIARIES; AND TO MAKE DONATIONS FROM THE FUND TO MASONIC AND NON-MASONIC CHARITIES

Activities: To provide relief of distressed Mark Master Masons or their dependants. To meet present day needs of freemasons and all connected therewith as well as supporting the masonic principle of helping others and providing assistance and aid of an emergency or charitable nature.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** NATIONAL
- Birmingham City
- Coventry City
- Dudley
- Sandwell
- Solihull
- Warwickshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£32,111	£81,406	-	-
2024-08-31	£40,322	£35,270	-	-
2023-08-31	£26,787	£12,895	-	-
2022-08-31	£25,185	£10,044	-	-
2021-08-31	£13,888	£10,357	-	-
2020-08-31	£33,768	£20,082	-	-

Trustees

Name	Role	Appointed
MR JAMES STEPHEN WRIGHT	Chair	
Andrew Rowland Armbrister		2015-11-21
Andrew William Crees		2024-11-16
CEDRIC FRANK STILES		
David Philip Fair		2021-11-20
Howard Leslie Smith		2023-11-18
Ian David Belsham		2020-11-21
JOHN DAVID EVANS		2012-03-07
James Richard Freakley		2024-11-16
Mr R Nigel Clemson		2013-12-06
Neil Edwin Austin Watkin		2018-11-24
PAUL FRANK MASON		2015-11-21

WARWICKSHIRE MARK BENEVOLENT FUND

England & Wales - Charity number 213476

Accounts

Registered Charity No: 213476

Warwickshire Mark Benevolent Fund
Trustees' Report and Financial Statements
31 August 2025

Warwickshire Mark Benevolent Fund

31 August 2025

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Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2025

The Trustees present their report and accounts for the year ended 31 August 2025

Reference and Administrative Information

The Trust is registered with the Charity Commissioners No. 213476 on 6 December 1962.

The main address for contacts is:

20 Henley Crescent
Solihull
Warwickshire
B91 2JD

The Trustees at 31 August 2025 were:

J S Wright
D P Fair
N E A Watkin
J D Evans
C F Stiles
R N Clemson
J R Freakley
A R Armbrister
P F Mason
H L Smith
I D Belsham
A W Crees

Structure, Governance and Management

The Trustees are recruited and appointed in two ways as Ex Officio Trustees, by means of The Provincial Office they hold and elected Trustees nominated, as such by the Provincial Grand Master and Trustees but voted upon by the members at the Annual Meeting.

Objectives and Activities

The Charity's objects are to provide a relief fund for and support to other Masonic avenues of financial relief for the beneficiaries and to make donations from the fund to Masonic and non-Masonic charities.

Whilst undertaking the above-mentioned activities the Trustees had due regard to guidance published by the Charity Commission on public benefit issues.

Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2025

(Continued)

Achievements and Performance

During the year ended 31 August 2025 the fund made grants and donations of £ 77,561 (2024 - £ 31,518) to Freemasons, their dependents, and non-Masonic charities. The voluntary donations from members show a reduced figure £ 16,263 compared to £ 23,954 the previous year.

Financial Review

During the year ended 31 August 2025 the Charity received donations, investment income and tax refunds amounting to £32,111 (2024 - £ 40,322) of which £81,406 (2024 - £35,270) was spent in pursuit of the Charity's objectives.

As at 31 August 2025 £ 236,730 (2024 - £ 288,015) was held as Unrestricted Funds, and £199,447 (2024 - £191,083) was held as Restricted Funds.

Reserves Policy

The reserves are carefully regulated by the Board of Trustees to ensure that adequate financial resources are available to support the Benevolent Fund's short-term and longer-term commitments. Reserves are held in both cash (bank account balances, balances held by the fund's stockbrokers, and balances held within the Masonic Relief Chest Scheme designated as being held to the Order of The Warwickshire Mark Benevolent Fund) and in stocks and shares and other investments managed on the fund's behalf by Redmayne Bentley LLP (stockbrokers).

Trustees' Responsibilities

The law applicable to Charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements the Trustees are required to -

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity Accounts and Reports Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Warwickshire Mark Benevolent Fund**Trustees' Annual Report
for the year ended 31 August 2025
(Continued)**

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website.

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



.....
J S Wright
Chairman



.....
R N Clemson
Secretary

**Independent Examiner's Report to the Trustees of
Warwickshire Mark Benevolent Fund**

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 August 2025 which are set out on pages 5 to 10.

Responsibilities and basis of report

As the Charity's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in 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 matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Mr F Hayward



Hayward Accountants
11a Bow Court
Fletchworth Gate
Coventry
CV5 6SP

Date 30/4/2026

Warwickshire Mark Benevolent Fund

Statement of Financial Activities
For the year ended 31 August 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Incoming Resources					
Voluntary income					
Donations		11,614	-	11,614	17,653
Gift Aid Tax Refunds		4,649	-	4,649	6,301
Dividends and interest on investments	2	9,305	6,543	15,848	16,368
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Incoming Resources		25,568	6,543	32,111	40,322
		<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>
Resources Expended					
Charitable payments					
Grants and assistance	4	77,561	-	77,561	31,518
Administration		2,115	1,730	3,845	3,752
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Resources Expended		79,676	1,730	81,406	35,270
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net incoming resources before transfers		(54,108)	4,813	(49,295)	5,052
Unrealised gains/(losses)		2,952	7,551	10,503	28,662
Realised gains/(losses)		(4,942)	(2,187)	(7,129)	943
Investment Provision		-	-	-	(4,598)
- Sundry Creditor			-	-	(250)
Transfers between funds		4,813	(4,813)	-	-
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net movements in funds for the year		(51,285)	5,364	(45,921)	29,809
Total funds brought forward		288,015	191,083	479,098	442,289
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total funds carried forward		236,730	196,447	433,177	479,098
		<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

Warwickshire Mark Benevolent Fund

Balance Sheet - 31 August 2025

		2025		2024	
	Notes	£	£	£	£
Fixed Assets					
Investments	5		393,141		432,318
Current Assets					
Cash at bank and in hand		39,958		47,930	
		<u>39,958</u>		<u>47,930</u>	
Debtors/Liabilities: (amounts falling due within one year)		<u>78</u>		<u>1,150</u>	
Net current assets			<u>40,036</u>		<u>46,780</u>
Net Assets			<u>433,177</u>		<u>479,098</u>
			=====		=====
Funds of the Charity:					
Unrestricted Funds			236,730		288,015
Restricted Funds	6		196,447		191,083
			<u>433,177</u>		<u>479,098</u>
Total Funds			<u>433,177</u>		<u>479,098</u>
			=====		=====

The financial statements on pages 1 to 10 were approved by the Trustees on 15th November 2025 and signed on their behalf by:



.....
J S Wright
 Chairman

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2025****1 Accounting Policies**

- (a) The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2019 (FRS 102)) and comply with these Charities (Accounts and Reports) Regulation 2005 issued under the Charities Act 2011.
- (b) Voluntary income received by way of donations and gifts to the Charity is included in full in the Statement of Financial Activities when received.
- (c) Listed investments are stated at market value less any provision for a permanent diminution in value since the balance sheet date.
- (d) Realised and unrealised gains and losses on investments are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and the values transferred in on purchase date if later. Unrealised gains and losses are calculated as the difference between the market value at the end of the period and the transferred in value or purchase date if later.
- (e) Charitable grants are accounted for in the year in which they are paid. All other expenses are accounted for under the accruals basis. Support costs represent the cost of the general administration functions of the Charity. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. Expenditure includes any VAT which cannot be recovered, which is reported as part of the expenditure to which it relates.
- (f) Unrestricted Funds comprise those funds which the Trustees are free to use in accordance with the charitable objects of the Charity. The Restricted Funds represent those assets which must be held permanently by the Charity, principally investments. Income arising from the Restricted Funds can be used in accordance with the objects of the Charity and is included in unrestricted fund income. Capital gains and losses arising on the investments form part of the Restricted Fund.
- (g) Income from investments is accounted for in the year in which it is receivable. Interest on bank and stockbroker deposits is accounted for in the year which it is received.
- (h) As a Registered Charity, no liability to taxation arises.

Warwickshire Mark Benevolent Fund
Notes to the Accounts - 31 August 2025

2 Investment Income

	2025	2024
	£	£
Dividends and fixed interest receipts	14,888	14,707
Interest received	960	1,661
	<hr/>	<hr/>
	15,848	16,368
	=====	=====

3 Trustees

None of the Trustees were reimbursed for expenses throughout the current and previous year.

No remuneration was paid or payable in respect of the year out of the funds of the Trust either directly or indirectly to any Trustee or to any person known to be connected with them.

4 Grants

	2025	2024
	£	£
Grants paid during the year:		
Hospices and other charities funded by WMBF	77,561	31,518
	<hr/>	<hr/>
	77,561	31,518
	=====	=====

Warwickshire Mark Benevolent Fund
Notes to the Accounts - 31 August 2025

5 Investments

	2025 £	2024 £
Market value as at 31 August 2024	432,318	372,820
Additions	100,985	62,376
Disposals	(143,536)	(27,885)
Realised gains/(loss) on disposal	(7,129)	942
Unrealised gains/(loss) on disposals	10,503	24,065
	<hr/>	<hr/>
Market value at 31 August 2025	393,141	432,318
	<hr/>	<hr/>
Book value at 31 August 2025	347,167	415,185
	=====	=====
Investments at Market Value comprised:		
UK equities, unit trusts & foreign bonds	393,141	432,318
	=====	=====

6 Restricted Funds

	Warwickshire 2027 £	Endowm't Res.Fund £	Total £
At 31 August 2024	288,015	191,083	479,098
Income from Mary Jones Fund	4,813	-	4,813
Deficit For Year	(54,108)	-	(54,108)
Investment Provision	-	-	-
Realised gain/(loss) on investment	(4,942)	(2,187)	(7,129)
Unrealised gain/(loss) on investment	2,952	7,551	10,503
	<hr/>	<hr/>	<hr/>
As At 31 August 2025	236,730	196,447	433,177
	=====	=====	=====

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2025

6 Restricted Funds (Continued)

Warwickshire Festival 2027 Fund

The Grand Lodge of Mark Master Mason set-up the Mark Benevolent Fund (MBF) in 1886 as a grant making body to support indigent Mark Masons. Over the years the MBF has expanded its scope enormously and is well endowed. The MBF is funded by charitable contributions from Mark Master Masons, and these are largely collected using the fund-raising vehicle of an Annual Festival. These Annual Festivals are dealt with on a rotation basis. A Festival will come round once every 45 years for each Province. Although this system seems, on the face of it, to not be unduly demanding financially in Warwickshire it has been felt that to ameliorate the impact of recurring Festivals on the pockets of our members funds would, on an annual basis, be put aside into a restricted reserve to meet some part of the financial commitment to the Festival in the year it falls due. These restricted funds are invested by the stockbroker in low/medium risk stock and shares on the basis that, during the four or five year period leading up to 2027, the investments would be liquidated at appropriate moments to mitigate any financial risk to the funds that have been put aside. These risks are supervised by a sub-committee of trustees in conjunction with the stockbroker and a report is submitted to the board of trustees for their approval. Funds may be transferred to this reserve either from annual income or by transfers from the General Reserve if the trustees feel that there are more than sufficient balances held.

The WMBF Endowment Reserve Fund (formerly The Mary Jones Fund)

This substantial restricted reserve arose as a result of a very generous legacy from Mrs Mary Jones, widow of one of the province's senior members and a long-term Lodge Almoner. Mary Jones approached the Chairman to discuss part of her revised Will, and it was suggested to her that she could leave money as an 'endowment fund' with the Trustees of the WMBF having discretion as to the charitable use to which the income could be used. Mary Jones subsequently asked her solicitor to advise her and draw-up her new Will.

Income from the fund is currently being used to support the WMBF's commitment to the 2027 Festival. From 2027 onwards income will be used to support the general objects of the fund of which grants to local charities will be a large part.

Members of the WMBF are quietly asked to consider legacies to the WMBF. As and when further legacies are received the name of this reserve has been changed to 'Endowment Reserve' in order that the accounts do not become too encumbered with multiple reserves serving identical purposes.

7 Related Party Transactions

There were no related party transactions throughout the current and previous year.

8 Control

The Charity was under the control of the Trustees throughout the current and previous year,

WARWICKSHIRE MARK BENEVOLENT FUND

England & Wales - Charity number 213476

Accounts

Report of the Warwickshire Mark Benevolent Fund

Brethren I present the Annual report of the trustees of the Warwickshire Mark Benevolent Fund. The Trustees of the Fund are as follows.

Ex-Officio Trustees

R. W. Brother Philip Wills, Provincial Grand Master (President).

W. Brother Andrew R. Armbrister, Deputy Provincial Grand Master.

W. Brother Howard L. Smith, Assistant Provincial Grand Master.

W. Brother R. Nigel Clemson, Provincial Grand Charity Steward,
(Secretary).

W. Brother Pau F. Mason Provincial Grand Almoner.

W. Brother Ian D. Belsham Provincial Grand Secretary.

W. Brother David P. Fair Provincial Grand Treasurer. (Treasurer)

Nominated Trustees

V. W. Brother J. Stephen Wright, Chairman.

W. Bro. J. David Evans Deputy Chairman.

W. Brother Cedric F. Stiles.

W. Brother Neil E. A. Watkin.

W. Brother G. Robert Harrison (Resigned 26/5/2024).

Brethren the objectives of the Warwickshire Mark Benevolent Fund are to assist any of our brethren or their families at a time of need, owing to hardship or distress. In keeping with the ethos of The Mark Benevolent Fund this support can be given in a speedy manner. Please contact your lodge Almoner or The Provincial Grand Almoner for further information in the first instance. All applications are dealt with in the strictest confidentiality.

A word brother to our Lodge Almoners at this time. Especially with winter fuel payments for many being withdrawn by the government. Please brethren be aware of your members. Masons are a proud bunch; a number of our brethren may need support but not seek it. Tact and diplomacy being the order of the day in these cases. Lets support them.

Brethren this year we have continued to support brethren and their families as well as our local communities. We are now entering the final two years of our Festival in support of the Mark Benevolent Fund and the Chairman of the Festival Committee will report on that elsewhere as will our own Benevolent Fund Treasurer regarding our finances.

We have this year seen how your donations have reaped benefits in the local community from our National Fund with The opening of Woodland House at The Birmingham Women's Hospital. Your donations enabled the National Fund to promise at an early stage in their fundraising A grant of £100,000 and deliver that grant of £100,000. When it was asked for. The first Bereavement Centre at a Women's hospital supporting those who suffer a still birth, neo natal death, miscarriage or failed IVF treatment. Opened in February this year. Remember brethren it is the whole family who suffer at this time not just the woman . You efforts are marked for all time in the fabric of the building with a plaque at its main entrance.

Brethren we have continued in supporting other Provinces with their Festivals with £1000 grants going to Cheshire, Oxfordshire and Hampshire Isle of White.

We have supported the youth section of Berkswell an Balsall Rugby club where we hold our annual B-B-Q with £600 as well as the Bowel Oncology unit at the Hospital of the Holy St Cross Rugby in fitting out a respite area with £216.33. We Have also supported our local Samaritans group with £250.

Brethren thank you for your support of me and the Benevolent Fund next year I promise will be my last and you will see the back of me

W. Bro. R. Nigel Clemson P.G.S.D. P.A.P.G.M. Prov. G. Ch. Stwd.

Secretary

Registered Charity No: 213476

Warwickshire Mark Benevolent Fund
Trustees' Report and Financial Statements
31 August 2024

Warwickshire Mark Benevolent Fund

31 August 2024

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Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2024

The Trustees present their report and accounts for the year ended 31 August 2024

Reference and Administrative Information

The Trust is registered with the Charity Commissioners No. 213476 on 6 December 1962.

The main address for contacts is:

20 Henley Crescent
Solihull
Warwickshire
B91 2JD

The Trustees at 31 August 2024 were:

J S Wright
D P Fair
N E A Watkin
J D Evans
C F stiles
R N Clemson
P Wills
A R Armbrister
P F Mason
H L Smith
I D Belsham

Structure, Governance and Management

The Trustees are recruited and appointed in two ways as Ex Officio Trustees, by means of The Provincial Office they hold and elected Trustees nominated, as such by the Provincial Grand Master and Trustees but voted upon by the members at the Annual Meeting.

Objectives and Activities

The Charity's objects are to provide a relief fund for and support to other Masonic avenues of financial relief for the beneficiaries and to make donations from the fund to Masonic and non-Masonic charities.

Whilst undertaking the above-mentioned activities the Trustees had due regard to guidance published by the Charity Commission on public benefit issues.

Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2024

(Continued)

Achievements and Performance

During the year ended 31 August 2024 the fund made grants and donations of £ 31,518 (2023 - £ 9,252) to Freemasons, their dependents, and non-Masonic charities. Members contributions remained much as the previous year following the resumption of meetings. Accordingly, the voluntary donations from members show a figure £ 23,954 compared to £ 11,699 the previous year.

Financial Review

During the year ended 31 August 2024 the Charity received donations, investment income and tax refunds amounting to £40,232 (2023 - £26,787) of which £35,270 (2023 - £12,895) was spent in pursuit of the Charity's objectives.

As at 31 August 2024 £ 288,015 (2023 - £ 275,777) was held as Unrestricted Funds and £191,083 (2023 - £173,512) was held as Restricted Funds.

Reserves Policy

The reserves are carefully regulated by the Board of Trustees to ensure that adequate financial resources are available to support the Benevolent Fund's short-term and longer-term commitments. Reserves are held in both cash (bank account balances, balances held by the fund's stockbrokers, and balances held within the Masonic Relief Chest Scheme designated as being held to the Order of The Warwickshire Mark Benevolent Fund) and in stocks and shares and other investments managed on the fund's behalf by Redmayne Bentley LLP (stockbrokers).

Trustees' Responsibilities

The law applicable to Charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements the Trustees are required to -

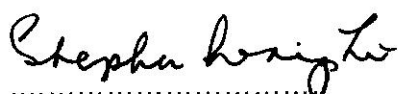
- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2019 (FRS 102).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity Accounts and Reports Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.


Warwickshire Mark Benevolent Fund**Trustees' Annual Report
for the year ended 31 August 2024
(Continued)**

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website.

Approved by the Trustees on 19th October 2024 and signed on their behalf by:



.....
J S Wright
Chairman


.....

R N Clemson
Secretary

Independent Examiner's Report to the Trustees of Warwickshire Mark Benevolent Fund

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 August 2024 which are set out on pages 5 to 10.

Responsibilities and basis of report

As the Charity's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in 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 matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.



Mr K L Malyn
Chartered Accountant

Woodlands
254 Coleshill Heath Road
Marston Green
Birmingham
B37 7JA

Date 15th March 2025

Warwickshire Mark Benevolent Fund

Statement of Financial Activities
For the year ended 31 August 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Incoming Resources					
Voluntary income					
Donations		17,653	-	17,653	8,352
Gift Aid Tax Refunds		6,301	-	6,301	3,347
Dividends and interest on investments	2	9,313	7,025	16,368	15,088
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Incoming Resources		33,267	7,055	40,322	26,787
		<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>
Resources Expended					
Charitable payments					
Grants and assistance	4	31,518	-	31,518	9,252
Administration		2,143	1,609	3,752	3,643
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Resources Expended		33,661	1,609	35,270	12,895
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net incoming resources before transfers		(394)	5,446	5,052	13,892
Unrealised gains/(losses)		9,917	18,745	28,662	(31,373)
Realised gains/(losses)		(11)	954	943	(1,305)
Investment Provision		(2,470)	(2,128)	(4,598)	-
Sundry Creditor		(250)		(250)	250
Transfers between funds		5,446	(5,446)	-	-
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net movements in funds for the year		12,238	17,571	29,809	(18,536)
Total funds brought forward		275,777	175,312	449,289	467,825
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total funds carried forward		288,015	191,083	479,098	449,289
		<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

Warwickshire Mark Benevolent Fund

Balance Sheet - 31 August 2024

		2024		2023	
	Notes	£	£	£	£
Fixed Assets					
Investments	5		432,318		372,820
Current Assets					
Cash at bank and in hand		47,930		76,469	
		<u>47,930</u>		<u>76,469</u>	
Liabilities: (amounts falling due within one year)		<u>1,150</u>		<u>250</u>	
Net current assets			<u>46,780</u>		<u>76,219</u>
Net Assets			<u>479,098</u>		<u>449,039</u>
			=====		=====
Funds of the Charity:					
Unrestricted Funds			288,015		275,777
Restricted Funds	6		191,083		173,512
			<u>479,098</u>		<u>449,039</u>
Total Funds			<u>479,098</u>		<u>449,039</u>
			=====		=====

The financial statements on pages 1 to 11 were approved by the Trustees on 6 January 2024 and signed on their behalf by:



.....
J S Wright
 Chairman

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2024****1 Accounting Policies**

- (a) The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2019 (FRS 102)) and comply with these Charities (Accounts and Reports) Regulation 2005 issued under the Charities Act 2011.
- (b) Voluntary income received by way of donations and gifts to the Charity is included in full in the Statement of Financial Activities when received.
- (c) Listed investments are stated at market value less any provision for a permanent diminution in value since the balance sheet date.
- (d) Realised and unrealised gains and losses on investments are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and the values transferred in on purchase date if later. Unrealised gains and losses are calculated as the difference between the market value at the end of the period and the transferred in value or purchase date if later.
- (e) Charitable grants are accounted for in the year in which they are paid. All other expenses are accounted for under the accruals basis. Support costs represent the cost of the general administration functions of the Charity. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. Expenditure includes any VAT which cannot be recovered, which is reported as part of the expenditure to which it relates.
- (f) Unrestricted Funds comprise those funds which the Trustees are free to use in accordance with the charitable objects of the Charity. The Restricted Funds represent those assets which must be held permanently by the Charity, principally investments. Income arising from the Restricted Funds can be used in accordance with the objects of the Charity and is included in unrestricted fund income. Capital gains and losses arising on the investments form part of the Restricted Fund.
- (g) Income from investments is accounted for in the year in which it is receivable. Interest on bank and stockbroker deposits is accounted for in the year which it is received.
- (h) As a Registered Charity, no liability to taxation arises.

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2024

2 Investment Income

	2024	2023
	£	£
Dividends and fixed interest receipts	14,707	14,564
Interest received	1,661	524
	<hr/>	<hr/>
	16,368	15,088
	=====	=====

3 Trustees

None of the Trustees were reimbursed for expenses throughout the current and previous year.

No remuneration was paid or payable in respect of the year out of the funds of the Trust either directly or indirectly to any Trustee or to any person known to be connected with them.

4 Grants

	2024	2023
	£	£
Grants paid during the year:		
Hospices and other charities funded by WMBF	31,518	9,252
	-	-
	<hr/>	<hr/>
	31,518	9,252
	=====	=====

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2024

5 Investments

	2024	2023
	£	£
Market value as at 31 August 2023	372,820	412,551
Additions	62,376	17,978
Disposals	(27,885)	(25,031)
Realised gains/(loss) on disposal	942	(1,305)
Unrealised gains/(loss) on disposals	24,065	(31,373)
	<hr/>	<hr/>
Market value at 31 August 2024	432,318	372,820
	<hr/>	<hr/>
Book value at 31 August 2024	415,185	394,277
	=====	=====
 Investments at Market Value comprised:		
UK equities, unit trusts & foreign bonds	432,318	372,820
	=====	=====

6 Restricted Funds

	Warwickshire	Endowm't	Total
	2027	Res.Fund	Total
	£	£	£
At 31 August 2023	275,777	173,512	449,289
Income from Mary Jones Fund	5,446		5,446
Surplus For Year	(394)		(394)
Sundry Creditor	(250)	-	(250)
Investment Provision	(2,470)	(2,128)	(4,598)
Realised gain/(loss) on investment	(11)	954	943
Unrealised gain/(loss) on investment	9,917	18,745	28,662
	<hr/>	<hr/>	<hr/>
As At 31 August 2024	288,015	191,083	479,098
	=====	=====	=====

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2024****6 Restricted Funds (Continued)****Warwickshire Festival 2027 Fund**

The Grand Lodge of Mark Master Mason set-up the Mark Benevolent Fund (MBF) in 1886 as a grant making body to support indigent Mark Masons. Over the years the MBF has expanded its scope enormously and is well endowed. The MBF is funded by charitable contributions from Mark Master Masons, and these are largely collected using the fund-raising vehicle of an Annual Festival. These Annual Festivals are dealt with on a rotation basis. A Festival will come round once every 45 years for each Province. Although this system seems, on the face of it, to not be unduly demanding financially in Warwickshire it has been felt that to ameliorate the impact of recurring Festivals on the pockets of our members funds would, on an annual basis, be put aside into a restricted reserve to meet some part of the financial commitment to the Festival in the year it falls due. These restricted funds are invested by the stockbroker in low/medium risk stock and shares on the basis that, during the four or five year period leading up to 2027, the investments would be liquidated at appropriate moments to mitigate any financial risk to the funds that have been put aside. These risks are supervised by a sub-committee of trustees in conjunction with the stockbroker and a report is submitted to the board of trustees for their approval. Funds may be transferred to this reserve either from annual income or by transfers from the General Reserve if the trustees feel that there are more than sufficient balances held.

The WMBF Endowment Reserve Fund (formerly The Mary Jones Fund)

This substantial restricted reserve arose as a result of a very generous legacy from Mrs Mary Jones, widow of one of the province's senior members and a long-term Lodge Almoner. Mary Jones approached the Chairman to discuss part of her revised Will, and it was suggested to her that she could leave money as an 'endowment fund' with the Trustees of the WMBF having discretion as to the charitable use to which the income could be used. Mary Jones subsequently asked her solicitor to advise her and draw-up her new Will.

Income from the fund is currently being used to support the WMBF's commitment to the 2027 Festival. From 2027 onwards income will be used to support the general objects of the fund of which grants to local charities will be a large part.

Members of the WMBF are quietly asked to consider legacies to the WMBF. As and when further legacies are received the name of this reserve has been changed to 'Endowment Reserve' in order that the accounts do not become too encumbered with multiple reserves serving identical purposes.

7 Related Party Transactions

There were no related party transactions throughout the current and previous year.

8 Control

The Charity was under the control of the Trustees throughout the current and previous year,

Registered Charity No: 213476

Warwickshire Mark Benevolent Fund
Trustees' Report and Financial Statements
31 August 2024

Warwickshire Mark Benevolent Fund

31 August 2024

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Statement of Financial Activities	5
Balance Sheet	6
Notes to the Accounts	7 – 10

Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2024

The Trustees present their report and accounts for the year ended 31 August 2024

Reference and Administrative Information

The Trust is registered with the Charity Commissioners No. 213476 on 6 December 1962.

The main address for contacts is:

20 Henley Crescent
Solihull
Warwickshire
B91 2JD

The Trustees at 31 August 2024 were:

J S Wright
D P Fair
N E A Watkin
J D Evans
C F stiles
R N Clemson
P Wills
A R Armbrister
P F Mason
H L Smith
I D Belsham

Structure, Governance and Management

The Trustees are recruited and appointed in two ways as Ex Officio Trustees, by means of The Provincial Office they hold and elected Trustees nominated, as such by the Provincial Grand Master and Trustees but voted upon by the members at the Annual Meeting.

Objectives and Activities

The Charity's objects are to provide a relief fund for and support to other Masonic avenues of financial relief for the beneficiaries and to make donations from the fund to Masonic and non-Masonic charities.

Whilst undertaking the above-mentioned activities the Trustees had due regard to guidance published by the Charity Commission on public benefit issues.

Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2024

(Continued)

Achievements and Performance

During the year ended 31 August 2024 the fund made grants and donations of £ 31,518 (2023 - £ 9,252) to Freemasons, their dependents, and non-Masonic charities. Members contributions remained much as the previous year following the resumption of meetings. Accordingly, the voluntary donations from members show a figure £ 23,954 compared to £ 11,699 the previous year.

Financial Review

During the year ended 31 August 2024 the Charity received donations, investment income and tax refunds amounting to £40,232 (2023 - £26,787) of which £35,270 (2023 - £12,895) was spent in pursuit of the Charity's objectives.

As at 31 August 2024 £ 288,015 (2023 - £ 275,777) was held as Unrestricted Funds and £191,083 (2023 - £173,512) was held as Restricted Funds.

Reserves Policy

The reserves are carefully regulated by the Board of Trustees to ensure that adequate financial resources are available to support the Benevolent Fund's short-term and longer-term commitments. Reserves are held in both cash (bank account balances, balances held by the fund's stockbrokers, and balances held within the Masonic Relief Chest Scheme designated as being held to the Order of The Warwickshire Mark Benevolent Fund) and in stocks and shares and other investments managed on the fund's behalf by Redmayne Bentley LLP (stockbrokers).

Trustees' Responsibilities

The law applicable to Charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements the Trustees are required to -

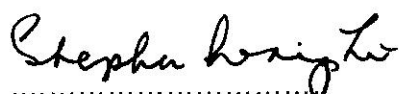
- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2019 (FRS 102).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity Accounts and Reports Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.


Warwickshire Mark Benevolent Fund**Trustees' Annual Report
for the year ended 31 August 2024
(Continued)**

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website.

Approved by the Trustees on 19th October 2024 and signed on their behalf by:



.....
J S Wright
Chairman


.....
R N Clemson
Secretary

Independent Examiner's Report to the Trustees of Warwickshire Mark Benevolent Fund

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 August 2024 which are set out on pages 5 to 10.

Responsibilities and basis of report

As the Charity's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in 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 matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.



Mr K L Malyn
Chartered Accountant

Woodlands
254 Coleshill Heath Road
Marston Green
Birmingham
B37 7JA

Date 15th March 2025

Warwickshire Mark Benevolent Fund

**Statement of Financial Activities
For the year ended 31 August 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Incoming Resources					
Voluntary income					
Donations		17,653	-	17,653	8,352
Gift Aid Tax Refunds		6,301	-	6,301	3,347
Dividends and interest on investments	2	9,313	7,025	16,368	15,088
		<u>33,267</u>	<u>7,055</u>	<u>40,322</u>	<u>26,787</u>
Total Incoming Resources		<u>33,267</u>	<u>7,055</u>	<u>40,322</u>	<u>26,787</u>
Resources Expended					
Charitable payments					
Grants and assistance	4	31,518	-	31,518	9,252
Administration		2,143	1,609	3,752	3,643
		<u>33,661</u>	<u>1,609</u>	<u>35,270</u>	<u>12,895</u>
Total Resources Expended		<u>33,661</u>	<u>1,609</u>	<u>35,270</u>	<u>12,895</u>
Net incoming resources before transfers		(394)	5,446	5,052	13,892
Unrealised gains/(losses)		9,917	18,745	28,662	(31,373)
Realised gains/(losses)		(11)	954	943	(1,305)
Investment Provision		(2,470)	(2,128)	(4,598)	-
Sundry Creditor		(250)		(250)	250
Transfers between funds		5,446	(5,446)	-	-
		<u>12,238</u>	<u>17,571</u>	<u>29,809</u>	<u>(18,536)</u>
Net movements in funds for the year		<u>12,238</u>	<u>17,571</u>	<u>29,809</u>	<u>(18,536)</u>
Total funds brought forward		<u>275,777</u>	<u>175,312</u>	<u>449,289</u>	<u>467,825</u>
Total funds carried forward		<u>288,015</u>	<u>191,083</u>	<u>479,098</u>	<u>449,289</u>

Warwickshire Mark Benevolent Fund

Balance Sheet - 31 August 2024

		2024		2023	
	Notes	£	£	£	£
Fixed Assets					
Investments	5		432,318		372,820
Current Assets					
Cash at bank and in hand		47,930		76,469	
		<u>47,930</u>		<u>76,469</u>	
Liabilities: (amounts falling due within one year)		<u>1,150</u>		<u>250</u>	
Net current assets			<u>46,780</u>		<u>76,219</u>
Net Assets			<u>479,098</u>		<u>449,039</u>
			=====		=====
Funds of the Charity:					
Unrestricted Funds			288,015		275,777
Restricted Funds	6		191,083		173,512
			<u>479,098</u>		<u>449,039</u>
Total Funds			<u>479,098</u>		<u>449,039</u>
			=====		=====

The financial statements on pages 1 to 11 were approved by the Trustees on 6 January 2024 and signed on their behalf by:



.....
J S Wright
Chairman

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2024****1 Accounting Policies**

- (a) The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2019 (FRS 102)) and comply with these Charities (Accounts and Reports) Regulation 2005 issued under the Charities Act 2011.
- (b) Voluntary income received by way of donations and gifts to the Charity is included in full in the Statement of Financial Activities when received.
- (c) Listed investments are stated at market value less any provision for a permanent diminution in value since the balance sheet date.
- (d) Realised and unrealised gains and losses on investments are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and the values transferred in on purchase date if later. Unrealised gains and losses are calculated as the difference between the market value at the end of the period and the transferred in value or purchase date if later.
- (e) Charitable grants are accounted for in the year in which they are paid. All other expenses are accounted for under the accruals basis. Support costs represent the cost of the general administration functions of the Charity. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. Expenditure includes any VAT which cannot be recovered, which is reported as part of the expenditure to which it relates.
- (f) Unrestricted Funds comprise those funds which the Trustees are free to use in accordance with the charitable objects of the Charity. The Restricted Funds represent those assets which must be held permanently by the Charity, principally investments. Income arising from the Restricted Funds can be used in accordance with the objects of the Charity and is included in unrestricted fund income. Capital gains and losses arising on the investments form part of the Restricted Fund.
- (g) Income from investments is accounted for in the year in which it is receivable. Interest on bank and stockbroker deposits is accounted for in the year which it is received.
- (h) As a Registered Charity, no liability to taxation arises.

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2024

2 Investment Income

	2024	2023
	£	£
Dividends and fixed interest receipts	14,707	14,564
Interest received	1,661	524
	<hr/>	<hr/>
	16,368	15,088
	=====	=====

3 Trustees

None of the Trustees were reimbursed for expenses throughout the current and previous year.

No remuneration was paid or payable in respect of the year out of the funds of the Trust either directly or indirectly to any Trustee or to any person known to be connected with them.

4 Grants

	2024	2023
	£	£
Grants paid during the year:		
Hospices and other charities funded by WMBF	31,518	9,252
	-	-
	<hr/>	<hr/>
	31,518	9,252
	=====	=====

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2024

5 Investments

	2024	2023
	£	£
Market value as at 31 August 2023	372,820	412,551
Additions	62,376	17,978
Disposals	(27,885)	(25,031)
Realised gains/(loss) on disposal	942	(1,305)
Unrealised gains/(loss) on disposals	24,065	(31,373)
	<hr/>	<hr/>
Market value at 31 August 2024	432,318	372,820
	<hr/>	<hr/>
Book value at 31 August 2024	415,185	394,277
	=====	=====
 Investments at Market Value comprised:		
UK equities, unit trusts & foreign bonds	432,318	372,820
	=====	=====

6 Restricted Funds

	Warwickshire	Endowm't	Total
	2027	Res.Fund	Total
	£	£	£
At 31 August 2023	275,777	173,512	449,289
Income from Mary Jones Fund	5,446		5,446
Surplus For Year	(394)		(394)
Sundry Creditor	(250)	-	(250)
Investment Provision	(2,470)	(2,128)	(4,598)
Realised gain/(loss) on investment	(11)	954	943
Unrealised gain/(loss) on investment	9,917	18,745	28,662
	<hr/>	<hr/>	<hr/>
As At 31 August 2024	288,015	191,083	479,098
	=====	=====	=====

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2024****6 Restricted Funds (Continued)****Warwickshire Festival 2027 Fund**

The Grand Lodge of Mark Master Mason set-up the Mark Benevolent Fund (MBF) in 1886 as a grant making body to support indigent Mark Masons. Over the years the MBF has expanded its scope enormously and is well endowed. The MBF is funded by charitable contributions from Mark Master Masons, and these are largely collected using the fund-raising vehicle of an Annual Festival. These Annual Festivals are dealt with on a rotation basis. A Festival will come round once every 45 years for each Province. Although this system seems, on the face of it, to not be unduly demanding financially in Warwickshire it has been felt that to ameliorate the impact of recurring Festivals on the pockets of our members funds would, on an annual basis, be put aside into a restricted reserve to meet some part of the financial commitment to the Festival in the year it falls due. These restricted funds are invested by the stockbroker in low/medium risk stock and shares on the basis that, during the four or five year period leading up to 2027, the investments would be liquidated at appropriate moments to mitigate any financial risk to the funds that have been put aside. These risks are supervised by a sub-committee of trustees in conjunction with the stockbroker and a report is submitted to the board of trustees for their approval. Funds may be transferred to this reserve either from annual income or by transfers from the General Reserve if the trustees feel that there are more than sufficient balances held.

The WMBF Endowment Reserve Fund (formerly The Mary Jones Fund)

This substantial restricted reserve arose as a result of a very generous legacy from Mrs Mary Jones, widow of one of the province's senior members and a long-term Lodge Almoner. Mary Jones approached the Chairman to discuss part of her revised Will, and it was suggested to her that she could leave money as an 'endowment fund' with the Trustees of the WMBF having discretion as to the charitable use to which the income could be used. Mary Jones subsequently asked her solicitor to advise her and draw-up her new Will.

Income from the fund is currently being used to support the WMBF's commitment to the 2027 Festival. From 2027 onwards income will be used to support the general objects of the fund of which grants to local charities will be a large part.

Members of the WMBF are quietly asked to consider legacies to the WMBF. As and when further legacies are received the name of this reserve has been changed to 'Endowment Reserve' in order that the accounts do not become too encumbered with multiple reserves serving identical purposes.

7 Related Party Transactions

There were no related party transactions throughout the current and previous year.

8 Control

The Charity was under the control of the Trustees throughout the current and previous year,

WARWICKSHIRE MARK BENEVOLENT FUND

England & Wales - Charity number 213476

Accounts

Brethren, I present the Annual report of the Trustees of The Warwickshire Mark Benevolent Fund. The Trustees of the fund are as follows: -

Ex-Officio Trustees

R. W. Brother Philip Wills, Provincial Grand Master (President).

W. Brother Andrew R. Armbrister, Deputy Provincial Grand Master.

W. Brother R. Nigel Clemson, Assistant Provincial Grand Master.

W. Brother Ian Belshaw, Provincial Grand Secretary.

W. Brother Paul Hayward, Provincial Grand Charity Steward, Secretary.

W. Brother Paul F. Mason, Provincial Grand Almoner.

W. Brother Nigel J. Bridges, Provincial Grand Treasurer, (Vice Chairman).

Nominated Trustees (Elected Annually at the Provincial Meeting)

V. W. Brother J. Stephen Wright, Chairman.

W. Brother David Fair, Treasurer.

W. Brother Cedric F. Stiles.

W. Brother Neil E.A. Watkin.

W. Brother David Evans

Brethren the report on behalf of the trustees of The Warwickshire Mark Benevolent Fund and I wish to pass my grateful thanks to my

predecessor, W.Bro. R. Nigel Clemson for the continued support in my final year of this tenure.

In fulfilment of the objectives of the Warwickshire Mark Benevolent Fund we can assist any of our brethren or their families at a time of need, owing to hardship or distress. In keeping with the ethos of the Mark Benevolent Fund this support can be given in a speedy manner. Please contact your Lodge Almoner or the Provincial Grand Almoner for further information in the first instance.

This year has seen more Masonic activity and thereby the donations to the fund are starting to increase. The Brethren have supported the Craft 2023 Festival and our attention is now drawn to the future, especially with the Warwickshire 2027 Festival in support of the Mark Benevolent Fund is fast approaching.

The Fund has continued to support the Mark Benevolent Fund and local charities with their appeals. Albeit in a restricted form.

As you can see from the Annual Financial Statements, we continue to make several smaller grants to local and national charities working in the Warwickshire Provincial area. We review these grants each year. If you know of a group or charity that may need our support, please speak to the Provincial Charity Steward or the Provincial Almoner who will advise you of the procedure to follow.

WMBF funding comes from you in the form of your charity collections within Lodges, the collection at Provincial Grand Lodge together with the income from our investments and endowment income. To this must be added the monies raised by your support of the Provincial Social events. Please support them and bring your friends.

Warwickshire Craft 2023 Festival	£5,000
West Yorkshire Mark 2023 Festival	£1,000
Cheshire Mark 2024 Festival	£1,000
Oxfordshire Mark 2025 Festival	£1,000
Victoria College	£500
Masonic Widow	£302
Wilson School Fund	£300
Medical contribution	£150

Paul J. Hayward Secretary Warwickshire Mark Benevolent Fund

Warwickshire Mark Benevolent Fund
Trustees' Report and Financial Statements
31 August 2023

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Warwickshire Mark Benevolent Fund

31 August 2023

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Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2023

The Trustees present their report and accounts for the year ended 31 August 2023.

Reference and Administrative Information

The Trust is registered with the Charity Commissioners No. 213476 on 6 December 1962.

The main address for contacts is:

20 Henley Crescent
Solihull
Warwickshire
B91 2JD

The Trustees at 31 August 2023 were:

J S Wright
D P Fair
N E A Watkin
J D Evans
C F stiles
R N Clemson
P Wills
N J Bridges
A R Armbrister
P F Mason
P J Hayward
I D Belsham

Structure, Governance and Management

The Trustees are recruited and appointed in two ways as Ex Officio Trustees, by means of The Provincial Office they hold and elected Trustees nominated, as such by the Provincial Grand Master and Trustees but voted upon by the members at the Annual Meeting.

Objectives and Activities

The Charity's objects are to provide a relief fund for and support to other Masonic avenues of financial relief for the beneficiaries and to make donations from the fund to Masonic and non-Masonic charities.

Whilst undertaking the above-mentioned activities the Trustees had due regard to guidance published by the Charity Commission on public benefit issues.

Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2023

(Continued)

Achievements and Performance

During the year ended 31 August 2023 the fund made grants and donations of £ 9,252 (2022 - £ 7,534) to Freemasons, their dependents, and non-Masonic charities. Members contributions remained much as the previous year following the resumption of meetings. Accordingly, the voluntary donations from members show a figure £ 11,699 compared to £ 11,989 the previous year.

Financial Review

During the year ended 31 August 2023 the Charity received donations, investment income and tax refunds amounting to £26,787 (2022 - £25,185) of which £12,895 (2022 - £10,044) was spent in pursuit of the Charity's objectives.

As at 31 August 2023 £ 275,777 (2022 - £ 282,884) was held as Unrestricted Funds and £173,512 (2022 - £184,941) was held as Restricted Funds.

Reserves Policy

The reserves are carefully regulated by the Board of Trustees to ensure that adequate financial resources are available to support the Benevolent Fund's short-term and longer-term commitments. Reserves are held in both cash (bank account balances, balances held by the fund's stockbrokers, and balances held within the Masonic Relief Chest Scheme designated as being held to the Order of The Warwickshire Mark Benevolent Fund) and in stocks and shares and other investments managed on the fund's behalf by Redmayne Bentley LLP (stockbrokers).

Trustees' Responsibilities

The law applicable to Charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements the Trustees are required to -

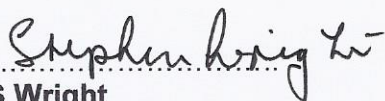
- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2019 (FRS 102).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity Accounts and Reports Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Warwickshire Mark Benevolent Fund**Trustees' Annual Report
for the year ended 31 August 2023
(Continued)**

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website.

Approved by the Trustees on 6 January 2024 and signed on their behalf by:



.....
J S Wright
Chairman



.....
R N Clemson
Secretary

**Independent Examiner's Report to the Trustees of
Warwickshire Mark Benevolent Fund**

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 August 2023 which are set out on pages 5 to 11.

Responsibilities and basis of report

As the Charity's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

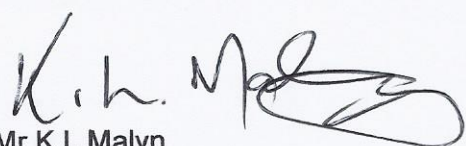
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in 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 matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.



Mr K L Malyn
Chartered Accountant

Woodlands
254 Coleshill Heath Road
Marston Green
Birmingham
B37 7JA

Date 22/4/2024

Warwickshire Mark Benevolent Fund

Statement of Financial Activities
For the year ended 31 August 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Incoming Resources					
Voluntary income					
Donations		8,352	-	8,352	9,089
Gift Aid Tax Refunds		3,347	-	3,347	2,900
Dividends and interest on investments	2	8,799	6,289	15,088	13,196
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Incoming Resources		20,498	6,289	26,787	25,185
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Resources Expended					
Charitable payments					
Grants and assistance	4	9,252	-	9,252	7,534
Administration		2,119	1,524	3,643	2,510
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Resources Expended		11,371	1,524	12,895	10,044
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net incoming resources before transfers		9,127	4,765	13,892	15,141
Unrealised gains/(losses)		(20,698)	(10,675)	(31,373)	(26,793)
Realised gains/(losses)		(551)	(754)	(1,305)	578
Transfers between funds		4,765	(4,765)	-	-
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net movements in funds for the year		(7,357)	(11,429)	(18,786)	(11,074)
Total funds brought forward		282,884	184,941	467,825	478,899
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total funds carried forward		275,527	173,512	449,039	467,825
		<u> </u>	<u> </u>	<u> </u>	<u> </u>

Warwickshire Mark Benevolent Fund

Balance Sheet - 31 August 2023

		2023		2022	
	Notes	£	£	£	£
Fixed Assets					
Investments	5		372,820		412,551
Current Assets					
Cash at bank and in hand		76,469		55,274	
		<u>76,469</u>		<u>55,274</u>	
Liabilities: (amounts falling due within one year)		250		-	
		<u>250</u>		<u>-</u>	
Net current assets			<u>76,219</u>		<u>55,274</u>
Net Assets			<u>449,039</u>		<u>467,825</u>
Funds of the Charity:					
Unrestricted Funds			275,527		282,884
Restricted Funds	6		173,512		184,941
			<u>449,039</u>		<u>467,825</u>
Total Funds			<u>449,039</u>		<u>467,825</u>

The financial statements on pages 1 to 11 were approved by the Trustees on 6 January 2024 and signed on their behalf by:



J S Wright
Chairman

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2023****1 Accounting Policies**

- (a) The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2019 (FRS 102)) and comply with these Charities (Accounts and Reports) Regulation 2005 issued under the Charities Act 2011.
- (b) Voluntary income received by way of donations and gifts to the Charity is included in full in the Statement of Financial Activities when received.
- (c) Listed investments are stated at market value less any provision for a permanent diminution in value since the balance sheet date.
- (d) Realised and unrealised gains and losses on investments are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and the values transferred in on purchase date if later. Unrealised gains and losses are calculated as the difference between the market value at the end of the period and the transferred in value or purchase date if later.
- (e) Charitable grants are accounted for in the year in which they are paid. All other expenses are accounted for under the accruals basis. Support costs represent the cost of the general administration functions of the Charity. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. Expenditure includes any VAT which cannot be recovered, which is reported as part of the expenditure to which it relates.
- (f) Unrestricted Funds comprise those funds which the Trustees are free to use in accordance with the charitable objects of the Charity. The Restricted Funds represent those assets which must be held permanently by the Charity, principally investments. Income arising from the Restricted Funds can be used in accordance with the objects of the Charity and is included in unrestricted fund income. Capital gains and losses arising on the investments form part of the Restricted Fund.
- (g) Income from investments is accounted for in the year in which it is receivable. Interest on bank and stockbroker deposits is accounted for in the year which it is received.
- (h) As a Registered Charity, no liability to taxation arises.

Warwickshire Mark Benevolent Fund
Notes to the Accounts - 31 August 2023

2 Investment Income

	2023	2022
	£	£
Dividends and fixed interest receipts	14,564	13,182
Interest received	524	14
	<hr/>	<hr/>
	15,088	13,196
	=====	=====

3 Trustees

None of the Trustees were reimbursed for expenses throughout the current and previous year.

No remuneration was paid or payable in respect of the year out of the funds of the Trust either directly or indirectly to any Trustee or to any person known to be connected with them.

4 Grants

	2023	2022
	£	£
Grants paid during the year:		
Hospices and other charities funded by WMBF	9,252	7,534
	-	-
	<hr/>	<hr/>
	9,252	7,534
	=====	=====

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2023

5 Investments

	2023	2022
	£	£
Market value as at 31 August 2022	412,551	423,091
Additions	17,978	55,449
Disposals	(25,031)	(39,74)
Realised gains/(loss) on disposal	(1,305)	578
Unrealised gains/(loss) on disposals	(31,373)	(26,793)
	<hr/>	<hr/>
Market value at 31 August 2023	372,820	412,551
	<hr/>	<hr/>
Book value at 31 August 2023	380,453	394,277
	=====	=====
Investments at Market Value comprised:		
UK equities, unit trusts & foreign bonds	372,820	412,551
	=====	=====

6 Restricted Funds

	Warwickshire	Endowm't	Total
	2027	Res.Fund	£
	£	£	£
At 31 August 2022	282,884	184,941	467,825
Income from Mary Jones Fund	4,765		4,765
Surplus For Year	9,127	-	9,127
Realised gain/(loss) on investment	(551)	(754)	(1305)
Unrealised gain/(loss) on investment	(20,698)	(10,675)	(31,373)
	<hr/>	<hr/>	<hr/>
As At 31 August 2023	275,527	173,512	449,039
	=====	=====	=====

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2023

6 Restricted Funds (Continued)

Warwickshire Festival 2027 Fund

The Grand Lodge of Mark Master Mason set-up the Mark Benevolent Fund (MBF) in 1886 as a grant making body to support indigent Mark Masons. Over the years the MBF has expanded its scope enormously and is well endowed. The MBF is funded by charitable contributions from Mark Master Masons, and these are largely collected using the fund-raising vehicle of an Annual Festival. These Annual Festivals are dealt with on a rotation basis. A Festival will come round once every 45 years for each Province. Although this system seems, on the face of it, to not be unduly demanding financially in Warwickshire it has been felt that to ameliorate the impact of recurring Festivals on the pockets of our members funds would, on an annual basis, be put aside into a restricted reserve to meet some part of the financial commitment to the Festival in the year it falls due. These restricted funds are invested by the stockbroker in low/medium risk stock and shares on the basis that, during the four or five year period leading up to 2027, the investments would be liquidated at appropriate moments to mitigate any financial risk to the funds that have been put aside. These risks are supervised by a sub-committee of trustees in conjunction with the stockbroker and a report is submitted to the board of trustees for their approval. Funds may be transferred to this reserve either from annual income or by transfers from the General Reserve if the trustees feel that there are more than sufficient balances held.

The WMBF Endowment Reserve Fund (formerly The Mary Jones Fund)

This substantial restricted reserve arose as a result of a very generous legacy from Mrs Mary Jones, widow of one of the Province's senior members and a long-term Lodge Almoner. Mary Jones approached the Chairman to discuss part of her revised Will and it was suggested to her that she could leave money as an 'endowment fund' with the Trustees of the WMBF having discretion as to the charitable use to which the income could be used. Mary Jones subsequently asked her solicitor to advise her and draw-up her new Will.

Income from the fund is currently being used to support the WMBF's commitment to the 2027 Festival. From 2027 onwards income will be used to support the general objects of the fund of which grants to local charities will be a large part.

Members of the WMBF are quietly asked to consider legacies to the WMBF. As and when further legacies are received the name of this reserve has been changed to 'Endowment Reserve' in order that the accounts do not become too encumbered with multiple reserves serving identical purposes.

7 Allocation of Funds

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Investments	213,626	198,925	412,551	423,091
Cash at bank and in hand	69,258	(13,984)	55,274	55,807
	-----	-----	-----	-----
Total assets	282,884	184,941	467,825	478,898
	=====	=====	=====	=====

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2023****8 Related Party Transactions**

There were no related party transactions throughout the current and previous year.

9 Control

The Charity was under the control of the Trustees throughout the current and previous year.

Warwickshire Mark Benevolent Fund
Trustees' Report and Financial Statements
31 August 2023

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Warwickshire Mark Benevolent Fund

31 August 2023

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Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2023

The Trustees present their report and accounts for the year ended 31 August 2023.

Reference and Administrative Information

The Trust is registered with the Charity Commissioners No. 213476 on 6 December 1962.

The main address for contacts is:

20 Henley Crescent
Solihull
Warwickshire
B91 2JD

The Trustees at 31 August 2023 were:

J S Wright
D P Fair
N E A Watkin
J D Evans
C F stiles
R N Clemson
P Wills
N J Bridges
A R Armbrister
P F Mason
P J Hayward
I D Belsham

Structure, Governance and Management

The Trustees are recruited and appointed in two ways as Ex Officio Trustees, by means of The Provincial Office they hold and elected Trustees nominated, as such by the Provincial Grand Master and Trustees but voted upon by the members at the Annual Meeting.

Objectives and Activities

The Charity's objects are to provide a relief fund for and support to other Masonic avenues of financial relief for the beneficiaries and to make donations from the fund to Masonic and non-Masonic charities.

Whilst undertaking the above-mentioned activities the Trustees had due regard to guidance published by the Charity Commission on public benefit issues.

Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2023

(Continued)

Achievements and Performance

During the year ended 31 August 2023 the fund made grants and donations of £ 9,252 (2022 - £ 7,534) to Freemasons, their dependents, and non-Masonic charities. Members contributions remained much as the previous year following the resumption of meetings. Accordingly, the voluntary donations from members show a figure £ 11,699 compared to £ 11,989 the previous year.

Financial Review

During the year ended 31 August 2023 the Charity received donations, investment income and tax refunds amounting to £26,787 (2022 - £25,185) of which £12,895 (2022 - £10,044) was spent in pursuit of the Charity's objectives.

As at 31 August 2023 £ 275,777 (2022 - £ 282,884) was held as Unrestricted Funds and £173,512 (2022 - £184,941) was held as Restricted Funds.

Reserves Policy

The reserves are carefully regulated by the Board of Trustees to ensure that adequate financial resources are available to support the Benevolent Fund's short-term and longer-term commitments. Reserves are held in both cash (bank account balances, balances held by the fund's stockbrokers, and balances held within the Masonic Relief Chest Scheme designated as being held to the Order of The Warwickshire Mark Benevolent Fund) and in stocks and shares and other investments managed on the fund's behalf by Redmayne Bentley LLP (stockbrokers).

Trustees' Responsibilities

The law applicable to Charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements the Trustees are required to -

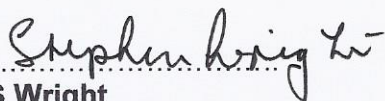
- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP 2019 (FRS 102).
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity Accounts and Reports Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

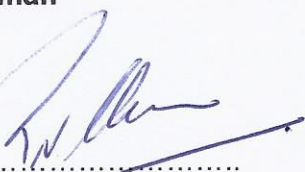
Warwickshire Mark Benevolent Fund**Trustees' Annual Report
for the year ended 31 August 2023
(Continued)**

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website.

Approved by the Trustees on 6 January 2024 and signed on their behalf by:



.....
J S Wright
Chairman



.....
R N Clemson
Secretary

**Independent Examiner's Report to the Trustees of
Warwickshire Mark Benevolent Fund**

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 August 2023 which are set out on pages 5 to 11.

Responsibilities and basis of report

As the Charity's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

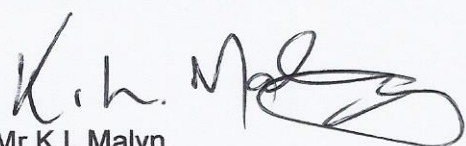
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in 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 matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.



Mr K L Malyn
Chartered Accountant

Woodlands
254 Coleshill Heath Road
Marston Green
Birmingham
B37 7JA

Date 22/4/2024

Warwickshire Mark Benevolent Fund

Statement of Financial Activities
For the year ended 31 August 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Incoming Resources					
Voluntary income					
Donations		8,352	-	8,352	9,089
Gift Aid Tax Refunds		3,347	-	3,347	2,900
Dividends and interest on investments	2	8,799	6,289	15,088	13,196
Total Incoming Resources		<u>20,498</u> =====	<u>6,289</u> =====	<u>26,787</u> =====	<u>25,185</u> =====
Resources Expended					
Charitable payments					
Grants and assistance	4	9,252	-	9,252	7,534
Administration		2,119	1,524	3,643	2,510
Total Resources Expended		<u>11,371</u>	<u>1,524</u>	<u>12,895</u>	<u>10,044</u>
Net incoming resources before transfers		9,127	4,765	13,892	15,141
Unrealised gains/(losses)		(20,698)	(10,675)	(31,373)	(26,793)
Realised gains/(losses)		(551)	(754)	(1,305)	578
Transfers between funds		4,765	(4,765)	-	-
Net movements in funds for the year		<u>(7,357)</u>	<u>(11,429)</u>	<u>(18,786)</u>	<u>(11,074)</u>
Total funds brought forward		<u>282,884</u>	<u>184,941</u>	<u>467,825</u>	<u>478,899</u>
Total funds carried forward		<u>275,527</u> =====	<u>173,512</u> =====	<u>449,039</u> =====	<u>467,825</u> =====

Warwickshire Mark Benevolent Fund

Balance Sheet - 31 August 2023

		2023		2022	
	Notes	£	£	£	£
Fixed Assets					
Investments	5		372,820		412,551
Current Assets					
Cash at bank and in hand		76,469		55,274	
		<u>76,469</u>		<u>55,274</u>	
Liabilities: (amounts falling due within one year)		250		-	
		<u>250</u>		<u>-</u>	
Net current assets			<u>76,219</u>		<u>55,274</u>
Net Assets			<u>449,039</u>		<u>467,825</u>
Funds of the Charity:					
Unrestricted Funds			275,527		282,884
Restricted Funds	6		173,512		184,941
			<u>449,039</u>		<u>467,825</u>
Total Funds			<u>449,039</u>		<u>467,825</u>

The financial statements on pages 1 to 11 were approved by the Trustees on 6 January 2024 and signed on their behalf by:



J S Wright
Chairman

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2023****1 Accounting Policies**

- (a) The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2019 (FRS 102)) and comply with these Charities (Accounts and Reports) Regulation 2005 issued under the Charities Act 2011.
- (b) Voluntary income received by way of donations and gifts to the Charity is included in full in the Statement of Financial Activities when received.
- (c) Listed investments are stated at market value less any provision for a permanent diminution in value since the balance sheet date.
- (d) Realised and unrealised gains and losses on investments are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and the values transferred in on purchase date if later. Unrealised gains and losses are calculated as the difference between the market value at the end of the period and the transferred in value or purchase date if later.
- (e) Charitable grants are accounted for in the year in which they are paid. All other expenses are accounted for under the accruals basis. Support costs represent the cost of the general administration functions of the Charity. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. Expenditure includes any VAT which cannot be recovered, which is reported as part of the expenditure to which it relates.
- (f) Unrestricted Funds comprise those funds which the Trustees are free to use in accordance with the charitable objects of the Charity. The Restricted Funds represent those assets which must be held permanently by the Charity, principally investments. Income arising from the Restricted Funds can be used in accordance with the objects of the Charity and is included in unrestricted fund income. Capital gains and losses arising on the investments form part of the Restricted Fund.
- (g) Income from investments is accounted for in the year in which it is receivable. Interest on bank and stockbroker deposits is accounted for in the year which it is received.
- (h) As a Registered Charity, no liability to taxation arises.

Warwickshire Mark Benevolent Fund
Notes to the Accounts - 31 August 2023

2 Investment Income

	2023	2022
	£	£
Dividends and fixed interest receipts	14,564	13,182
Interest received	524	14
	<hr/>	<hr/>
	15,088	13,196
	=====	=====

3 Trustees

None of the Trustees were reimbursed for expenses throughout the current and previous year.

No remuneration was paid or payable in respect of the year out of the funds of the Trust either directly or indirectly to any Trustee or to any person known to be connected with them.

4 Grants

	2023	2022
	£	£
Grants paid during the year:		
Hospices and other charities funded by WMBF	9,252	7,534
	-	-
	<hr/>	<hr/>
	9,252	7,534
	=====	=====

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2023

5 Investments

	2023	2022
	£	£
Market value as at 31 August 2022	412,551	423,091
Additions	17,978	55,449
Disposals	(25,031)	(39,74)
Realised gains/(loss) on disposal	(1,305)	578
Unrealised gains/(loss) on disposals	(31,373)	(26,793)
	<hr/>	<hr/>
Market value at 31 August 2023	372,820	412,551
	<hr/>	<hr/>
Book value at 31 August 2023	380,453	394,277
	=====	=====
 Investments at Market Value comprised:		
UK equities, unit trusts & foreign bonds	372,820	412,551
	=====	=====

6 Restricted Funds

	Warwickshire	Endowm't	Total
	2027	Res.Fund	£
	£	£	
At 31 August 2022	282,884	184,941	467,825
Income from Mary Jones Fund	4,765		4,765
Surplus For Year	9,127	-	9,127
Realised gain/(loss) on investment	(551)	(754)	(1305)
Unrealised gain/(loss) on investment	(20,698)	(10,675)	(31,373)
	<hr/>	<hr/>	<hr/>
As At 31 August 2023	275,527	173,512	449,039
	=====	=====	=====

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2023

6 Restricted Funds (Continued)

Warwickshire Festival 2027 Fund

The Grand Lodge of Mark Master Mason set-up the Mark Benevolent Fund (MBF) in 1886 as a grant making body to support indigent Mark Masons. Over the years the MBF has expanded its scope enormously and is well endowed. The MBF is funded by charitable contributions from Mark Master Masons, and these are largely collected using the fund-raising vehicle of an Annual Festival. These Annual Festivals are dealt with on a rotation basis. A Festival will come round once every 45 years for each Province. Although this system seems, on the face of it, to not be unduly demanding financially in Warwickshire it has been felt that to ameliorate the impact of recurring Festivals on the pockets of our members funds would, on an annual basis, be put aside into a restricted reserve to meet some part of the financial commitment to the Festival in the year it falls due. These restricted funds are invested by the stockbroker in low/medium risk stock and shares on the basis that, during the four or five year period leading up to 2027, the investments would be liquidated at appropriate moments to mitigate any financial risk to the funds that have been put aside. These risks are supervised by a sub-committee of trustees in conjunction with the stockbroker and a report is submitted to the board of trustees for their approval. Funds may be transferred to this reserve either from annual income or by transfers from the General Reserve if the trustees feel that there are more than sufficient balances held.

The WMBF Endowment Reserve Fund (formerly The Mary Jones Fund)

This substantial restricted reserve arose as a result of a very generous legacy from Mrs Mary Jones, widow of one of the Province's senior members and a long-term Lodge Almoner. Mary Jones approached the Chairman to discuss part of her revised Will and it was suggested to her that she could leave money as an 'endowment fund' with the Trustees of the WMBF having discretion as to the charitable use to which the income could be used. Mary Jones subsequently asked her solicitor to advise her and draw-up her new Will.

Income from the fund is currently being used to support the WMBF's commitment to the 2027 Festival. From 2027 onwards income will be used to support the general objects of the fund of which grants to local charities will be a large part.

Members of the WMBF are quietly asked to consider legacies to the WMBF. As and when further legacies are received the name of this reserve has been changed to 'Endowment Reserve' in order that the accounts do not become too encumbered with multiple reserves serving identical purposes.

7 Allocation of Funds

	Unrestricted Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
	£	£	£	£
Investments	213,626	198,925	412,551	423,091
Cash at bank and in hand	69,258	(13,984)	55,274	55,807
	-----	-----	-----	-----
Total assets	282,884	184,941	467,825	478,898
	=====	=====	=====	=====

Warwickshire Mark Benevolent Fund
Notes to the Accounts - 31 August 2023

8 Related Party Transactions

There were no related party transactions throughout the current and previous year.

9 Control

The Charity was under the control of the Trustees throughout the current and previous year.

WARWICKSHIRE MARK BENEVOLENT FUND

England & Wales - Charity number 213476

Accounts

Brethren, I present the Annual report of the Trustees of The Warwickshire Mark Benevolent Fund. The Trustees of the fund are as follows: -

Ex-Officio Trustees

R. W. Brother Philip Wills, Provincial Grand Master (President).

V.W. Brother Michael D. Saxon, Deputy Provincial Grand Master.

W. Brother Andrew R. Armbrister , Assistant Provincial Grand Master.

V. W. Brother Gareth Hughes, Provincial Grand Secretary.

W. Brother R. Nigel Clemson, Provincial Grand Charity Steward, Secretary.

W. Brother Paul F. Mason, Provincial Grand Almoner.

W. Brother Nigel J. Bridges, Provincial Grand Treasurer, (Vice Chairman).

Nominated Trustees (Elected Annually at the Provincial Meeting)

V. W. Brother J. Stephen Wright, Chairman.

W. Brother J. David Evans, Treasurer.

W. Brother Cedric F. Stiles.

W. Brother Neil E.A. Watkin.

W. Brother Paul J. Hayward.

In fulfilment of the objects of the Warwickshire Mark Benevolent Fund we can assist any of our brethren or their families at a time of need, owing to hardship or distress. In keeping with the ethos of the Mark Benevolent

Fund this support can be given in a speedy manner. Please contact your Lodge Almoner or the Provincial Grand Almoner for further information in the first instance.

The Fund has continued to support the Mark Benevolent Fund with their appeals. This year has been unprecedented with a total suspension of Masonic activities from the 17th March 2020 until September, followed by a further period of restrictions. This has resulted in most Lodges being unable to carry out their regular 'Charity Box' collections owing to the pandemic.

As you can see from the Annual Financial Statements, we continue to make several smaller grants to local and national charities working in the Warwickshire Provincial area. We review these grants each year. If you know of a group or charity that may need our support, please speak to the Provincial Charity Steward or the Provincial Almoner who will advise you of the procedure to follow.

We provided a Park Bench for the Little Aston Recreation Ground Association for the benefit of the community in that area as a fitting memorial for the late W.Bro. Wynn Jones and Mrs Mary Jones who so generously left a legacy to the WMBF in their wills.

During the summer, the Trustees became aware of an appeal to raise £3.5M by The Birmingham Women's Hospital. This money is required to build and furnish a dedicated facility to support mothers and their families who had been the subject of a miscarriage, still birth or neo natal death. At present these women were treated on the existing wards, in some cases next to mothers and their new babies. An appeal was made to

the Mark Benevolent Fund and they in turn agreed to fund the 'drop-in centre' at the facility up to £100,000.00. Brethren your money in action.

WMBF funding comes from you in the form of your charity collections within Lodges, the collection at Provincial Grand Lodge together with the income from our investments and endowment income. To this must be added the monies raised by your support of the Provincial Social events. Please support them and bring your friends.

On a final point, can we again thank all the Lodge Charity Stewards and Almoners for their tireless work during the last year and in some cases this service has extended over many years. This loyalty and devotion to duty is greatly appreciated.

This year's Annual General Meeting of the Province will see a change as Provincial Grand Secretary. V. W. Brother Gareth Hughes is standing down. He will be replaced by W. Bro Ian Belshaw which will require a change in the board of trustees as the office of Provincial Secretary is an Ex officio Trustee appointment. V. W. Bro Gareth has been a trustee of The Warwickshire Mark Benevolent Fund since 2008 some, 12 years both as Provincial Grand Secretary and Assistant Provincial Grand Master. The board of trustees wish Gareth a happy retirement from the board and wish him well in his future endeavours.

Kent MBF Festival 2019	£1,000.00
East Lancashire MBF Festival 2020	£1,000.00
Surrey MBF Festival 2021	£1,000.00
Warwickshire Craft Festival 2023	£1,000.00
Coventry Myton Hospice	£100.00
John Taylor Hospice Erdington	£100.00

Marie Curie Cancer Care Solihull Hospice	£100.00
Mary Ann Evans Hospice Nuneaton	£100.00
Shakespeare Hospice Stratford-on-Avon	£100.00
Muscular Dystrophy Support Centre Coventry	£100.00
Midlands Air Ambulance	£100.00
Warwickshire and Northants Air Ambulance	£100.00
Warwickshire and Solihull Blood Bikes	£250.00
Masonic Trout and Salmon Fishing	£100.00
Samaritans Birmingham	£100.00
Scouts, 53 rd Berkswell Troop	£100.00
Scouts, Coventry Troop	£100.00
Scouts, Knowle Troop	£100.00
Scouts, Rugby Troop	£100.00
Scouts, Solihull Troop	£100.00
Coventry Sea Cadets	£100.00
Solo Opportunities Solihull	£100.00
Berkswell and Balsall RFC Juniors	£100.00
Ataloss	£250.00
Little Aston Recreation Ground Association	£850.00

R. Nigel Clemson Secretary Warwickshire Mark Benevolent Fund

Registered Charity No: 213476

Warwickshire Mark Benevolent Fund
Trustees' Report and Financial Statements
31 August 2020

Warwickshire Mark Benevolent Fund

31 August 2020

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Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2020

The Trustees present their report and accounts for the year ended 31 August 2020.

Reference and Administrative Information

The Trust is registered with the Charity Commissioners No. 213476 on 6 December 1962.

The main address for contacts is:

20 Henley Crescent
Solihull
West Midlands
B91 2JB

The Trustees at 31 August 2020 were:

J S Wright
C F Stiles
N E A Watkin
J D Evans
M D Saxon
R N Clemson
P Wills
N J Bridges
A R Armbrister
P F Mason
P Hayward
G Hughes

Structure, Governance and Management

The Trustees are recruited and appointed in two ways as Ex Officio Trustees, by means of The Provincial Office they hold and elected Trustees nominated, as such by the Provincial Grand Master and Trustees but voted upon by the members at the Annual Meeting.

Objectives and Activities

The Charity's objects are to provide a relief fund for and support to other Masonic avenues of financial relief for the beneficiaries and to make donations from the fund to Masonic and non-Masonic charities.

Whilst undertaking the above mentioned activities the Trustees had due regard to guidance published by the Charity Commission on public benefit issues.

Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2020 (Continued)

Achievements and Performance

During the year ended 31 August 2020 the fund made grants and donations of £16,614 (2019 - £35,103) to Freemasons, their dependents and non-Masonic charities. Masonic meetings were suspended at the beginning of March 2020 so members were not able to make regular periodic charitable donations to the fund for six months of this financial year. Accordingly the voluntary donations from members show in the reduced figure of £17,329 compared to £21,577 in the previous year.

Financial Review

During the year ended 31 August 2020 the Charity received donations, investment income and tax refunds amounting to £33,768 (2019 - £41,675) of which £20,082 (2019 - £38,557) was spent in pursuit of the Charity's objectives. At 31 August 2020 £426 (2019 - £28,304) was held as Unrestricted Funds and £425,879 (2019 - £428,294) was held as Restricted Funds.

Reserves Policy

The reserves are carefully regulated by the Board of Trustees to ensure that adequate financial resources are available to support the Benevolent Fund's short-term and longer-term commitments. Reserves are held in both cash (bank account balances, balances held by the fund's stockbrokers, and balances held within the Masonic Relief Chest Scheme designated as being held to the Order of The Warwickshire Mark Benevolent Fund) and in stocks and shares and other investments managed on the fund's behalf by Redmayne Bentley LLP (stockbrokers).

Trustees' Responsibilities

The law applicable to Charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements the Trustees are required to:-

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity Accounts and Reports Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Warwickshire Mark Benevolent Fund**Trustees' Annual Report
for the year ended 31 August 2020
(Continued)**

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website.

Approved by the Trustees on 26 February 2021 and signed on their behalf by:

.....
J S Wright
Chairman

Independent Examiner's Report to the Trustees of Warwickshire Mark Benevolent Fund

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 August 2020 which are set out on pages 5 to 11.

Responsibilities and basis of report

As the Charity's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in 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 matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Mr S E W Tranter
Chartered Accountant

Brook House
Moss Grove
Kingswinford
West Midlands
DY6 9HS

26 February 2021

Warwickshire Mark Benevolent Fund

Statement of Financial Activities
For the year ended 31 August 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Incoming Resources					
Voluntary income					
Donations		17,329	-	17,329	21,577
Gift Aid Tax Refunds		2,490	-	2,490	1,832
Dividends and interest on investments	2	8,014	5,935	13,949	18,266
		<hr/>	<hr/>	<hr/>	<hr/>
Total Incoming Resources		27,833	5,935	33,768	41,675
		=====	=====	=====	=====
Resources Expended					
Charitable payments					
Grants and assistance	4	16,614	-	16,614	35,103
Administration		2,003	1,465	3,468	3,454
		<hr/>	<hr/>	<hr/>	<hr/>
Total Resources Expended		18,617	1,465	20,082	38,557
		<hr/>	<hr/>	<hr/>	<hr/>
Net incoming resources before transfers		9,216	4,470	13,686	3,118
Unrealised gains/(losses)		(14,542)	(23,973)	(38,515)	(2,222)
Realised gains/(losses)	5	(2,552)	(2,912)	(5,464)	(8,549)
Transfers between funds		(20,000)	20,000	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
Net movements in funds for the year		(27,878)	(2,415)	(30,293)	(7,653)
Total funds brought forward		28,304	428,294	456,598	464,251
		<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		426	425,879	426,305	456,598
		=====	=====	=====	=====

Warwickshire Mark Benevolent Fund

Balance Sheet - 31 August 2020

	Notes	2020		2019	
		£	£	£	£
Fixed Assets					
Investments	5		352,586		420,233
Current Assets					
Cash at bank and in hand		73,719		36,365	
		<u>73,719</u>		<u>36,365</u>	
Liabilities: (amounts falling due within one year)		<u>-</u>		<u>-</u>	
Net current assets			<u>73,719</u>		<u>36,365</u>
Net Assets			<u>426,305</u>		<u>456,598</u>
			=====		=====
Funds of the Charity:					
Unrestricted Funds			426		28,304
Restricted Funds	6		425,879		428,294
			<u>426,305</u>		<u>456,598</u>
Total Funds			<u>426,305</u>		<u>456,598</u>
			=====		=====

The financial statements on pages 1 to 11 were approved by the Trustees on 26 February 2021 and signed on their behalf by:

.....
J S Wright
Chairman

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2020****1 Accounting Policies**

- (a) The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2019 (FRS 102)) and comply with these Charities (Accounts and Reports) Regulation 2005 issued under the Charities Act 2011.
- (b) Voluntary income received by way of donations and gifts to the Charity is included in full in the Statement of Financial Activities when received.
- (c) Listed investments are stated at market value less any provision for a permanent diminution in value since the balance sheet date.
- (d) Realised and unrealised gains and losses on investments are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and the values transferred in on purchase date if later. Unrealised gains and losses are calculated as the difference between the market value at the end of the period and the transferred in value or purchase date if later.
- (e) Charitable grants are accounted for in the year in which they are paid. All other expenses are accounted for under the accruals basis. Support costs represent the cost of the general administration functions of the Charity. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. Expenditure includes any VAT which cannot be recovered, which is reported as part of the expenditure to which it relates.
- (f) Unrestricted Funds comprise those funds which the Trustees are free to use in accordance with the charitable objects of the Charity. The Restricted Funds represent those assets which must be held permanently by the Charity, principally investments. Income arising from the Restricted Funds can be used in accordance with the objects of the Charity and is included in unrestricted fund income. Capital gains and losses arising on the investments form part of the Restricted Fund.
- (g) Income from investments is accounted for in the year in which it is receivable. Interest on bank and stockbroker deposits is accounted for in the year which it is received.
- (h) As a Registered Charity, no liability to taxation arises.

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2020

2 Investment Income

	2020	2019
	£	£
Dividends and fixed interest receipts	13,854	18,180
Interest received	95	86
	<hr/>	<hr/>
	13,949	18,266
	<hr/> <hr/>	<hr/> <hr/>

3 Trustees

None of the Trustees were reimbursed for expenses throughout the current and previous year.

No remuneration was paid or payable in respect of the year out of the funds of the Trust either directly or indirectly to any Trustee or to any person known to be connected with them.

4 Grants

	2020	2019
	£	£
Grants paid during the year:		
Hospices and other charities funded by WMBF	13,614	32,103
PGL Kent	1,000	1,000
PGL Surrey	1,000	-
PGL East Lancashire	1,000	1,000
PGL Sussex	-	1,000
	<hr/>	<hr/>
	16,614	35,103
	<hr/> <hr/>	<hr/> <hr/>

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2020

5 Investments

	2020 £	2019 £
Market value at 31 August 2019	420,233	409,943
Additions	-	58,094
Disposals	(29,132)	(45,583)
Realised (loss) on disposals	(5,464)	(8,549)
Unrealised (loss)/gains	(33,051)	6,328
	-----	-----
Market value at 31 August 2020	352,586	420,233
	-----	-----
Book value at 31 August 2020	354,307	383,439
	=====	=====
Investments at Market Value comprised:		
UK equities, unit trusts & foreign bonds	352,586	420,233
	=====	=====

6 Restricted Funds

	Warwickshire Festival Fund 2027 £	Mary Jones Fund £	Total £
At 31 August 2019	240,023	188,271	428,294
Income from Mary Jones Fund	4,470	-	4,470
Transfer from unrestricted funds	20,000	-	20,000
Realised (loss) on investment	(1,451)	(1,461)	(2,912)
Unrealised (loss) on investment	(10,610)	(13,363)	(23,973)
	-----	-----	-----
At 31 August 2020	252,432	173,447	425,879
	=====	=====	=====

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2020

6 Restricted Funds (Continued)

Warwickshire Festival 2027 Fund

The Grand Lodge of Mark Master Mason set-up the Mark Benevolent Fund (MBF) in 1886 as a grant making body to support indigent Mark Masons. Over the years the MBF has expanded its scope enormously and is well endowed. The MBF is funded by charitable contributions from Mark Master Masons and these are largely collected using the fund-raising vehicle of an Annual Festival. These Annual Festivals are dealt with on a rotation basis. These Annual Festivals are dealt with on a rotation basis. A Festival will come round once every 45 years for each Province. Although this system seems, on the face of it, to not be unduly demanding financially in Warwickshire it has been felt that to ameliorate the impact of recurring Festivals on the pockets of our members funds would, on an annual basis, be put aside into a restricted reserve to meet some part of the financial commitment to the Festival in the year it falls due. These restricted funds are invested by the stockbroker in low/medium risk stock and shares on the basis that during the four or five year period leading up to 2027 the investments would be liquidated at appropriate moments to mitigate any financial risk to the funds that have been put aside. These risks are supervised by a sub-committee of trustees in conjunction with the stockbroker and a report is submitted to the board of trustees for their approval. Funds may be transferred to this reserve either from annual income or by transfers from the General Reserve if the trustees feel that there are more than sufficient balances held.

The Mary Jones Fund

This substantial restricted reserve arose as a result of a very generous legacy from Mrs Mary Jones, widow of one of the Province's senior members and a long-term Lodge Almoner. Mary Jones approached the Chairman to discuss part of her revised Will and it was suggested to her that she could leave money as an 'endowment fund' with the Trustees of the WMBF having discretion as to the charitable use to which the income could be used. Mary Jones subsequently asked her solicitor to advise her and draw-up her new Will.

Income from the fund is currently being used to support the WMBF's commitment to the 2027 Festival. From 2027 onwards income will be used to support the general objects of the fund of which grants to local charities will be a large part.

Members of the WMBF are quietly asked to consider legacies to the WMBF. As and when further legacies are received the name of this reserve may be changed to 'Endowment Reserve' in order that the accounts do not become too encumbered with multiple reserves serving identical purposes.

7 Allocation of Funds

	Unrestricted Funds	Restricted Funds	2020 Total Funds	2019 Total Funds
	£	£	£	£
Investments	-	352,586	352,586	420,233
Cash at bank and in hand	426	73,293	73,719	36,365
	-----	-----	-----	-----
Total assets	426	425,879	426,305	456,598
	=====	=====	=====	=====

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2020****8 Related Party Transactions**

There were no related party transactions throughout the current and previous year.

9 Control

The Charity was under the control of the Trustees throughout the current and previous year.

Registered Charity No: 213476

Warwickshire Mark Benevolent Fund
Trustees' Report and Financial Statements
31 August 2020

Warwickshire Mark Benevolent Fund

31 August 2020

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Warwickshire Mark Benevolent Fund

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The main address for contacts is:

20 Henley Crescent
Solihull
West Midlands
B91 2JB

The Trustees at 31 August 2020 were:

J S Wright
C F Stiles
N E A Watkin
J D Evans
M D Saxon
R N Clemson
P Wills
N J Bridges
A R Armbrister
P F Mason
P Hayward
G Hughes

Structure, Governance and Management

The Trustees are recruited and appointed in two ways as Ex Officio Trustees, by means of The Provincial Office they hold and elected Trustees nominated, as such by the Provincial Grand Master and Trustees but voted upon by the members at the Annual Meeting.

Objectives and Activities

The Charity's objects are to provide a relief fund for and support to other Masonic avenues of financial relief for the beneficiaries and to make donations from the fund to Masonic and non-Masonic charities.

Whilst undertaking the above mentioned activities the Trustees had due regard to guidance published by the Charity Commission on public benefit issues.

Warwickshire Mark Benevolent Fund

Trustees' Annual Report for the year ended 31 August 2020 (Continued)

Achievements and Performance

During the year ended 31 August 2020 the fund made grants and donations of £16,614 (2019 - £35,103) to Freemasons, their dependents and non-Masonic charities. Masonic meetings were suspended at the beginning of March 2020 so members were not able to make regular periodic charitable donations to the fund for six months of this financial year. Accordingly the voluntary donations from members show in the reduced figure of £17,329 compared to £21,577 in the previous year.

Financial Review

During the year ended 31 August 2020 the Charity received donations, investment income and tax refunds amounting to £33,768 (2019 - £41,675) of which £20,082 (2019 - £38,557) was spent in pursuit of the Charity's objectives. At 31 August 2020 £426 (2019 - £28,304) was held as Unrestricted Funds and £425,879 (2019 - £428,294) was held as Restricted Funds.

Reserves Policy

The reserves are carefully regulated by the Board of Trustees to ensure that adequate financial resources are available to support the Benevolent Fund's short-term and longer-term commitments. Reserves are held in both cash (bank account balances, balances held by the fund's stockbrokers, and balances held within the Masonic Relief Chest Scheme designated as being held to the Order of The Warwickshire Mark Benevolent Fund) and in stocks and shares and other investments managed on the fund's behalf by Redmayne Bentley LLP (stockbrokers).

Trustees' Responsibilities

The law applicable to Charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements the Trustees are required to:-

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time, the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity Accounts and Reports Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Warwickshire Mark Benevolent Fund**Trustees' Annual Report
for the year ended 31 August 2020
(Continued)**

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website.

Approved by the Trustees on 26 February 2021 and signed on their behalf by:

.....
J S Wright
Chairman

Independent Examiner's Report to the Trustees of Warwickshire Mark Benevolent Fund

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 August 2020 which are set out on pages 5 to 11.

Responsibilities and basis of report

As the Charity's Trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in 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 matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.

Mr S E W Tranter
Chartered Accountant

Brook House
Moss Grove
Kingswinford
West Midlands
DY6 9HS

26 February 2021

Warwickshire Mark Benevolent Fund

Statement of Financial Activities
For the year ended 31 August 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Incoming Resources					
Voluntary income					
Donations		17,329	-	17,329	21,577
Gift Aid Tax Refunds		2,490	-	2,490	1,832
Dividends and interest on investments	2	8,014	5,935	13,949	18,266
		<hr/>	<hr/>	<hr/>	<hr/>
Total Incoming Resources		27,833	5,935	33,768	41,675
		=====	=====	=====	=====
Resources Expended					
Charitable payments					
Grants and assistance	4	16,614	-	16,614	35,103
Administration		2,003	1,465	3,468	3,454
		<hr/>	<hr/>	<hr/>	<hr/>
Total Resources Expended		18,617	1,465	20,082	38,557
		<hr/>	<hr/>	<hr/>	<hr/>
Net incoming resources before transfers		9,216	4,470	13,686	3,118
Unrealised gains/(losses)		(14,542)	(23,973)	(38,515)	(2,222)
Realised gains/(losses)	5	(2,552)	(2,912)	(5,464)	(8,549)
Transfers between funds		(20,000)	20,000	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
Net movements in funds for the year		(27,878)	(2,415)	(30,293)	(7,653)
Total funds brought forward		28,304	428,294	456,598	464,251
		<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		426	425,879	426,305	456,598
		=====	=====	=====	=====

Warwickshire Mark Benevolent Fund

Balance Sheet - 31 August 2020

	Notes	2020		2019	
		£	£	£	£
Fixed Assets					
Investments	5		352,586		420,233
Current Assets					
Cash at bank and in hand		73,719		36,365	
		<u>73,719</u>		<u>36,365</u>	
Liabilities: (amounts falling due within one year)		<u>-</u>		<u>-</u>	
Net current assets			<u>73,719</u>		<u>36,365</u>
Net Assets			<u>426,305</u>		<u>456,598</u>
			=====		=====
Funds of the Charity:					
Unrestricted Funds			426		28,304
Restricted Funds	6		425,879		428,294
			<u>426,305</u>		<u>456,598</u>
Total Funds			<u>426,305</u>		<u>456,598</u>
			=====		=====

The financial statements on pages 1 to 11 were approved by the Trustees on 26 February 2021 and signed on their behalf by:

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J S Wright
Chairman

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2020****1 Accounting Policies**

- (a) The accounts have been prepared under the historical cost convention in accordance with applicable accounting standards and follow the recommendations in Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP 2019 (FRS 102)) and comply with these Charities (Accounts and Reports) Regulation 2005 issued under the Charities Act 2011.
- (b) Voluntary income received by way of donations and gifts to the Charity is included in full in the Statement of Financial Activities when received.
- (c) Listed investments are stated at market value less any provision for a permanent diminution in value since the balance sheet date.
- (d) Realised and unrealised gains and losses on investments are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and the values transferred in on purchase date if later. Unrealised gains and losses are calculated as the difference between the market value at the end of the period and the transferred in value or purchase date if later.
- (e) Charitable grants are accounted for in the year in which they are paid. All other expenses are accounted for under the accruals basis. Support costs represent the cost of the general administration functions of the Charity. Governance costs comprise all costs involving the public accountability of the Charity and its compliance with regulation and good practice. Expenditure includes any VAT which cannot be recovered, which is reported as part of the expenditure to which it relates.
- (f) Unrestricted Funds comprise those funds which the Trustees are free to use in accordance with the charitable objects of the Charity. The Restricted Funds represent those assets which must be held permanently by the Charity, principally investments. Income arising from the Restricted Funds can be used in accordance with the objects of the Charity and is included in unrestricted fund income. Capital gains and losses arising on the investments form part of the Restricted Fund.
- (g) Income from investments is accounted for in the year in which it is receivable. Interest on bank and stockbroker deposits is accounted for in the year which it is received.
- (h) As a Registered Charity, no liability to taxation arises.

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2020

2 Investment Income

	2020	2019
	£	£
Dividends and fixed interest receipts	13,854	18,180
Interest received	95	86
	<hr/>	<hr/>
	13,949	18,266
	<hr/> <hr/>	<hr/> <hr/>

3 Trustees

None of the Trustees were reimbursed for expenses throughout the current and previous year.

No remuneration was paid or payable in respect of the year out of the funds of the Trust either directly or indirectly to any Trustee or to any person known to be connected with them.

4 Grants

	2020	2019
	£	£
Grants paid during the year:		
Hospices and other charities funded by WMBF	13,614	32,103
PGL Kent	1,000	1,000
PGL Surrey	1,000	-
PGL East Lancashire	1,000	1,000
PGL Sussex	-	1,000
	<hr/>	<hr/>
	16,614	35,103
	<hr/> <hr/>	<hr/> <hr/>

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2020

5 Investments

	2020 £	2019 £
Market value at 31 August 2019	420,233	409,943
Additions	-	58,094
Disposals	(29,132)	(45,583)
Realised (loss) on disposals	(5,464)	(8,549)
Unrealised (loss)/gains	(33,051)	6,328
	-----	-----
Market value at 31 August 2020	352,586	420,233
	-----	-----
Book value at 31 August 2020	354,307	383,439
	=====	=====
Investments at Market Value comprised:		
UK equities, unit trusts & foreign bonds	352,586	420,233
	=====	=====

6 Restricted Funds

	Warwickshire Festival Fund 2027 £	Mary Jones Fund £	Total £
At 31 August 2019	240,023	188,271	428,294
Income from Mary Jones Fund	4,470	-	4,470
Transfer from unrestricted funds	20,000	-	20,000
Realised (loss) on investment	(1,451)	(1,461)	(2,912)
Unrealised (loss) on investment	(10,610)	(13,363)	(23,973)
	-----	-----	-----
At 31 August 2020	252,432	173,447	425,879
	=====	=====	=====

Warwickshire Mark Benevolent Fund

Notes to the Accounts - 31 August 2020

6 Restricted Funds (Continued)

Warwickshire Festival 2027 Fund

The Grand Lodge of Mark Master Mason set-up the Mark Benevolent Fund (MBF) in 1886 as a grant making body to support indigent Mark Masons. Over the years the MBF has expanded its scope enormously and is well endowed. The MBF is funded by charitable contributions from Mark Master Masons and these are largely collected using the fund-raising vehicle of an Annual Festival. These Annual Festivals are dealt with on a rotation basis. These Annual Festivals are dealt with on a rotation basis. A Festival will come round once every 45 years for each Province. Although this system seems, on the face of it, to not be unduly demanding financially in Warwickshire it has been felt that to ameliorate the impact of recurring Festivals on the pockets of our members funds would, on an annual basis, be put aside into a restricted reserve to meet some part of the financial commitment to the Festival in the year it falls due. These restricted funds are invested by the stockbroker in low/medium risk stock and shares on the basis that during the four or five year period leading up to 2027 the investments would be liquidated at appropriate moments to mitigate any financial risk to the funds that have been put aside. These risks are supervised by a sub-committee of trustees in conjunction with the stockbroker and a report is submitted to the board of trustees for their approval. Funds may be transferred to this reserve either from annual income or by transfers from the General Reserve if the trustees feel that there are more than sufficient balances held.

The Mary Jones Fund

This substantial restricted reserve arose as a result of a very generous legacy from Mrs Mary Jones, widow of one of the Province's senior members and a long-term Lodge Almoner. Mary Jones approached the Chairman to discuss part of her revised Will and it was suggested to her that she could leave money as an 'endowment fund' with the Trustees of the WMBF having discretion as to the charitable use to which the income could be used. Mary Jones subsequently asked her solicitor to advise her and draw-up her new Will.

Income from the fund is currently being used to support the WMBF's commitment to the 2027 Festival. From 2027 onwards income will be used to support the general objects of the fund of which grants to local charities will be a large part.

Members of the WMBF are quietly asked to consider legacies to the WMBF. As and when further legacies are received the name of this reserve may be changed to 'Endowment Reserve' in order that the accounts do not become too encumbered with multiple reserves serving identical purposes.

7 Allocation of Funds

	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £	2019 Total Funds £
Investments	-	352,586	352,586	420,233
Cash at bank and in hand	426	73,293	73,719	36,365
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Total assets	426	425,879	426,305	456,598
	=====	=====	=====	=====

Warwickshire Mark Benevolent Fund**Notes to the Accounts - 31 August 2020****8 Related Party Transactions**

There were no related party transactions throughout the current and previous year.

9 Control

The Charity was under the control of the Trustees throughout the current and previous year.