

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND

England & Wales · Charity number 217065

Details

Status Registered

Legal form Trust

Registered 1963-05-27

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

Contact

Address 148 London Road
Twickenham
Middlesex
TW1 1HD

Phone 02088913300

Email smsah@whitecroft-consultants.co.uk

Activities

Objects: TO OR FOR THE BENEFIT OF DISTRESSED BROTHER MASONS THEIR WIDOWS AND CHILDREN OR TO OR FOR THE BENEFIT OF SUCH MASONIC CHARITIES OR OTHER CHARITABLE INSTITUTIONS, SOCIETIES AND OBJECTS AS THE PROVINCIAL GRAND LODGE OF MIDDLESEX OR THE CHARITY COMMITTEE SHALL IN DULY CONSTITUTED MEETING FROM TIME TO TIME DIRECT.

Activities: Relief of distress and related activities.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£40,672	£4,912	-	-
2023-12-31	£19,038	£6,516	-	-
2022-12-31	£6,791	£1,559	-	-
2021-12-31	£454,207	£13,008	-	-
2020-12-31	£86,687	£71,827	-	-

Trustees

Name	Role	Appointed
Peter Richard Alleyne Baker	Chair	2019-07-01
Barry Philip John Cramer		2019-07-01
Ivan Kwok-Yu Chu		2022-06-03
Sanjiv Mohanlal Shah		2019-07-01

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND

England & Wales - Charity number 217065

Accounts

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND

Registered Charity No. 217065

TRUSTEES REPORT

and

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST DECEMBER 2024

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND
Registered Charity No. 217065
TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Registered Charity No.

217065

HMRC Gift Aid Reference No.

X688879

Grand Charity Relief Chest Reference No.

E0121

Registered Address

148 London Road, Twickenham, Middlesex, TW1 1HD

Trustees

P. R. A. Baker, B.P.J. Cramer, S.M.Shah, I.K. Chu

Treasurer and Corespondant Trustee

Sanjiv M Shah BSc(Econ), FCA, MCMI.
The Pavilion , 56 Rosslyn Crescent, Harrow, HA1 2SZ

Independent Examiner

Adrian J Houstoun FCA, FCI Arb.
132 Palewell Park, East Sheen, London SW14 8JH.

Provincial Grand Almoner

I.K Chu

Bankers

Barclays Bank plc.,
Acorn House, 36 - 38 Park Royal Road, London, NW10 7JA

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND
Registered Charity No. 217065
TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees of The Province Of Middlesex Benevolent Fund present their report and independently examined financial statements for the year ended 31 December 2024. The Trustees confirm that the annual report and financial statements comply with current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in 2005.

Status and Appointment of Trustees

The Province of Middlesex Benevolent Fund was established by Trust Deed dated 5 October 1927 at an Annual Meeting of the Masonic Province of Middlesex, when funds held by the Province for benevolent purposes were transferred to and vested in Special Trustees.

The Province of Middlesex Benevolent Fund was registered as a charity on 27 May 1963. The Provincial Grand Master's Fund was endowed on 28th June 1963.

The Trustees are appointed by the Province in general meeting, but the Provincial Grand Master, or in his absence the Pro Provincial Grand Master, has the power to appoint a Trustee to fill a casual vacancy to hold office until the next Annual Meeting.

Objects

The unrestricted general funds are to be applied for the benefit of distressed Masons and their widows and children or for the benefit of such Masonic charities, other charitable institutions or charitable purposes as the Provincial Grand Lodge ("the Province") shall direct.

Funds

The General Fund consists of all monies payable or accruing to the Benevolent Fund in accordance with the Provincial by-laws, together with all other donations and bequests received by the Trustees for the general purposes of the Benevolent Fund. The income of the Provincial Grand Master's Fund was applied only for such charitable purposes as the Provincial Grand Master of Middlesex, or in his absence or incapacity the Pro Provincial Grand Master, deemed fit. The purpose of this Fund is adequately met from the unrestricted general fund and accordingly the PGM's Fund was closed on 24 May 2023 and the Fund balance transferred to the general fund.

Income and resources

The main regular income is contributions from Middlesex Craft Lodges, at one pound per member, other Donations and interest on bank balances. Periodically, appeals are launched for specified charitable causes. The Trustees consider that the resources are sufficient to continue the Fund's operations for the foreseeable future.

Financial Review

Initiatives

During the past year the campaign to make men aware of prostate cancer was continued with the assistance of CHAPS, The Men's Health Charity.

Risk Mitigation

The Trustees regularly examine the major risks to which the Charity is exposed and, when a particular risk is deemed significant, this is discussed at Trustees' meetings and appropriate steps taken to mitigate against it.

Reserves Policy

The Trustees as far as possible make donations out of income. Payments to petitioners are met from incoming resources.

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND
Registered Charity No. 217065
TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Future Plans

In the future, the Charity will continue to make payments to petitioners and other donations in accordance with its objects.

Statement of Trustees' Responsibilities

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

Company law requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, 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;

Make judgements and estimates that are reasonable and prudent;

State whether applicable UK 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 to operate.

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 SORP. 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.

Independent Examiner

The Trustees have appointed Adrian J Houstoun FCA, FCI Arb as the Independent Examiner of the Financial Statements

Approved by the Trustees on 22 April 2025 and signed on their behalf by:
Peter R.A.Baker

Trustee

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND
Registered Charity No. 217065
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

	General Fund	General Fund
	31 Dec 2024	31 Dec 2023
	£	£
INCOME		
Donations and Gift Aid Received	8,581	13,219
Legacy	20,187	-
Family Fun Day	2,384	-
Interest Received	9,518	5,819
TOTAL INCOME	40,672	19,038
EXPENDITURE		
DONATIONS		
Benevolent Grants	1,000	2,304
TLC Appeal	-	1,850
Parish of Christ Church Staines (Masonic Choir)	-	250
	1,000	4,404
OTHER COSTS		
Prostrate Awareness CHAPS- men's health chari	3,300	1,500
Remembrance Day Wreaths, Bank Charges	612	612
TOTAL EXPENDITURE	4,912	6,516
NET INCOMING/(OUTGOING) RESOURCES	35,760	12,522
FUNDS Brought Forward	524,183	511,661
	559,942	524,183
TOTAL FUNDS CARRIED FORWARD	559,942	524,183

BALANCE SHEET AS AT 31ST DECEMBER 2024

	31 Dec 2024	31 Dec 2023
	£	£
CURRENT ASSETS		
Balance at Bank	506,475	480,349
Balance at Grand Charity Relief Chest	48,916	42,529
	555,392	522,878
Prov Grand Lodge of Middlesex	4,251	2,984
TOTAL CURRENT ASSETS	559,642	525,862
CURRENT LIABILITIES		
Prov Grand Lodge of MMMM	300	(1,679)
TOTAL FUNDS CARRIED FORWARD	559,942	524,183

Accounting policies and Notes to the Financial Statements

The unrestricted General Fund consists of all monies payable or accruing to the Benevolent Fund in accordance with the Provincial by-laws, together with all other donations and bequests received by the Trustees for the general purposes of the Benevolent Fund.

Grants, Income and Expenditure are accounted for in the period in which they are received or incurred.

Approved by the Trustees on 22 April 2025

Trustees : Peter R.A.Baker, B.P.J Cramer, S.M.Shah, I.Chu .
Correspondent Trustee : S.M.Shah

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND

Registered Charity No. 217065

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE PROVINCE OF MIDDLESEX BENEVOLENT FUND**

I report on the financial statements of the Fund for the year ended 31st December 2024, which are set out on page 4.

Respective responsibilities of the trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the financial statements and you consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 ("the 1993 Act")) and that an independent examination is needed.

It is my responsibility to:

examine the financial statements (under section 43(3)(a) of the 1993 Act);

to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7) (b) of the 1993 Act; and

to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners.

An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I am not required to and do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the following requirements have not been met:

to keep accounting records in accordance with section 41 of the 1993 Act;

to prepare financial statements which accord with those records; and

to comply with the accounting requirements of the 1993 Act.

Further, nothing has come to my attention in connection with my examination that, in my opinion, should be drawn to your attention in order to enable you to reach a proper understanding of the accounts.

.....

Adrian J Houstoun FCA, FCI Arb.

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England & Wales - Charity number 217065

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Registered Charity No. 217065

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FOR THE YEAR ENDED

31ST DECEMBER 2022

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Registered Charity No. 217065
TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

Registered Charity No.

217065

HMRC Gift Aid Reference No.

X688879

Grand Charity Relief Chest Reference No.

E0121

Registered Address

148 London Road, Twickenham, Middlesex, TW1 1HD

Trustees

P. R. A. Baker, B.P.J. Cramer, S. M.Shah, I.K. Chu (Appointed 3 June 2022)

O. H. Saville (Resigned 31 December 2022)

Treasurer and Corespondant Trustee

Sanjiv M Shah BSc(Econ), FCA, MCMI.

The Pavilion , 56 Rosslyn Crescent, Harrow, HA1 2SZ

Independent Examiner

Adrian J Houstoun FCA, FCIArb.

132 Palewell Park, East Sheen, London SW14 8JH.

Provincial Grand Almoner

I.K Chu

Bankers

Barclays Bank plc.,

Acorn House, 36 - 38 Park Royal Road, London, NW10 7JA

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND

Registered Charity No. 217065

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

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Status and Appointment of Trustees

The Province of Middlesex Benevolent Fund was established by Trust Deed dated 5 October 1927 at an Annual Meeting of the Masonic Province of Middlesex, when funds held by the Province for benevolent purposes were transferred to and vested in Special Trustees.

The Province of Middlesex Benevolent Fund was registered as a charity on 27 May 1963. The Provincial Grand Master's Fund was endowed on 28th June 1963.

The Trustees are appointed by the Province in general meeting, but the Provincial Grand Master, or in his absence the Pro Provincial Grand Master, has the power to appoint a Trustee to fill a casual vacancy to hold office until the next Annual Meeting.

Objects

The unrestricted (general) funds are to be applied for the benefit of distressed Masons and their widows and children or to or for the benefit of such Masonic charities or other charitable institutions or charitable purposes as the Provincial Grand Lodge ("the Province") shall direct.

Funds

The General Fund consists of all monies payable or accruing to the Benevolent Fund in accordance with the Provincial by-laws, and all other donations and bequests received by the Trustees for the general purposes of the Benevolent Fund.

The Board of Benevolence Grants Account is a separate restricted fund used only for the receipt of grants from and on account of other Masonic Charities for disbursement to individual petitioners to those charities where the grant-making charity delegates administration of the grants to the Province.

The income of the Provincial Grand Master's Fund is to be applied only for such charitable purposes as the Provincial Grand Master of Middlesex, or in his absence or incapacity the Pro Provincial Grand Master, shall think fit.

Income and resources

The main regular income is contributions from Middlesex Craft Lodges, at 10p per member, other Donations together with interest on bank balances. Periodically, appeals are launched for specified charitable causes. The Trustees consider that the resources are sufficient to continue the Fund's operations for the foreseeable future.

Financial Review

Initiatives

During the past few unprecedented years, the Charity spearheaded the Middlesex Covid Relief Appeal to support local communities in Middlesex and the surrounding counties. Throughout the pandemic over 100,000 sumptuous and nourishing meals were freshly prepared in the kitchens at the Masonic Centres in Harrow and Uxbridge. These were distributed to the homeless, the poor as well as to front line personnel and to hospitals. Grants were made to five local MIND Centres and this year to ten Food Banks in Middlesex. This was only possible due to the extreme generosity of Middlesex Masons and their families who donated over £64,000 to the appeal. In addition the Masonic Charitable Foundation made a grant of £20,000 in 2020 and £10,000 during 2021 to support these worthy initiatives. During 2021, A mental health training course was held for volunteer members who regularly visit masons and their families. 2022 was relatively quiet after past few unprecedented years with a donation of £1,000 to the Province of Warwickshire Festival 2023 Appeal.

Risk Mitigation

The Trustees regularly examine the major risks to which the Charity is exposed and, when a particular risk is deemed significant, this is discussed at Trustees' meetings and appropriate steps taken to mitigate against it.

Reserves Policy

The Trustees as far as possible make donations out of income. Payments to petitioners are met from incoming resources.

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND

Registered Charity No. 217065

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

Future Plans

In the future, the Charity will continue to make payments to petitioners and other donations in accordance with its objects.

Statement of Trustees' Responsibilities

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

Company law requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, 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;

Make judgements and estimates that are reasonable and prudent;

State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

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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 SORP. 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.

Independent Examiner

The Trustees have appointed Adrian J Houstoun FCA, FCI Arb as the Independent Examiner of the Financial Statements

Approved by the Trustees on 15th February 2023 and signed on their behalf by:

Peter R.A.Baker

.....

Trustee

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND
Registered Charity No. 217065
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

	General Fund £	Restricted Fund £	Total 31Dec2022 £	31Dec 2021 £
INCOME				
Donations and Gift Aid Received	5,592		5,592	1,217
Covid Relief Appeal and Gift Aid Received	-		-	979
Legacy	-		-	451,975
MCF Matched Funding Grant	-		-	10,000
Sundry & Miscellaneous	554		554	-
Interest Received	643	2	645	37
TOTAL INCOME	6,789	2	6,791	464,208
EXPENDITURE				
DONATIONS				
In Memorium	-		-	-
Warwickshire Festival 2023 Appeal	1,000		1,000	-
Covid Relief Initiatives	-		-	20,000
Bard of Avon & Mark Benevolent Fund	-	-	-	800
	1,000	-	1,000	20,800
OTHER COSTS				
Mental Health First Aid Training	-		-	1,500
Remembrance Day Wreaths, Bank Charges	559		559	709
TOTAL EXPENDITURE	1,559	-	1,559	23,009
NET INCOMING/(OUTGOING) RESOURCES	5,230	2	5,232	441,199
INCOME FUNDS Brought Forward	504,134	295	504,429	63,230
	509,364	297	509,661	504,429
CAPITAL FUNDS Brought Forward	-	2,000	2,000	2,000
TOTAL FUNDS CARRIED FORWARD	509,364	2,297	511,661	506,429

BALANCE SHEET AS AT 31ST DECEMBER 2022

	£	£	£	As at 31st Dec 2021 £
CURRENT ASSETS				
Balance at Bank	474,527	2,297	476,824	475,160
Balance at Grand Charity Relief Chest	35,014		35,014	31,782
Board of Benevolence Bank Accounts	-		-	825
	509,541	2,297	511,838	507,767
Prov Grand Lodge of Middlesex	-	-	-	-
TOTAL CURRENT ASSETS	509,541	2,297	511,838	507,767
CURRENT LIABILITIES				
Prov Grand Lodge of Middlesex	(177)	-	(177)	(1,338)
	509,364	2,297	511,661	506,429

Accounting policies and Notes to the Financial Statements

The Provincial Grand Master's Fund was endowed in 1963. Under the terms of the trust, the Trustees are to apply the income only for such charitable purposes as the Provincial Grand Master for the time being, or, in his absence or incapacity the Pro Provincial Grand Master, shall think fit. The purpose of this Fund is adequately met from the unrestricted general fund and the Trustees are considering the closure of this restricted Fund.

Funds in the Board of Benevolence accounts are held on behalf of the grant-making charity in respect of individual petitioners. Grant transactions are passed through the Board of Benevolence Fund. This arrangement ceases during the year and the Accounts closed.

Grants are accounted for in the period in which they are received. Other income and expenditure, including Grants made, relates to the period in which it is granted or is incurred. The accounts include only those amounts received by the Province. These grants are paid over in instalments to Lodge Almoners to be paid to or on behalf of the petitioner concerned. Information about grants provided by Masonic Charities directly to or on account of petitioners, and of contributions made by members of the Province to such charities, are summarised in the Annual Report of the Provincial Grand Almoner.

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND

England & Wales - Charity number 217065

Accounts

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND

Registered Charity No. 217065

TRUSTEES REPORT

and

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST DECEMBER 2020

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND
Registered Charity No. 217065
TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

Registered Charity No.

217065

HMRC Gift Aid Reference No.

X688879

Grand Charity Relief Chest Reference No.

E0121

Registered Address

148 London Road, Twickenham, Middlesex, TW1 1HD

Trustees

P. R. A. Baker, B.P.J. Cramer, S. M.Shah, O. H. Saville

Treasurer and Corespondant Trustee

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The Pavilion , 56 Rosslyn Crescent, Harrow, HA1 2SZ

Independent Examiner

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THE PROVINCE OF MIDDLESEX BENEVOLENT FUND
Registered Charity No. 217065
TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

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Objects

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Funds

The General Fund consists of all monies payable or accruing to the Benevolent Fund in accordance with the Provincial by-laws, and all other donations and bequests received by the Trustees for the general purposes of the Benevolent Fund.

The Board of Benevolence Grants Account is a separate restricted fund used only for the receipt of grants from and on account of other Masonic Charities for disbursement to individual petitioners to those charities where the grant-making charity delegates administration of the grants to the Province.

The income of the Provincial Grand Master's Fund is to be applied only for such charitable purposes as the Provincial Grand Master of Middlesex, or in his absence or incapacity the Pro Provincial Grand Master, shall think fit.

Income and resources

The main regular income is contributions from Middlesex Craft Lodges, at 10p per member, together with interest on bank balances. Periodically, appeals are launched for specified charitable causes. The Trustees consider that the resources are sufficient to continue the Fund's operations for the foreseeable future.

Financial Review

Initiatives

During this unprecedented year, the Charity spearheaded the Middlesex Covid Relief Appeal to support local communities in Middlesex and the surrounding counties. Throughout the pandemic over 100,000 sumptuous and nourishing meals were freshly prepared in the kitchens at the Masonic Centres in Harrow and Uxbridge. These were distributed to the homeless, the poor as well as to front line personnel and to hospitals. Grants were made to five local MIND Centres. This was only possible due to the extreme generosity of Middlesex Masons and their families who donated over £64,000 to the appeal. In addition the Masonic Charitable Foundation made a grant of £20,000 to support these worthy initiatives.

Risk Mitigation

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Registered Charity No. 217065
TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

Future Plans

In the future, the Charity will continue to make payments to petitioners and other donations in accordance with its objects.

Statement of Trustees' Responsibilities

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Independent Examiner

The Trustees have appointed Adrian J Houstoun FCA, FCI Arb as the Independent Examiner of the Financial Statements

Approved by the Trustees on xx November 2021 and signed on their behalf by:
Peter R.A.Baker

.....
Trustee

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

	General Fund £	Restricted Fund £	Total £	2019 £
INCOME				
Donations and Gift Aid Received	2,054	-	2,054	3,692
Covid Relief Appeal and Gift Aid Received	84,418	-	84,418	-
Sundry and Misc	-	-	-	1,423
Interest Received	201	14	215	83
TOTAL INCOME	86,673	14	86,687	5,198
EXPENDITURE				
DONATIONS				
In Memorium	250	250	500	-
Province of Durham Festival Appeal	3,000	-	3,000	-
Covid Relief Meals Initiative	58,000	-	58,000	-
MIND Charity	10,000	-	10,000	-
	71,250	250	71,500	-
OTHER COSTS				
Remembrance Day Wreaths, Bank Charges	327	-	327	-
TOTAL EXPENDITURE	71,577	250	71,827	-
NET INCOMING/(OUTGOING) RESOURCES	15,096	(236)	14,860	5,198
INCOME FUNDS Prior Year Adjustment	831	-	831	-
INCOME FUNDS Brought Forward	47,008	531	47,539	42,341
	62,935	295	63,230	47,539
CAPITAL FUNDS Brought Forward	-	2,000	2,000	2,000
TOTAL FUNDS CARRIED FORWARD	62,935	2,295	65,230	49,539

BALANCE SHEET AS AT 31ST DECEMBER 2020

	£	£	£	As at 31st Dec 2019 £
CURRENT ASSETS				
Balance at Bank	22,732	2,295	25,027	36,208
Balance at Grand Charity Relief Chest	41,268	-	41,268	9,808
Board of Benevolence Bank Accounts	831	-	831	1,253
	64,831	2,295	67,126	47,269
Prov Grand Lodge of Middlesex	-	-	-	3,692
TOTAL CURRENT ASSETS	64,831	2,295	67,126	50,961
CURRENT LIABILITIES				
Prov Grand Lodge of Middlesex	(1,896)	-	(1,896)	(1,422)
	62,935	2,295	65,230	49,539

Accounting policies and Notes to the Financial Statements

The Provincial Grand Master's Fund was endowed in 1963. Under the terms of the trust, the Trustees are to apply the income only for such charitable purposes as the Provincial Grand Master for the time being, or, in his absence or incapacity the Pro Provincial Grand Master, shall think fit. Funds in the Board of Benevolence accounts are held on behalf of the grant-making charity in respect of individual petitioners. Grant transactions are passed through the Board of Benevolence Fund. Interest on that Fund's bank account is credited to the General Fund to help fund the cost of grant administration.

Grants are accounted for in the period in which they are received. Other income and expenditure, including Grants made, relates to the period in which it is granted or is incurred. The accounts include only those amounts received by the Province. These grants are paid over in instalments to Lodge Almoners to be paid to or on behalf of the petitioner concerned. Information about grants provided by Masonic Charities directly to or on account of petitioners, and of contributions made by members of the Province to such charities, are summarised in the Annual Report of the Provincial Grand Almoner.

THE PROVINCE OF MIDDLESEX BENEVOLENT FUND
Registered Charity No. 217065
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE PROVINCE OF MIDDLESEX BENEVOLENT FUND

I report on the financial statements of the Fund for the year ended 31st December 2020, which are set out on page 4.

Respective responsibilities of the trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the financial statements and you consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 ("the 1993 Act")) and that an independent examination is needed.

It is my responsibility to:

examine the financial statements (under section 43(3)(a) of the 1993 Act);
to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7) (b) of the 1993 Act; and
to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I am not required to and do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the following requirements have not been met:

to keep accounting records in accordance with section 41 of the 1993 Act;
to prepare financial statements which accord with those records; and
to comply with the accounting requirements of the 1993 Act.

Further, nothing has come to my attention in connection with my examination that, in my opinion, should be drawn to your attention in order to enable you to reach a proper understanding of the accounts.

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Adrian J Houstoun FCA, FCI Arb.