

**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 Correspondant Trustee**

Sanjiv M Shah

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**

O. H. Saville

**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 2020**

The Trustees of The Province Of Middlesex Benevolent Fund present their report and independently examined financial statements for the year ended 31 December 2020. 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 28<sup>th</sup> 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, 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**

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.

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**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**

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 in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and 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 xx November 2021 and signed on their behalf by:  
Peter R.A.Baker

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Trustee

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

	General Fund £	Restricted Fund £	Total £	2019 £
<b>INCOME</b>				
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
<b>TOTAL INCOME</b>	<b>86,673</b>	<b>14</b>	<b>86,687</b>	<b>5,198</b>
<b>EXPENDITURE</b>				
<b>DONATIONS</b>				
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	-
	<b>71,250</b>	<b>250</b>	<b>71,500</b>	<b>-</b>
<b>OTHER COSTS</b>				
Remembrance Day Wreaths, Bank Charges	327	-	327	-
<b>TOTAL EXPENDITURE</b>	<b>71,577</b>	<b>250</b>	<b>71,827</b>	<b>-</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>	<b>15,096</b>	<b>(236)</b>	<b>14,860</b>	<b>5,198</b>
<b>INCOME FUNDS</b> Prior Year Adjustment	831	-	831	-
<b>INCOME FUNDS</b> Brought Forward	47,008	531	47,539	42,341
	62,935	295	63,230	47,539
<b>CAPITAL FUNDS</b> Brought Forward	-	2,000	2,000	2,000
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>62,935</b>	<b>2,295</b>	<b>65,230</b>	<b>49,539</b>

**BALANCE SHEET AS AT 31ST DECEMBER 2020**

	£	£	£	As at 31st Dec 2019 £
<b>CURRENT ASSETS</b>				
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
<b>TOTAL CURRENT ASSETS</b>	<b>64,831</b>	<b>2,295</b>	<b>67,126</b>	<b>50,961</b>
<b>CURRENT LIABILITIES</b>				
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 31<sup>st</sup> 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.

.....  
Adrian J Houstoun FCA, FCI Arb.