

# City of Belfast Grand Black Chapter Benevolent Fund

Northern Ireland · Charity number 102876

## Details

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**Status** Received

**Registered** 2015-08-12

**Register** [View on the Charity Commission for Northern Ireland register](#)

## Contact

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**Address** 22 Forthriver Dale  
Belfast  
Bt13 3tl  
BT13 3TL

**Phone** 07841924111

**Email** [spencer.b@ntlworld.com](mailto:spencer.b@ntlworld.com)

## Activities

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**Purposes:** The Fund is a Benevolent Fund Formed in 1908 by the City of Belfast Grand Black Chapter and the objects of the Fund shall be a scheme to afford assistance for the benefit of infirm, sick or deserving persons. assistance with funeral costs, when circumstances in the family are considered necessitous The assistance listed above is not exhaustive, all genuine enquiries for support will be considered by the Fund and if found to be deserving, will be granted.

**What the charity does:** The relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage

**How the charity works:** Advice/advocacy/information, Grant making, Medical/health/sickness, Overseas aid/famine relief, Relief of poverty, Religious activities, Welfare/benevolent, Youth development

**Who the charity helps:** Adult training, Carers, General public, Learning disabilities, Men, Mental health, Older people, Physical disabilities, Sensory disabilities, Unemployed/low income, Victim support, Voluntary and community sector, Women, Youth (14-25 year olds)

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£26,642	£25,651	£0	0

## Trustees

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Name	Role	Appointed
Mr Alan Mcintosh		
Mr Ronnie Walker		
Mr Spencer Beattie		

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**City of Belfast Grand Black Chapter Benevolent Fund**

Northern Ireland - Charity number 102876

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# Accounts

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**City of Belfast Grand Black Chapter**  
**Benevolent Fund**

April 2024 to march 2025

INCOME		EXPENDITURE	
Preceptory Subscriptions	2460.00	Grants	19500.00
Donations	3110.00	Bank Charges	71.96
Interest (net)	72.46	Investment Management Fees	5840.00
cash tranfer from inv income	21000.00	Miscellaneous Expenditure	240.00
		<b>Total Expenditure</b>	<b>25651.96</b>
		<b>Surplus for the Year</b>	<b>990.50</b>
<b>Total Income</b>	<b>26642.46</b>	<b>Total Expenses</b>	<b>26642.46</b>

**balance sheet as of 31st march 2024**

Assets			
Danske Bank No1 Account	9580.02	Total assets at 31st march 2025	798075.52
Danske Bank No2 Account	21089.00	Add Surplus fot year	990.50
Investment Income at year end	20586.00		
Investment Holding	747811.00		
<b>Total</b>	<b>799066.02</b>		<b>799066.02</b>

Prepared from the Books, receipts and vouchers supplied by Mr  
 Ronald Walker. Certified and agree by

Alan McIntosh      Chairman

*A. Egan*      *A. McIntosh*

**City of Belfast Grand Black Chapter Benevolent Fund**

Northern Ireland - Charity number 102876

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# Accounts

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# City of Belfast Grand Black Chapter

## Benevolent Fund

April 2023-March 2024

### INCOME

Preceptory Subscriptions	2700.00	Grants	26500.00
Donations	3750.00	Bank Charges	96.48
Interest (net)	36.00	Investment Management Fees	5650.00
cash tranfer from inv income	20000.00	Miscellaneous Expenditure	240.00
		<b>Total Expenditure</b>	<b>32486.48</b>
		<b>Surplus for the Year</b>	<b>-6000.48</b>
		<b>Total Expenses</b>	<b>26486.00</b>

### balance sheet as of 31st march 2024

Assets			
Dansk Bank No1 Account	12775.39	total assets at 31st march 2024	804076.00
Dansk Bank No2 Account	27528.10	Add Surplus fot year	-6000.48
investment income at year end	8326.00		
investment Holding	749446.03		
<b>Total</b>	<b>798075.52</b>		<b>798075.52</b>

Prepared from the Books, receipts and vouchers supplied by Mr  
Ronald Walker. Certified and agree by

Alan McIntosh                      Chairman

*Alan McIntosh*

**City of Belfast Grand Black Chapter Benevolent Fund**

Northern Ireland - Charity number 102876

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# Annual report

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**City of Belfast Grand Black Chapter - Benevolent Fund C/No 102876**

**Annual General Meeting**

**Report from the Trustees.**

**For the year ending March 2024**

**Preamble**

The Fund was founded in 1908 and was established for the relief of those Sir Knights of the City of Belfast Grand Black Chapter and subscribing District Chapters, or the families or dependents of such current or deceased Sir Knights, or to other persons who are considered, at the absolute discretion of the Trustees to be in need by reason of youth, age, ill health, disability, financial hardship or other disadvantage through the provision of financial assistance and to further such other purposes that are charitable under the law of Northern Ireland as the Trustees in their absolute discretion from time to time determine.

**Trustees**

Alan McIntosh, Spencer Beattie, Ronald Walker, Numbering three.

**Governance**

The Trustees as charity trustees have control of the Charity and its property and funds. The Trustees shall administer the fund as outlined in any additional bylaws as agreed by the Committee of Management and in compliance with the Trust Deed agreed at AGM 2<sup>nd</sup> June 2015.

The Trustees will ensure the Charity complies with the relevant Charities Law in Northern Ireland and will furthermore make sure that a proper accounting procedure is in place in compliance with the current legislation.

**Review of Activities**

During the year the Fund made grant payments of £26,500.00 an increase of £5,500.00 from last year, giving financial help to assist the needs and afford support to the benefit of members or the families of members, in compliance with the stated purposes of the Fund.

This year the subscriptions remain constant and there was a small increase in the donations. The annual fluctuation is beyond the control of the trustees. This year we report a loss of £6000.48,

The Investment portfolio continues to perform very well and produces a satisfactory return. This allow the aims and objectives of the Benevolent Fund to be secured.

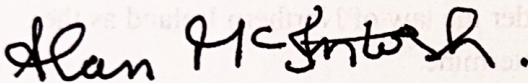
The Financial and Investment policy of the Fund is under constant review by the Trustees to maintain reserves at such a level as limits risk from future downturns in Fund Income. The Trustees continue to be conscious that voluntary donations and subscriptions cannot be relied upon as a continuing and certain source of incoming resources.

### Conclusion.

This report accepted at the AGM on Friday 10<sup>th</sup> June 2024

Chairman of Trustees

Alan McIntosh



**City of Belfast Grand Black Chapter Benevolent Fund**

Northern Ireland - Charity number 102876

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# Annual return

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**Chairman of the Trustees of the City of Belfast Grand Black Chapter,  
Benevolent Fund**

**Independent Examiner's Report**

We have carried out an independent examination of the accounts of the above Fund for the year ending 31<sup>st</sup> March 2024 in accordance with the general directions given by the Charity Commission for Northern Ireland under section 65 (9) b of the Charities Act and submit the following report.

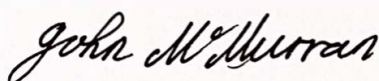
The accounts of the Benevolent Fund show an income under £250,000 and therefore we have carried out our analysis based on the accounts being prepared on Receipts and Payments. We confirm that all vouching documentation, including statements and receipts are complete and in order.

All transactions shown in the accounts has met the accounting and reporting regulations under section 65 of the Charities Act, and we are satisfied that the Trustees Annual Report is consistent with our analysis of the accounts.

The examination carried out has raised no concerns in respect of compliance with the accounting requirements of the Charities Act and no further information is required for a proper understanding of the accounts to be reached.

We confirm the accounts are consistent with the standard required by the Charity Commission for Northern Ireland and in conclusion, we have found no matters that require further attention.

John McMurrin  
Treasurer  
No2 Royal Black District Chapter



Robert Henry  
Treasurer  
No5 Royal Black District Chapter



**City of Belfast Grand Black Chapter Benevolent Fund**

Northern Ireland - Charity number 102876

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# Accounts

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**City of Belfast Grand Black Chapter**  
**Benevolent Fund**

April 2022 - March 2023

INCOME

EXPENDITURE

Preceptory Subscriptions	2700.00	Grants	21000.00
Donations	2965.00	Bank Charges	107.18
Interest (net)	51.21	Investment Management Fees	5840.00
Cash transfer from inv income	20.000.00	Miscellaneous Expenditure	220.00
		Total Expenditure	27167.18
		Surplus for the Year	1450.97
<b>Total Income</b>	<b>25716.21</b>	<b>Total Expenses</b>	<b>25716.21</b>

**balance sheet as of 31st March 2023**

<b>Assets</b>			
Dansk Bank No1 Account	9112.00	Total assetts at 31st march 2022	805526.97
Dansk Bank No2 Account	27125.00	Add Surplus fot year	-1450.97
investment income at year end	9218.00		
investment holding	758621.00		
<b>Total</b>	<b>804076.00</b>		<b>804076.00</b>

Prepared from the Books, receipts and vouchers supplied by Mr  
Ronald Walker. Cerified and agree by

Alan McIntosh      Chairman

*Alan McIntosh*

**City of Belfast Grand Black Chapter Benevolent Fund**

Northern Ireland - Charity number 102876

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# Annual report

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**Annual General Meeting**

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**Trustees**

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The Trustees as charity trustees have control of the Charity and its property and funds. The Trustees shall administer the fund as outlined in any additional bylaws as agreed by the Committee of Management and in compliance with the Trust Deed agreed at AGM 2<sup>nd</sup> June 2015.

The Trustees will ensure the Charity complies with the relevant Charities Law in Northern Ireland and will furthermore make sure that a proper accounting procedure is in place in compliance with the current legislation.

**Review of Activities**

During the year the Fund made grant payments of £21,000 giving financial help to assist the needs and afford support to the benefit of members or the families of members, in compliance with the stated purposes of the Fund.

The trustees note the fall in income from subscriptions and donations this is due to the falling membership of the institution and most certainly beyond the control of the trustees but something that must be noted moving forward. This year we report a loss of 1,450 and the above comments would be a reflection of this loss. Whilst this is not an overall concern a careful eye needs to be kept on this.

The Investment portfolio is returning to a strong position after the impact of the markets due to covid. The trustees are pleased with the management of the investments and continue with the same managed risk.

The Financial and Investment policy of the Fund is under constant review by the Trustees in conjunction with the management company to maintain reserves at such a level as limits risk from future downturns in Fund Income. The balance approach to date has worked and the risk are minimalized.

**Conclusion.**

This report accepted at the AGM on Friday 9<sup>th</sup> June 2023.

Chairman of Trustees

Alan McIntosh

A handwritten signature in black ink that reads "Alan McIntosh". The signature is written in a cursive style with a large initial 'A' and 'M'.

**City of Belfast Grand Black Chapter Benevolent Fund**

Northern Ireland - Charity number 102876

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# Annual return

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Chairman of the Trustees of the City of Belfast Grand Black Chapter,  
Benevolent Fund

Independent Examiner's Report

We have carried out an independent examination of the accounts of the above Fund for the year ending 31<sup>st</sup> March 2023 in accordance with the general directions given by the Charity Commission for Northern Ireland in compliance with the Charity Act and submit the following report.

The accounts of the Benevolent Fund show an income under £250,000 and therefore we have carried out our analysis based on the accounts being prepared on Receipts and Payments. We confirm that all vouching documentation, including statements and receipts are complete and in order.

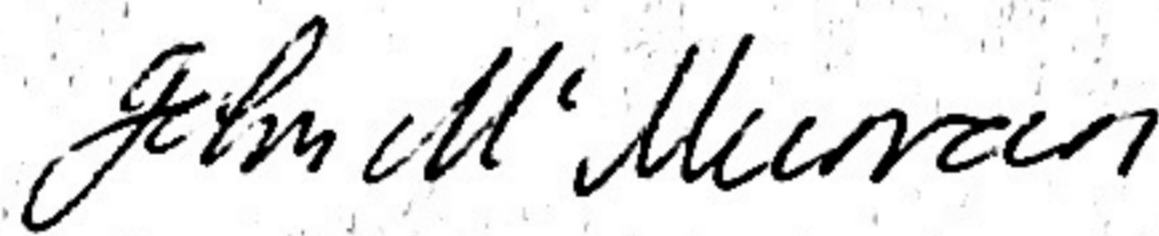
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John McMurrin  
Treasurer

No2 Royal Black District Chapter



Robert Henry  
Treasurer

No5 Royal Black District Chapter

