

**The Provincial Grand Mark Lodge of Hertfordshire
Benevolent Fund**

**Hertfordshire Mark Provincial Centenary White Stone
Foundation Fund**

Annual Report and Accounts

30 April 2006

Charity Commission Reference Number 291376

The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the Hertfordshire Mark Provincial Centenary White Stone Foundation Fund

The Funds were established under a declaration of Trust dated 1st March 1985.

The Benevolent Fund was established for the benefit of such distressed Brother Mark Master Masons, their widows and children, or for the benefit of such masonic charities or other charitable institutions, societies and objects as the Provincial Grand Mark Lodge of Hertfordshire shall in duly constituted meeting from time to time direct.

The Provincial Centenary White Stone Foundation Fund was established for the express purposes of furnishing, equipping, decorating and maintaining the furniture, equipment and decoration of one or more units in any masonic charitable old persons home and in such other charitable manner as the Trustees shall in their absolute discretion think fit in providing facilities for the occupants of such old persons home.

Trustees are appointed by the Custodian Trustee following nomination by resolution of the Provincial Grand Mark Lodge of Hertfordshire. They are selected from the following officers for the time being namely: the Provincial Grand Master of the Grand Mark Lodge of Hertfordshire, his Deputy and Assistant; past holders of those offices; and a Custodian Trustee appointed by the Provincial Grand Master or his Deputy. Trustees meet annually or as required to consider grant applications, to approve or refuse grants and to review fund-raising activities

Trustees: Judge Seymour Martin Samuels, Custodian Trustee
Herbert Keith Emmerson
John Oakley-Smith JP
Limbury Michael Poulton Roff

Treasurer: Colin David Hellyer

Principal address: Moot Point, The Pastures, Totteridge, London N20 8AN
Telephone: 0208 445 6641

Independent Examiner: Graham G.King FCA, FABRP, 23 Porters Wood, St Albans, Herts AL3 6PQ

Bankers: Lloyds Bank plc, Marlowes, Hemel Hempstead, Herts HP1 1BY

Trustees' responsibility for the accounts

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

- o select suitable accounting policies and apply them consistently;
- o make judgements and estimates that are reasonable and prudent;
- o prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation;
- o to value the assets and liabilities in accordance with the Statement of Recommended Practice Accounting by Charities.

The trustees are responsible for keeping proper accounting records which are sufficient to show and explain the charity's transactions and to disclose with reasonable accuracy at any time the financial position of the Funds, and to enable them to ensure that any statements of account comply with the requirements of the Charity (Accounts and Reports) Regulations 1995. 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.

The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the Hertfordshire Mark Provincial Centenary White Stone Foundation Fund

Trustees' Report

The trustees present their report and the accounts for the year ended 30 April 2006

The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the Charity

Risk management

The Trustees have examined the major strategic, business and operational risks which the Charity faces and confirm that systems have been established to enable reports to be produced so that the necessary steps can be taken to lessen these risks.

Reserves Policy

In its role as a fundraising and grant provider, the Charity incurs no direct, management, administration and support costs and therefore maintains no unrestricted reserves. Fund balances on restricted funds represent amounts raised yet not redistributed as grants and the trustees aim to maintain reserve levels on these funds relatively low, which still allows the Charity to respond to emergency applications for grants which arise from time to time.

Grant-making policy

The Trustees have discretion from the Provincial Grand Mark Lodge of Hertfordshire to make grants as they see fit up to £5,000 in total. Applications for further grants must be put specifically to that Lodge for ratification at its annual meeting. The discretionary fund is therefore concentrated towards the more urgent and smaller situations involving individual distress or support for local charities.

In cases of individual distress, it is the Trustees' policy to invite applications from Lodge Almoners which are then considered by the Provincial Grand Almoner. If he feels that there is a good case for assistance which cannot be dealt with by one of the national masonic charities he will make application to the Trustees who consider the matter against the established masonic principles of "brotherly love, relief and truth"

In cases of support for local charities, applications are first considered by the Provincial Grand Charity Steward who makes recommendation to the Trustees. It is the Trustees' policy at least to match the donations which the applicant Lodge is prepared to make and to ensure the maximum amount of positive publicity for the Craft of freemasonry.

All grants to other charities are subject to written receipt, and confirmation that the grant is being used for the purpose specified. In individual cases of distress, the Provincial Grand Almoner keeps a personal watch over each situation in support of the Lodge Almoner.

The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the Hertfordshire Mark Provincial Centenary White Stone Foundation Fund

Trustees' Report

Developments, Activities and Achievements during the year

Following on the success of the "Ambulance Appeal", a further £2,000 has been donated to enable St John Ambulance to maintain the vehicle given to them by the Mark Masons of Hertfordshire and another £1,000 has been allocated for this purpose in 2007.

The Trustees have continued their support of the Craft in Hertfordshire with their efforts towards the 2009 Festival for the Royal Masonic Benevolent Institution as well as the other Mark Provinces around the country with their efforts towards the annual Festival of the Mark Benevolent Fund.

Grants totalling £6,746 were made to 9 local charities as shown in the notes to these accounts. £2,600 of this was given in response to requests from individual Lodges who donated matching amounts to the same cause.

The award of mauls and sceptres to lodges for each £1,000 promised has again been most successful - 108 have been awarded to date. 202 brethren have also qualified for various levels of Certificate from the Provincial Grand Master indicating a clear level of support for the charity from individual members of the Province.

The objectives set by the Trustees are as follows:

- a. to support needy Hertfordshire Mark brethren and their dependents
- b. to encourage lodges to support worthy local charities and to consider matching their grants from the unrestricted funds of the charity.
- c. to make other donations within the objectives authorised by the Trust Deed.

Financial Activities and Affairs

Benevolent Fund - unrestricted funds

The Trustees are pleased to report gross income of £17,828 for the year (2005: £21,464).

Significant donations were made to the following charities: £2,000 to the Provincial Grand Lodge of Cornwall in support of their sponsorship of the Mark Benevolent Fund 2006 Festival; £3,000 to the Craft Provincial Grand Lodge of Hertfordshire in support of the 2009 Festival for the Grand Charity; £2,000 to support the work of the charity Everyman in their work to educate boys to the dangers of testicular cancer; £1,000 to assist the Hertfordshire Community Foundation and several smaller grants to other charities.

A sum of £1,632 (2005: £3,174) was made available to cover costs of generating funds, including the purchase of ties, cufflinks and lapel badges to be given to brethren in acknowledgement of individual donations; and to purchase and inscribe mauls and sceptres which are being presented in recognition of significant donations from Lodges.

The balance of the Fund held at 30 April 2006 was £45,981 (2005: £42,172)

Benevolent Fund - restricted funds

The remaining restricted balance of £1,585 was used during the year to assist St John Ambulance with the costs of running the vehicle presented to them by this charity last year.

**The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the
Hertfordshire Mark Provincial Centenary White Stone Foundation Fund**

Trustees' Report

Centenary White Stone Foundation Fund

The Trustees report a gross income of £425 for the year (2005: £616) but, since this is interest earned on the sum held to the order of the Trustees of the Grand Lodge of Mark Master Masons Fund of Benevolence (MBF), it has been donated to them.

The Trustees of the Mark Benevolent Fund gave instructions during the year for the full balance held to their order in the White Stone Foundation Fund to be donated to the Friends of Prince Michael of Kent Court, an RMBI home in Watford. The sum of £14,154 was presented to them by the Deputy Provincial Grand Master at a well attended ceremony at the Home in February and, since the amount originated from individual donations made by the Mark Masons of Hertfordshire, the generosity of the Mark Benevolent Fund to the Hertfordshire Home has given the members of this Province much pleasure.

The balance of the Fund held at 30 April 2006 was £NIL (2005: £NIL)

General

In the opinion of the Trustees, the accompanying financial statements comply with current statutory requirements and the requirements of the Trust Deed.

Approved by the Trustees on 23 May 2006
and signed on their behalf by

Judge Seymour M.Samuels
Custodian Trustee

Independent Examiner's Report

to the Trustees of The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the Hertfordshire Mark Provincial Centenary White Stone Foundation Fund

I report on the accounts of The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the Hertfordshire Mark Provincial Centenary White Stone Foundation Fund which are set out on pages 6 to 9

Respective responsibilities of trustees and examiner

As trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities Act 1993 (The Act) does not apply. It is my responsibility:

- o to examine the accounts (under section 43(3)(a) of the 1993 Act);
- o 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
- o 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 Trust and a comparison of the accounts 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 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:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - o to keep accounting records in accordance with section 41 of the Act and
 - o to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Acthave not been met; and
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Graham G.King FCA, FABRP
23 Porters Wood
St Albans
Herts AL3 6PQ

24 May 2006

**The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the
Hertfordshire Mark Provincial Centenary White Stone Foundation Fund
Balance Sheet
as at 30 April 2006**

	Notes	2006 £	2005 £
Current Assets			
Debtors	3	2,608	2,925
Cash at bank	2	43,373	54,561
		<hr/> 45,981	<hr/> 57,486
Liabilities			
Creditors	4	-	(13,729)
		<hr/> 45,981	<hr/> 43,757
Net Current Assets			
Benevolent Fund			
Unrestricted Income Funds	5	45,981	42,172
Restricted Income Funds	5	-	1,585
		<hr/> 45,981	<hr/> 43,757

Approved by the Trustees on 23 May 2006
and signed on their behalf by

Judge Seymour M.Samuels
Custodian Trustee

**The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the
Hertfordshire Mark Provincial Centenary White Stone Foundation Fund
Statement of Financial Activities
for the year ended 30 April 2006**

	Notes	Unrestricted income Funds 2006 £	Restricted income Funds 2006 £	Total Funds 2006 £	Total Funds 2005 £
Incoming Resources					
Donations, legacies and similar incoming resources		15,132		15,132	22,724
Investment income - bank interest receivable		1,715	425	2,140	2,935
Other incoming resources		981		981	1,726
Total Income	7	<u>17,828</u>	<u>425</u>	<u>18,253</u>	<u>27,385</u>
Resources expended					
Costs of generating funds		1,632		1,632	3,174
Charitable expenditure - grants and donations payable	6	12,387	2,010	14,397	60,646
Total expenditure		<u>14,019</u>	<u>2,010</u>	<u>16,029</u>	<u>63,820</u>
Net incoming/(outgoing) resources		3,809	(1,585)	2,224	(36,435)
Total Funds brought forward		42,172	1,585	43,757	80,192
Total Funds Carried forward	5	<u>45,981</u>	<u>-</u>	<u>45,981</u>	<u>43,757</u>

The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the Hertfordshire Mark Provincial Centenary White Stone Foundation Fund
Notes to the Accounts
at 30 April 2006

1 Accounting Policies

Basis of accounting

The statement of accounts has been prepared in accordance with the provisions of the Charity (Accounts and Reports) Regulations 1995, the Statement of Recommended Practice Accountancy by Charities subject to the guidance contained in the statement Accrual Accounting for the Smaller Charity.

Income

Donations are accounted for when received by the Funds. Other income is accounted for on an accruals basis as far as it is prudent to do so. Income includes tax recoverable.

2 Cash and bank balances	2006	2005
	£	£
Current account	879	21
Bank deposit account	7,690	7,549
UGLE Relief Chest (Benevolent Fund)	34,804	33,262
UGLE Relief Chest (White Stone Fund)	-	13,729
	<hr/> 43,373 <hr/>	<hr/> 54,561 <hr/>
3 Debtors	2006	2005
	£	£
Income tax receivable	2,578	2,860
Covenants receivable	30	65
	<hr/> 2,608 <hr/>	<hr/> 2,925 <hr/>
4 Creditors	2006	2005
	£	£
Mark Benevolent Fund	-	13,729
	<hr/> - <hr/>	<hr/> 13,729 <hr/>

The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the Hertfordshire Mark Provincial Centenary White Stone Foundation Fund
Notes to the Accounts
at 30 April 2006

5 Funds

	Restricted income	Restricted income	Restricted income Total	Unrestricted income	
	White Stone Fund	Benevolent Fund	restricted Funds	Benevolent Fund	Total Funds
	£	£	£	£	£
At 1 May 2005	-	1,585	1,585	42,172	43,757
Incoming resources for year	425	-	425	17,828	18,253
Outgoing resources for year	(425)	(1,585)	(2,010)	(14,019)	(16,029)
At 30 April 2006	-	-	-	45,981	45,981

6 Grants and donations payable

	2006 £	2005 £
Mark Benevolent Fund	425	616
St John Ambulance	2,000	50,000
PGL Hertfordshire (2009 Festival for Grand Charity)	3,000	2,000
Cornwall Mark Benevolent Fund	2,000	-
Nottinghamshire Mark Benevolent Fund	-	2,000
Association of Friends of PMOKC	1,146	-
Everyman	2,000	-
Hertfordshire Community Foundation	1,000	-
Amwell View School	500	-
Carers in Hertfordshire	500	-
Saffron Sight	350	-
Aberdeen Amputees	500	-
House of St Barnabas	500	-
Cogwheel Trust	250	-
Masonic Trout & Salmon Fly Fishing Club	-	1,000
Guide Dogs for the Disabled	-	2,750
Hertfordshire Society for the Blind	-	500
Buntingford Action for the Less Able	-	250
Chelsea & Westminster Health Care Trust	-	200
Society for Mucopoly Saccoride Deseases	-	250
Barnet Bereavement Project	-	300
Royal National Institute for the Blind	-	200
Order of the Secret Monitor Benevolent Association	-	500
Almoner support	226	80
	<u>14,397</u>	<u>60,646</u>

**The Provincial Grand Mark Lodge of Hertfordshire Benevolent Fund and the
Hertfordshire Mark Provincial Centenary White Stone Foundation Fund
Notes to the Accounts
at 30 April 2006**

7 Incoming resources	2006	2005
	£	£
Covenants/RPP's	5,126	6,115
Gift aid donations	3,108	2,505
Tax reclaimable	2,578	2,860
Sundry donations	2,782	9,947
Alms collection - Annual Meeting	1,538	1,297
Bank deposit interest	2,140	2,935
Donations in respect of ties etc	981	1,726
	<hr/>	<hr/>
	18,253	27,385