MASONIC CHARITABLE FOUNDATION

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

Charity Number: 1164703

Company Number: 09751836

MASONIC CHARITABLE FOUNDATION

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MASONIC CHARITABLE FOUNDATION

TRUSTEES' ANNUAL REPORT

The trustees are pleased to submit their report for the year ended 31st March 2022. This report includes a directors' report as required by Section 415 of The Companies Act 2006 and a strategic report as required by The Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013.

Reference and Administrative Information

Name and Registered Office

The name of the charity is the Masonic Charitable Foundation (the "Charity") and it has its registered office at 60 Great Queen Street, London, WC2B 5AZ.

Trustees

The trustees who served during the year were:

- John Boyington, CBE
- Sinead Brophy
- Charles A.G. Cunnington
- Timothy D. Dallas-Chapman (resigned 9th December 2021)
- Simon D'O. Duckworth, OBE, DL
- Clive Emerson
- Dr Simon Fellerman
- Alan P. Graham, MBE
- Antony D.G. Harvey
- Christopher Head
- Michael R. Heenan (Treasurer)
- Richard M. Hone, QC (President)
- James H. Newman, OBE (resigned 28th April 2021)
- Stephen Robinson
- Howard Ian Sabin (resigned 9th December 2021)
- David Southern (appointed 10th June 2021)
- Nigel J. Vaughan
- David C. Watson (resigned 9th December 2021)
- Andrew G. Wauchope
- Sir Paul Williams, OBE, KStJ, DL (Deputy President and Chairman)
- Howard G. Wilson

James H. Newman resigned as Chairman of the MCF on 31st March 2021 and Trustee of the MCF on 28th April 2021, and Sir Paul Williams was appointed Chairman on 1st April 2021.

MASONIC CHARITABLE FOUNDATION

TRUSTEES' ANNUAL REPORT

Executive

The Executive during the year to 31st March 2022 were:

- Les Hutchinson, Chief Executive
- Charles Angus, Group Finance Director
- Louise Bateman, Group Human Resources Director
- Annette Campbell, Company Secretary (resigned 5th February 2022)
- Mark Lloyd, Managing Director Royal Masonic Benevolent Institution Care Company
- John McCrohan, Operations Director
- Marc Nelson-Smith, Group Property Director
- Brenda Nurse, Company Secretary (appointed 1st March 2022)

Auditor

Knox Cropper LLP, Chartered Accountants, 65 Leadenhall Street, London, EC3A 2AD

Bankers

Barclays Bank Plc, Level 28, 1 Churchill Place, Canary Wharf, London, E14 5HP

National Westminster Bank Plc, Bloomsbury Parr's Branch, 214 High Holborn, London, WC1V 7BX

Coutts & Co, 440 Strand, London, WC2R 0QS

Investment Advisors

Asset Risk Consultants Limited, 7 New Street, St. Peter Port, Guernsey, GY1 2PF

Investment Managers

Thesis Unit Trust Management Limited, Exchange Building, St John's Street, Chichester, West Sussex PO19 1UP

CCLA, Senator House, 85 Queen Victoria Street, London, EC4V 4ET

Royal London Asset Management Limited, 55 Gracechurch Street, London, EC3V 0UF

Solicitors

Stone King LLP, Boundary House, 91 Charterhouse Street, London, EC1M 6HR

Farrer & Co, 66 Lincoln's Inn Fields, London, WC2A 3LH

Wedlake Bell LLP, 71 Queen Victoria Street, London, EC4V 4AY

MASONIC CHARITABLE FOUNDATION

TRUSTEES' ANNUAL REPORT

Structure, Governance and Management

Organisation

The Charity is constituted as a company limited by guarantee and its governing document is its articles of association. It was registered as a charity on 4th December 2015 and commenced activities on 1st April 2016.

The Charity is the parent or ultimate parent company to the following organisations:

Charity Name	Legal Status	Charity Registered No.	Membership Details	Trustee or Company Board
The Grand Charity	Company limited by guarantee	1170335	MCF is sole company law member	MCF and Chairman of MCF
The Grand Charity	Unincorporated trust	281942	MCF is sole member	MCF is sole corporate trustee
The Royal Masonic Trust for Girls and Boys	Company limited by guarantee	1170336	MCF is sole company law member	MCF and Chairman of MCF
The Royal Masonic Trust for Girls and Boys	Unincorporated trust	285836	Trustees of MCF	MCF is sole corporate trustee
The RMIG Endowment Trust	Unincorporated trust	290883	MCF is sole member	MCF is sole corporate trustee
The Masonic Samaritan Fund	Company limited by guarantee	1130424	MCF is sole company law member	MCF and Chairman of MCF
The Royal Masonic Benevolent Institution	Unincorporated trust	207360	MCF is sole member	MCF is sole corporate trustee
The Royal Masonic Benevolent Institution Care Company	Company limited by guarantee	1163245	MCF is sole company law member	Directors/trustees of RMBICC
The Royal Masonic Hospital Charity	Unincorporated trust	205793	MCF is sole member	MCF is sole corporate trustee
The Ruspini Fund	Unincorporated trust	1176327	MCF is sole member	MCF is sole corporate trustee
MCF Trading Limited	Company limited by shares	N/A	MCF is the sole shareholder	MCF appoints the directors
RMBI Trading Limited	Company limited by shares	N/A	RMBI Care Company	RMBI appoints the directors
Stability Investments Limited	Company limited by shares	N/A	RMBI Care Company and Latis Homes Limited	RMBI and Latis Homes Limited appoint directors

The bases for determining that the above charities are subsidiaries of the Charity are that they are effectively under the control of the Charity's trustees and they undertake charitable activities which further the charitable aims of the Charity. The trustees of the Charity, as a body, either act as trustee of the charitable subsidiary or have the right to appoint the majority of trustees of the subsidiary.

MCF Trading Limited was incorporated on 28th April 2021 for the initial purpose of the development of the land at Bushey Grange.

MASONIC CHARITABLE FOUNDATION

TRUSTEES' ANNUAL REPORT

Governance and Management

The registered/main offices for all the above organisations is 60 Great Queen Street, London, WC2B 5AZ. Details of the summarised results are given in note 20 to the accounts on page 59. The organisations detailed in the table below were known collectively as the Central Masonic Charities ("CMCs"). The primary purpose of the consolidation of the activities of the CMCs under the Charity was to streamline the provision of support to beneficiaries and to provide greater flexibility in ensuring that support is prioritised towards those areas of greatest need.

Charity Name	Reference	Description of Charity
The Grand Charity	TGC	Grant making: individual beneficiaries and institutions
The Royal Masonic Trust for Girls and Boys	RMTGB	Grant making: individual beneficiaries and institutions, focusing upon relief of poverty and advancement of education for children
The Ruspini Fund	Ruspini	Grant making: individual beneficiaries, focusing upon relief of hardship or distress of children
The RMIG Endowment Trust	RMIGET	Support for the Royal Masonic School and masonic pupils at the school
The Masonic Samaritan Fund	MSF	Grant making: individual beneficiaries and institutions, focusing upon health and disability, and medical research
The Royal Masonic Benevolent Institution	RMBI	Grant making: individual beneficiaries, focusing upon end of life care
The Royal Masonic Benevolent Institution Care Company	RMBICC	Provision of specialist nursing and dementia registered care through operation of care homes

The trustee board is the ultimate decision-making and controlling body for the Charity. It delegates day to day operations to the executive management team in accordance with a schedule of delegated financial authorities. Additionally, a number of areas of governance are delegated to the committees detailed in the following table.

Board/Committee	Purpose	Meetings per year
Trustee Board	Main decision-making body with ultimate responsibility for the Charity	4
Audit and Risk	Identification and mitigation of risk (including cyber security), oversight of external and internal audit	2
Charity Grants	Consideration of applications for grants from organisations registered with the Charity Commission	4
Finance	Ensuring adequate procedures are in place to manage all aspects of financial planning, controlling and reporting.	4
Fundraising	Supporting the Masonic community's fund raising activities to support the Charity	4
Investments	Maintaining investment strategies to meet the requirements of the Charity, appointment and monitoring of fund managers	4
Masonic Support	Determines eligibility criteria and range of grants and support services to individuals connected with the Masonic community	4
Nominations	Appointment of trustees	As needed
Property (RMTGB only)	Development and execution of strategies to optimise the returns from the Charity's property portfolio	4

Governance and Management (Continued)

Remuneration	Determination of executive and staff pay & benefits	2
Strategy	Development and implementation of strategies to support the Charity's objectives. In addition, the trustees hold an annual strategic 'away day'.	2

The trustee board and committees also have regard to the affairs of the CMCs with the exception of The Royal Masonic Benevolent Institution Care Company ("RMBICC") and its subsidiaries, which are run by their own board of trustees and committees.

With the exception of RMBICC, the CMCs do not employ any staff. Services are provided to the CMCs by the Charity and are recharged to the CMCs (excluding RMBICC) monthly, based upon the number of grants processed on behalf of each CMC.

The chief executive chairs a monthly senior leadership team meeting which handles all operational matters and prepares strategic papers for consideration by the trustees.

Appointment, Induction and Training of Trustees

Up to 18 trustees can be appointed to the board through selection by the nominations committee and approval by the Grand Master on the recommendation of the Grand Master's Council. In addition, up to 5 persons may (in circumstances where a person having a specific skill or area of expertise is required to supplement the skills and expertise possessed by existing trustees or to fill a casual vacancy) on the recommendation of the nominations committee and with the approval of the Grand Master on the recommendation of the Grand Master's Council be co-opted by the trustees. Trustees may include people who are not Freemasons. Following an extensive governance review the trustees have decided to reduce their number down to 15, and this will be achieved in the new year 2022/23.

Appropriate induction and training is provided for all new trustees and ongoing training is provided for existing trustees so that they are aware of their statutory obligations. Trustees are encouraged to contribute actively to the governance of the Charity. Specialist training is provided as required for trustees serving on committees.

The president and deputy president are appointed annually by the Grand Master on the recommendation of the Grand Master's Council. The chairman and treasurer are elected by the trustees annually.

Remuneration of Key Management Personnel

The Charity's policy is to reward executive managers according to their expertise and experience. The executive management benefit package comprises a basic salary, pension contribution and private health provision.

Basic salaries are reviewed annually against the charity sector as well as the wider professional market and information is presented to the chief executive for his consideration and then to the MCF remuneration committee. No member of the executive management team is able to make a decision on their own pay.

MASONIC CHARITABLE FOUNDATION

STRATEGIC REPORT

Objectives and Activities

Objectives

The Objects of the Charity are, for the public benefit, to:

(a) relieve sickness and preserve health, advance education and prevent or relieve poverty or financial hardship, amongst such persons as the trustees consider from time to time to be in need of assistance to the extent to which the trustees in their absolute discretion think appropriate; and to

(b) further such other purposes (being exclusively charitable) as the trustees may from time to time in their absolute discretion consider appropriate.

The Charity meets its charitable objectives though activities that either focus on support for Freemasons and their dependants ("Masonic Support") or on supporting need within wider society ("Charity Grants").

When setting the objectives and planning the work of the Charity for the year, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Activities

Masonic Support - Grants

The Charity provides grants to assist members of the Masonic community throughout their lives, from childcare support for pre-school children through to respite care for older people. Eligibility extends the greatest range of support to Freemasons and their immediately family members but provides some assistance to those who can demonstrate a close connection to a Freemason. The wide range of assistance offered is grouped into three core areas: daily living costs; health, care and wellbeing; and children, young people and education. Most grants involve a financial assessment to ensure support is targeted to those who need it most. In addition, independent living loans are offered to support people to adapt their homes to meet their mobility and health needs.

Daily Living Costs

- The main provision is through daily living costs grants paid to help Masonic families who are unable to afford everyday living costs and to participate actively in their community. The value of these grants are based on the Minimum Income Standard; empirical research conducted and regularly updated by the Joseph Rowntree Foundation and Loughborough University. Beneficiaries will have experienced a change in their circumstances or a life event that has left them in financial hardship.

- Grants are also provided for one-off costs that impact on wellbeing, financial stability and independence. For example small but essential home repairs or to ensure there is access to heating and hot water in the winter; utility arrears, rent deposits to prevent homelessness and funeral grants when no other funds are available.

- Loans for independent living can be provided through the Victor Donaldson Fund, a restricted fund held within the RMBICC. It is used to provide secured interest-free loans to Freemasons and their dependants for essential home repairs and developments to support continued independence at home.

Activities (Continued)

Health, Care and Wellbeing

- Medical and dental grants are paid to help with the cost of private treatment or surgery which cannot be provided freely or quickly through the NHS. Assessments and diagnostic tests are funded when applicants face a long wait.

- A counselling care-line is accessible to all adult members of the Masonic community without an application or financial test. Working with a partner organisation it provides professional, free and confidential support to help them through difficult periods and improve their mental well-being.

- Working with nationwide providers, mobility equipment including scooters, stair-lifts, power chairs and hoists are provided to support independent living. Grants are provided for specialist or bespoke equipment for young people with severe and life-limiting disabilities.

- Grants are offered to supplement state support to pay for home adaptations required due to medical or mobility needs.

Children, Young People and Education

- For families being supported with daily living cost grants, a wide range of educational grants are available to ensure that children are not disadvantaged in their education because of a lack of funds, including IT equipment, uniforms, specialist tuition, extracurricular activities and educational opportunities. .

- School fees are paid to prevent children in fee-paying education having to leave when their parents/guardians have experienced a life change preventing them from meeting the fees.

- Students in higher and postgraduate education are supported directly with scholarships.

- TalentAid is an annual scheme aimed at supporting children and young people with exceptional talent to train and develop in order to compete at the highest level or enter a career in music, sport or the performing arts.

- Breaks for carers provides funding for carers to take some time away from their caring responsibilities.

The total of Masonic Grants expenditure is found in Note 6 to the accounts on page 40.

Advice and Support

The Charity provides practical and emotional support services that make a significant contribution to the health and wellbeing of the Masonic population.

- An enquiries team ensures that all enquirers who might be eligible for support are assisted with starting the application process and all those who are not are signposted to other sources of help and advice.

Activities (Continued)

- A team of professional advisers based throughout England and Wales provide advice, guidance and support on a range of issues. They will make contact or visit to listen, understand needs, discuss potential solutions and direct to organisations and services that can help. The team can assist with applications for charitable and state support as well as signposting to national and local services.

- All Masonic support teams work closely with volunteers through the network of Freemasonry which exists across England and Wales.

Response to the Coronavirus pandemic

Restrictions that were introduced due to the Covid-19 pandemic eased throughout the year and the MCF adapted working practices accordingly. Visits to beneficiaries' homes by visiting volunteers had been curtailed but were re-started in August 2021. Similarly, advice and support team advisers undertook an increasing number of face-to-face visits as restrictions eased. By the end of the reporting year, processes were no longer significantly affected by Covid-19 and were operating in a way that offered the best efficiency and service for MCF and its beneficiaries.

The four annual holidays which are run in collaboration with local Freemason committees were postponed for both 2020 and 2021 but plans were made to reintroduce the holidays in the summer of 2022.

Charity Grants

Grants from the Charity are made to charities registered with the Charity Commission and whose beneficiaries are located across England and Wales. In addition, grants are provided for disaster relief support, both in the UK and overseas.

The Charity seeks to achieve the following main objectives through its charity grants programmes:

- To make a significant difference to people in real need.

- To provide support, addressing the needs of the whole family, from early childhood to old age.

- To support causes which reflect the interests and values of Freemasons and their families.

- To achieve maximum impact by ensuring the most effective projects are being supported.

During the period covered by this annual report, the Charity continued to develop its key strategic partnerships with Age UK, Hospice UK and Home Start and made grants to charities in five key areas where public benefit is clearly demonstrated.

Early Years Opportunities – Grants to support charities that help disadvantaged children and young people overcome the barriers they face and achieve the best possible start in life. These grants help to create opportunities and a more positive future for thousands of disadvantaged young people through mental and physical health support, parenting programmes, pastoral care and learning and development opportunities.

STRATEGIC REPORT

Activities (Continued)

Later Life Inclusion – Grants to support charities that help people to overcome barriers enabling them to participate actively in society in their later years. These grants help people who face social isolation or loneliness through a range of services to support the physical and emotional needs of people as they age, including community-based programmes and access to healthcare, transport and technology.

Medical and Social Research - Grants to support social and medical research through PhD studentships.

Emergency Grants - Emergency grants are made in times of national emergency, both in the UK and overseas. These grants are made at the discretion of the Emergency Grants Panel to ensure rapid response by the Charity and are normally made through international relief organisations. Some grants are made in conjunction with the appropriate District or Provincial Grand Lodge.

Hospices - Grants are available to all hospice services in England and Wales that receive less than 60% of their income from the NHS. Hospice grants are awarded for running costs only and no contributions are made to capital appeals. The Hospice UK partnership programme provides additional grants to widen access and help improve local hospice services, with the focus this year on re-imagining day hospice services.

MCF operates two schemes to provide charitable grants via the Provinces:

- Matched Funding – The scheme enables provinces to double the amount of funds that they can provide to local charities by applying for funding from the Charity.

- Festival Grants Programme – This scheme offers support to provinces during their festival appeal. Each province will be allocated a grant fund to offer to local registered charities over the period of their festival.

The Duke of Edinburgh Memorial Fund

In memory of HRH The Duke of Edinburgh, a donation of £300,000 was made to The Duke of Edinburgh's Award to enable children and young people with special educational needs to participate in the Award programme.

Funder Plus initiatives

The charity has embarked on a new funder plus initiative in partnership with The Cranfield Trust, who have been awarded £228,000 over two years to provide pro-bono consultancy and mentoring support to small and medium charities.

Response to the Coronavirus Pandemic

At the beginning of the Covid-19 crisis, the Charity, working in partnership with the United Grand Lodge of England ("UGLE"), set up several initiatives to provide additional support to communities across England and Wales, and this continued in 2021 with a Phase 2 RCG Covid-19 Fund major grant of £200,000 to Refuge to support their domestic abuse helpline.

STRATEGIC REPORT

Activities (Continued)

The total of charity grants expenditure is found in Note 6 to the accounts as Non-Masonic Grants on page 40.

Relief Chest Scheme

The Relief Chest Scheme (RCS), introduced in 1986, offers individual relief chests to lodges, chapters, provinces and other recognised Masonic organisations, which are used to generate funds for all types of charitable purposes. These funds are held by The Grand Charity unincorporated trust in a restricted fund. A donation is made from a relief chest to a charity, an organisation recognised as charitable, or for an individual in distress only at the request of the relief chest holder.

The RCS provides vital support to provinces in festival and other appeals, enabling them to reach their fundraising targets efficiently. It also ensures that all statutory compliance and administration requirements, for example, of the Charity Commission, Information Commissioner's Office and HMRC have been met.

Investment in infrastructure and latest technology ensures that the RCS delivers a risk management framework in a cost efficient manner.

In 2018, RCS launched donor advised funds for individuals. The Individual Relief Chest Scheme (IRCs) programme was released in beta version. It is now open to all Freemasons, their families and friends. These funds are held by the Masonic Charitable Foundation in a restricted fund.

All services of the RCS are provided free, no administration fee is charged to the chest holder.

The services of the RCS, which assist donors to give to both Masonic and non-Masonic charitable activities efficiently, contribute to the public benefit by creating value for other charities and extending the Scheme's positive impact.

The Charity is transforming Masonic charitable giving to make the process easy and to help give substantial donations each year to charitable causes.

The Charity is committed to helping Freemasons to make a difference to the world in which they live and to inspire greater generosity from this community, by offering practical tailored support through its wealth of resources and tools.

Maintaining and supporting the Festival and Donations IT system

In addition to the above, the RCS provides maintenance and support of the Festival and Donations IT system. This application is used for the festival management of the CMCs.

Maintaining and supporting the Honorifics Evaluation IT system (HONE)

RCS designed and developed an application (HONE) to manage the honorific programme for the Charity. This IT system is maintained and supported by RCS.

STRATEGIC REPORT

Activities (Continued)

Royal Masonic Benevolent Institution Care Company

The Royal Masonic Benevolent Institution Care Company (RMBICC) is a company limited by guarantee and a subsidiary of the MCF with a history spanning nearly 170 years of providing care for Masons and their dependants. A Board of 12 trustees oversees the strategic direction and running of the RMBICC which includes 2 MCF trustees.

Objects

The objects of RMBICC are to relieve the need, suffering and distress of the beneficiaries and for that purpose:

(a) To support beneficiaries who are in need of financial assistance from the Charity;

(b) To provide beneficiaries with accommodation in residential care facilities or sheltered accommodation and make available such care as may be required; and

(c) To provide such other benefits to beneficiaries as the trustees shall from time to time think fit.

The primary objective is achieved by running fifteen care homes, one learning and or/physical disability service in England and two care homes in Wales, and financially supporting those who are unable to pay for the full cost of care.

Mission

The RMBICC provides residential, dementia, respite and nursing care across 17 locations for older people and younger learning and or/physical disability services at one location with a combined total of 1,121 placements. Its mission is to provide unique individual care, with kindness, support and trust helping deliver a service that we can all be proud of in making a real difference to people's everyday lives. The Charity employs around 1,500 staff to meet support and care needs.

Fundraising

Fundraising income for the MCF is generated solely through Freemasons and their families. Within this, fundraising appeals, or festivals, provide the single largest source of income. Festival appeals are run on an "in aid of" basis by Masonic provinces. At 31 March 2022 there were 23 active festival appeals raising funds for the charity. During the year, four festival appeals were launched and four were completed.

The fundraising team provides ongoing practical support and advice to appeal committees. In 2021/22 additional guidance was developed in conjunction with the United Grand Lodge of England ("UGLE") including an induction process for key fundraising stakeholders.

The biennial conference was held in October 2021. The conference brought together over 100 fundraising stakeholders to engage with their fellow fundraisers, members of the MCF fundraising team and other MCF staff. Further support was given to festival appeal teams through a series of online festival 'drop-in' surgeries.

The MCF and its subsidiaries receive a number of legacy gifts each year. The MCF is a charity partner of The Goodwill Partnership, providing free access to the will-writing service as a public benefit to freemasons and non-freemasons alike.

MASONIC CHARITABLE FOUNDATION

STRATEGIC REPORT

Achievements and Performance

Masonic Support

Significant achievements during the year include: -

- Completed the re-tender for mobility equipment provision for beneficiaries which resulted in the move to a new provider.

- Undertook stakeholder research to better understand the current and future needs of those using the enquiries service. This work will support plans to evolve the service in the following year.

- Agreed a package of grant support for self-sourced children and young people's mental health provision. It is expected that a provider-led service will be up and running in 2022, significantly enhancing the MCF's support for children and young people.

- Delivered the first virtual Provincial Grand Almoners conference.

- During the year 18,317 enquiries were received and responded to.

- The advice and support team carried out 2,511 visits to masonic families to provide support and advice in their home.

Charity Grants

- Hospices across England and Wales received £0.6 M through the two dedicated programmes. This year, the charities partnership with Hospice UK supported projects that helped to improve local hospice services, with the focus on re-imagining day hospice services. In total 11 hospices across England and Wales were awarded £0.3 M. A further 229 grants were awarded to hospices through the core hospice programme.

- In response to the pandemic, the charity has worked with UGLE and the provinces to deliver local support to communities affected by COVID-19. £0.5 M was donated to provinces to support 25 charities. A further £0.2 M was donated to Refuge to support their domestic abuse helpline. In addition, £75k was awarded to support Covid-19 initiatives in the overseas Districts.

- In memory of HRH, The Duke of Edinburgh, a £0.3 M strategic partner grant was given to The Duke of Edinburgh's Award Scheme. The grant will enable the charity to reach at least 30,000 young people with special educational needs and disabilities (SEND) by 2024.

- Nine grants totalling £0.2 M were awarded in response to overseas emergencies including £50 K to the British Red Cross to support refugees displaced by the war in Ukraine.

- Four research partnership grants totalling £0.5 M were awarded to support seven PhD studentship focusing on degenerative disease.

- A new application process was devised that will simplify and shorten the process for charities applying to MCF for a small or large grant.

STRATEGIC REPORT

Achievements and Performance (Continued)

Relief Chest Scheme

During the year, activity in the RCS included:

	2022	*2021*
• Number of Relief Chests	5,152	*5,055*
• Average number of monthly donations into the Scheme	37,884	*31,628*
• Average number of monthly tax reclaims	30,278	*25,488*
• Average number of monthly payments from the Scheme	308	*283*
• Number of new Relief Chests opened	144	*72*

Relief Chest holders utilised the Scheme by requesting charitable donations as follows.

	2022	*2021*
	£000	***£000***
Masonic Charitable Foundation	5,986	*5,955*
The Grand Charity (General Fund)	2	88
The Royal Masonic Trust for Girls and Boys	240	*382*
The Royal Masonic Benevolent Institution	400	*453*
Masonic Samaritan Fund	21	*83*
Other charitable purposes	2,885	*2,761*
Total	**9,534**	**9,722**

The achievements during the year have enhanced our support and services therefore contributing towards the strategic objectives of the Charity. Key achievements included:

- Integration of the festival and donations department into the relief chest operation, following which all new incoming donations are now processed solely through the relief chest.

- Provision of secure electronic communications and receipts to chest holders through the Rmail secure e-mail service.

- Creation of further facilities to diversify the investment of relief chest funds to increase the return whilst maintaining high levels of capital protection.

STRATEGIC REPORT

Achievements and Performance (Continued)

Royal Masonic Benevolent Institution Care Company

Achievements

The RMBICC has responded robustly and ensured the safe management of services during the pandemic. All care homes as of the 31st March 2022 are in recovery from the impact of Covid-19 with each home manager receiving a British Citizen Honours Award for their services during the crisis.

In 2021, RMBICC was shortlisted for the HR Excellence Awards, in recognition of its crisis management strategy and support for staff through its health and wellbeing strategy. RMBICC continues to strive to be an employer of choice, embodying its values: Kind, Supportive and Trusted.

Carehome.co.uk recognised the RMBICC as a 'Top 20 Mid-size Care Home Group' for the fifth year running, and Albert Edward Prince of Wales Court, in Porthcawl, was identified as a 'Top 20 Care Home' in Wales. The awards are based on reviews submitted by residents and their families. Achieving such standards during a pandemic is all the more remarkable; it is a strong reflection of how the RMBICC supports those that live and work in our Homes.

Staff continue to wear Personal Protective Equipment (PPE) and testing remains in place for all visitors. RMBICC's homes have retained strong regulatory ratings, and they passed all infection control inspections during the pandemic due to our robust internal audit and governance procedures.

547 new residents moved into RMBICC's homes in 2021, which is a higher rate than was seen in 2019, pre Covid-19. This demonstrates the ongoing demand for RMBICC's services, especially its nursing care and dementia support services.

The board and executive team have agreed an ambitious 20-year vision for the RMBICC. Over time, this will see an increase in the support that it is able to provide to our beneficiaries. This includes new build developments, like the first new care home in over a decade, which opens later this year in Berkshire.

Care and safety

In time, the RMBICC will look back on the pandemic and remember the stories of its residents and staff, and the lasting impact the experience has had on each of their lives.

Retaining an older persons charity within the 'storms' of a pandemic, often with a lack of clarity in guidance from the Government and statutory agencies, has perhaps been the biggest achievement for RMBICC. A Covid-19 review group, which consisted of specialist managers, was formed early to ensure the health and safety of our residents and staff.

RMBICC's commitment to purchase PPE in excess of £1 M remains one of the most important actions taken to protect its staff, ensuring plentiful supplies were available at the beginning of the pandemic. Its innovative property team, who created visitor pods in every care home, enabled the RMBICC to support family visits throughout the past year. It also shared regular communications with residents and families to update on the changing Government guidance and how it affected them.

Maintaining strong communications with staff was just as crucial to give assurance and to address any concerns. A monthly digital newsletter was created for staff called 'Keeping Strong Together,' which included a personal message from the managing director. Purchasing Zoom, an online conferencing platform, prior to the pandemic, also helped inspire teams to find new ways to stay connected.

STRATEGIC REPORT

Achievements and Performance (Continued)

Royal Masonic Benevolent Institution Care Company (Continued)

Respecting the rights of families to visit loved ones is always a key priority; however, RMBICC management faced many tough decisions, including restrictions imposed by public health agencies under Government guidance. The RMBICC worked closely with local health authorities to ensure minimal disruption to family visits, whilst keeping residents and their relatives informed.

Over the last two years, all RMBICC's homes have experienced cases of Covid-19, occurring in three distinct waves. The initial 'Alpha' wave affected the northern Homes, the 'Delta' wave was experienced more in the south, and the most recent 'Omicron' wave was widespread. With great regret and sadness, 115 residents passed away with Covid-19 during this two year period. Over 1,000 staff members, about 66% of the workforce, also tested positive, and we are pleased to say they all recovered. These are extraordinary statistics and very much in line with what the wider social care sector experienced.

Fortunately, RMBICC was able to benefit from various Government grants, totalling around £3 M. It responded to the mandating of vaccinations for social care staff and succeeded in retaining most of its workforce. Staff received a financial bonus to recognise how they went beyond the extra mile, and management now has a greater understanding of the importance of mental health and wellbeing for both residents and staff.

The RMBICC has emerged as a more dynamic and inclusive provider of residential, nursing and residential dementia care, with a well skilled workforce who are more resilient for their shared experience.

The RMBICC continues to operate within a challenging social care market. The demand for its services remains strong, and it continues to focus our care and support by living its values and helping to make a positive difference to residents' lives.

Beneficiaries and Public Benefit

The RMBICC takes great care to ensure that applications for residence in the care homes are considered fairly and without prejudice: based on actual assessed need and a new dependency tool. The majority of admission decisions are made and applied by individual home managers. Only exceptional cases relating to financial hardship are referred to trustees for approval. Up to 30% of all placements are for non-freemasons, reflecting the diversity and added value to the wider community of our services.

The services provided are available to those with financial means or limited financial resources. The RMBICC complies with the Charging for Residential Accommodation Guide (CRAG) issued by the Department of Health. The resident numbers are split broadly 60:40 into those who are self-funding and those who are placed and funded by Local Authorities.

Non Operational Properties

In addition, the Charity runs approximately 64 non-operational properties, including some sheltered units for those who seek independence with minimal care provided.

The charity holds the freehold of 19/20 Great Queen Street which were the former head offices. Through a Special Purpose Vehicle with Latis Homes, the Stability Investment Limited, a subsidiary, was established to build four apartments for sale and the offer of a leasehold shop front. Walker Slater retain the leasehold shop front at 19 Great Queen Street, with one apartment sold and the three remaining to be marketed for sale in 2022/23.

STRATEGIC REPORT

Achievements and Performance (Continued)

Royal Masonic Benevolent Institution Care Company (Continued)

Impact Report

The Charity publishes an annual Impact Report which is available on our website.

Fundraising

Fundraising remained challenging throughout 2021/22 due to the ongoing restrictions in place due to the Coronavirus pandemic. We have continue to see strong resilience with donations made through regular direct debits and the use of gift aid envelope for charity collections is returning to pre-Covid-19 levels. In addition the introduction of Digital Donations have offered a further way for members to donate. This new way of making contributions will be heavily promoted over the coming months.

The fundraising committee continues to review both internal and external factors that may affect income generation and a new Donor Engagement Strategy has been developed to enhance how we maintain donations and engage with our donors.

Four Festival appeals concluded in the year including the first Festival for the MCF. Durham 2021 (RMTGB) - £3,477,887, West Lancashire 2021 (MCF) - £3,504,423, Northumberland 2020 (RMBI) - £3,2418,926 and South Wales 2021 (RMBI) - £5,664,893. The trustees are extremely grateful to Brethren and their families from these provinces for their support. The average per capita across these festivals was £757, which is slightly lower than the previous year but reflects the challenges that affected appeals in their final year due to the pandemic. The figure is however higher than the two years previous to last year.

MASONIC CHARITABLE FOUNDATION

STRATEGIC REPORT

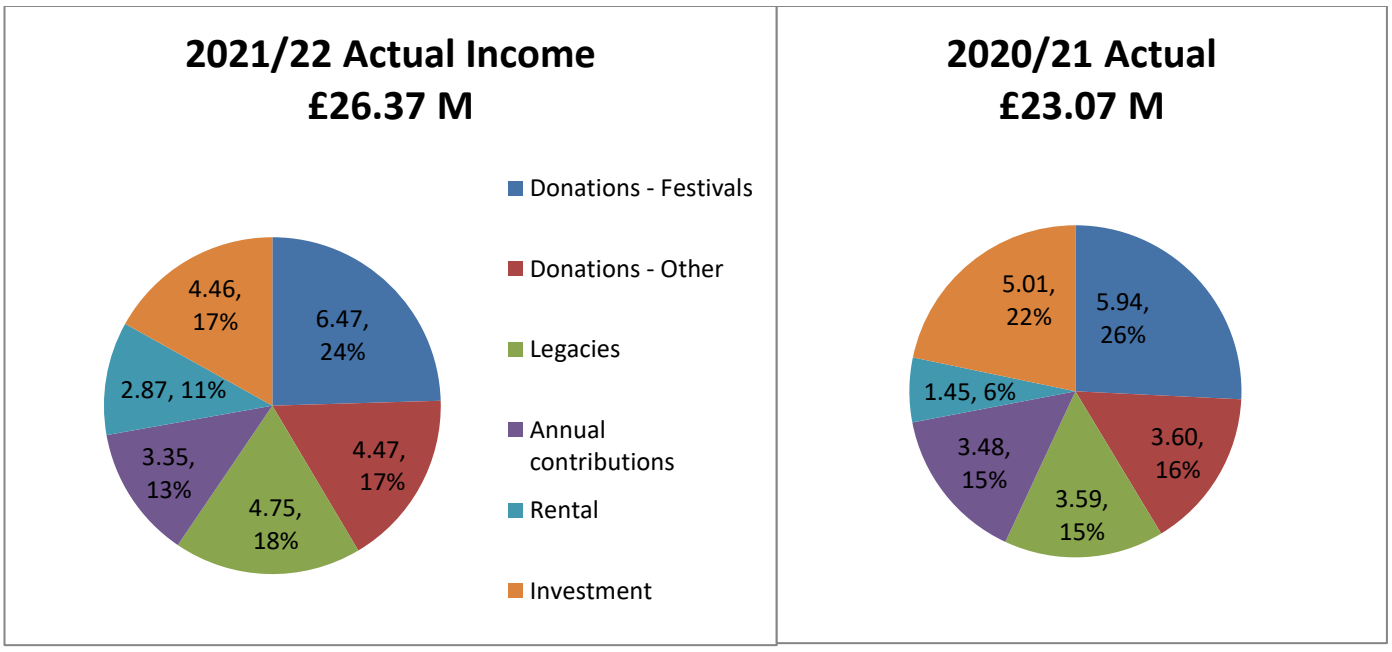
Financial Review

Review of the Year

Whilst lodge activities resumed from June 2021, fund raising activity only restarted in earnest in the second part of the year. Monthly income trends finally exceeded their pre-pandemic levels in February 2022 and have progressed strongly in the first few months of the new financial year 2022/23, bolstered by the Ukraine appeal that has now raised over £1.1 M. The final instalments of the Covid-19 emergency support grants were paid out in May 2021.

Group income of £72.91 M was 7.5% higher than prior year. Fee income for the RMBICC increased by 4.2% to £43.82 M as occupancy slowly increased to an average of 874 (79%) in the homes (prior year: 860, 78%), with homes suffering outbreaks of Covid-19 continuing to be placed on embargo. The impact of the reduction of occupancy from normal target levels of 92% is to diminish revenue by circa £6.5 M per annum. It is expected that the RMBICC will return to the normalised levels of occupancy by 2023/24. Continued Government support was provided through Local Authority grants of £2.62 M (prior year: £2.68 M).

Excluding the RMBICC, group income increased by £3.3 M from the prior year as detailed by the following graphs:



Festival income increased by 8.9% following the resumption of lodge and festival activities. Other donations increased by 24.1% to £4.47 M, including £0.07 M for the Prince Philip Duke of Edinburgh memorial fund and £0.52M from the Ukraine appeal.

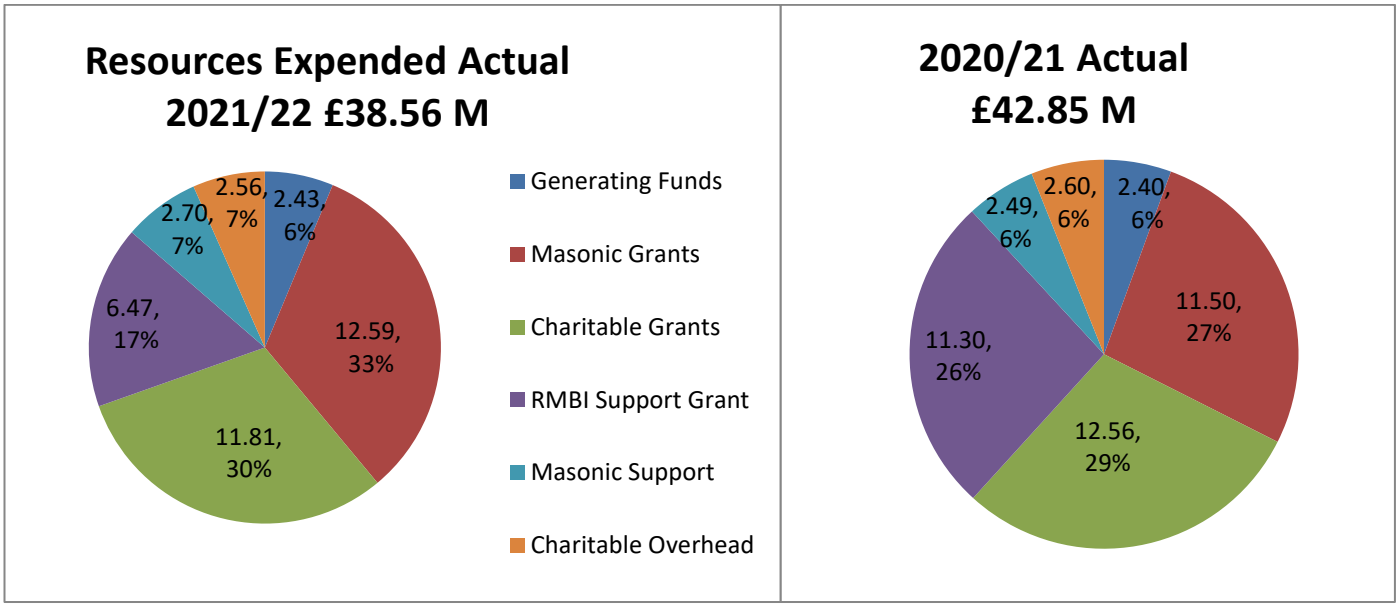
Rental income of £2.87 M was 98.0% above prior year. £1.87 M of this related to the agreement of heads of terms with the Royal Masonic School (RMS), whereby the £2.4 M rent waiver which supported the school following the impact of Covid-19 and associated lockdown will be included within the interim lease running from 1st September 2020 to 31st August 2026. Accounting standards provide for the rent free amount to be spread over the period of the lease, thus £1.77 M of the charge has been deferred to future years. The RMTGB's London portfolio has continued to struggle following lockdown with several commercial tenants having decided not to renew their leases which expired during the course of the year. Support has continued to be given, where appropriate, with turnover-based rents to support tenants recovering from lockdown.

STRATEGIC REPORT

Review of the Year (continued)

A number of significant legacies were bequested to group charities during the year with final total of £4.75 M being taken into account, an increase of 32.3% from the prior year.

Expenditure of £93.32 M was 2.5% higher than prior year, including the cost of running care homes of £61.22 M (up 2.8%). Excluding care home activities, expenditure was split as follows:



87% of expenditure was made for charitable purposes (2021: 88%). Charity grants reduced by 5.9% to £11.81 M as the Covid-19 emergency grants tailed off with expenditure of £0.83 M compared to £3.09 M in the prior year. Works on the backlog costs at the RMS ramped up during the course of the year with an increase in expenditure of 137.7% to £3.17 M. Masonic grants increased by 9.4% to £12.59 M mainly due to the resumption of activity in hospitals in the private sector, with medical grants increased by 112% to £3.73 M.

The net deficit before investment gains/(losses) for the year was £20.40 M (prior year: £23.24 M). The MCF CAIF continued to perform well during the year, both in absolute and relative terms, resulting in gains of £18.17 M (prior year gains: £45.15 M). The CAIF returned 10.3%, ahead of its benchmark (9.8%) and the ARC “steady growth” peer group (7.1%).

Performance of the overall portfolio, including the cash reserve, remained ahead of benchmark and peer group over the three-year horizon. However, there have been a number of headwinds which have impacted upon performance since March, and high rates of inflation will dampen prospects over the coming year.

Other recognised gains/(losses) included an actuarial gain on the RMBI’s pension scheme of £1.88 M (prior year gain: £0.07 M). The scheme now has a surplus of assets over liabilities amounting to £3.96 M

The net movement in funds for the year was a surplus of £2.30 M (prior year: £24.05 M).

The Group’s balance sheet remains very strong, with total funds of £416.23 M (prior year: £413.93 M) made up from investments of £255.40 M (61%), investment properties of £41.17 M (10%), RMBI operating properties of £73.49 M (18%), bank balances and short-term deposits of £44.72 M (11%) and other net assets of £1.45 M).

MASONIC CHARITABLE FOUNDATION

STRATEGIC REPORT

Principal Risks and Mitigation

The principal risks identified and agreed actions to mitigate are shown in the following table:

Risk	Consequence	Mitigation
Significant unexpected financial loss from operations	Reputational damage, loss of confidence with key stakeholders and impact upon continuing financial sustainability	Strong financial procedures, particularly budgetary planning and control. Oversight from the finance committee.
Inadequate liquidity to meet financial commitments	Poor service to beneficiaries and reputational damage. Withdrawal of key services from suppliers	Cash flow forecasting and liquidity planning within the investment strategy
Significant long-term loss in the value of the investment portfolio	Impacts financial sustainability and reputational damage with donors	Appointment of Asset Risk Consultants as expert investment advisors, providing monthly performance reporting and analysis. Oversight from investment and property committees.
Grants made outside the Charity's Objects and operating guidelines	Reputational damage, loss of confidence with key stakeholders and potential trustee liability	Strong procedures and controls for processing grants. Oversight from Masonic Support and Charity Grants committees
Cyberattack on IT systems	All key operations are compromised	United Grand Lodge of England ("UGLE") and IT network providers have strong security procedures in place covering access, protection, backups and disaster recovery facilities
Data protection breach	Reputational damage and significant financial penalties	Data protection policy, IT security and HR policies in place
Fraud	Financial loss, reputational damage, adverse impact upon staff	Financial procedures, segregation of duties, authority limits, IT security, increased awareness amongst staff
Unavailability of office accommodation	Operations compromised	UGLE business continuity plan and remote working procedures
Loss of paper records from fire/flooding	Breach of legal obligations, adverse impact upon operations, potential financial penalties	Reduced reliance on paper records with increased use of IT.
Lack of compliance with employment legislation	Breach of legal obligations, potential financial penalties, breakdown of staff morale and adverse impact upon service provision	HR procedures and staff handbook. Induction processes for new staff. Ongoing management training and personal development review
Undue reliance on key persons	Operational breakdown, adverse impact upon staff morale, poor service to beneficiaries and potential reputational damage	HR procedures: organisational and succession planning. Comprehensive documentation of procedures and controls

Risks are actively monitored by the executive and the senior leadership team, and formally reviewed by the audit and risk committee at its biannual meetings.

STRATEGIC REPORT

Reserves Policy

The key objective of the Charity's reserves policy is to build up funds which can be applied in accordance with its wider objectives to meet beneficiaries' needs, wherever they lie. With the exception of The Grand Charity and The Royal Masonic Benevolent Institution, the CMCs have specific objectives that may prevent the Group as a whole from applying funds to areas where support is most needed. Their reserves are accordingly treated as restricted funds in the Charity's group accounts.

Following the commencement of operations of the Charity in April 2016, all future festivals will be targeted to raise funds for this new charity, whilst current grant expenditure is charged to the CMCs. Over time, the reserves of the CMCs will eventually diminish to a minimal level and the occasional legacy, at which time the Charity will take over full responsibility for the CMCs' objectives.

The overall reserves policy for the group recognises that investment returns provide diversity of income and enables the Charity to operate at a level of circa 50% higher than would otherwise be the case. The policy is to retain the real value of the investment assets in order to maintain this contribution for the foreseeable future.

The RMBICC holds £43.5 M of free reserves that amounts to 9 months of annual expenditure. This is within the target range of 6 to 12 months held to manage the financial and business risks to which the RMBICC is exposed. Total group reserves of £416.23 M (2021: £413.93 M) include £296.57 M set aside to maintain future investment returns for funding additional expenditure in supporting beneficiaries, £67.23 M for replacing operating properties and other fixed assets and £52.43 M to cover operational requirements, primarily in the RMBICC. The current level of reserves is within the range recommended by the trustee board of £350.00 M to £450.00 M, and is kept under regular review.

Investment Policy and Performance

The Group's global investment strategy seeks to protect the capital value of investments that are required to fund operations for a two-year time horizon (the "Cash Reserve") and to invest all remaining funds for long term growth, on a total return basis, with an overall objective of making a return of RPI plus 3% net of all expenses.

The Cash Reserve is provided by Royal London Asset Management and utilises three of their funds, which provide a mix of instruments, including cash instruments, Treasury Bills, covered (secured) bonds, corporate bonds, Supranationals and mortgage-backed securities. The performance objectives of the three funds are:

- Short Term Money Market Fund: SONIA
- Cash Plus Fund: SONIA plus 0.50% gross of fees
- Enhanced Cash Plus Fund: SONIA plus 1.00% gross of fees

The Charity sponsored the launch of the Masonic Charitable Foundation Investment Fund CAIF, which took place on 1st October 2018. This is a unit trust with a highly efficient tax wrapper in which the MCF and all its subsidiary charities own their shares in the form of units. Units will be sold as required in order to top up the Cash Reserve on a quarterly basis. The investment strategy is directed for "Steady Growth", which is a medium-high risk strategy. Risk is managed through diversification, with the funds split between four different fund managers operating on multi asset mandates but utilising differing investment management styles. The overall fund manager is Thesis Unit Trust Management Limited and the custodian in Northern Trust.

Investment Policy and Performance (Continued)

The asset allocation for the CAIF was amended on 1st April 2019 by the investment committee following advice from Asset Risk Consultants. The strategic and actual asset allocations as at 31st March 2022 are shown in the following table:

Asset Class	Strategic Allocation	Benchmark	Actual 31st March 2022
Cash	0.00%	SONIA	3.20%
Fixed Income	7.50%	FTSE UK World Gov. Bond Index GBP	4.40%
International Equity	28.75%	MSCI World ex UK NR GBP	56.40%
Int'nl Equity GBP hedged	12.00%	MSCI World ex UK Hedged NR GBP	3.40%
U.K. Equity	18.00%	MSCI UK Equity NR GBP	18.50%
Emerging Market Equity	12.50%	MSCI Emerging Markets Equity NR GBP	2.80%
Global Equity Hedge	13.75%	HFRX Global Equity Hedge GBP	0.00%
Alternative Investments	3.75%	HFRX Global Hedge Fund GBP	7.80%
Property	3.75%	IA UK Direct Property TR	3.50%
	100.00%		100.0%

In order to balance property exposure across the Group, some of the subsidiary charities also made direct investments into the CCLA property fund.

Performance under the new arrangements is shown in the following table:

	MCF CAIF	RLAM Short Term	RLAM Cash Plus	RLAM Enhanced	CCLA
Fund at 31st March 2022	£203.40 M	£6.87 M	£26.92 M	£9.47 M	£0.76 M
Investment approach	Steady Growth Multi-Asset	Capital Protection	Capital Protection	Capital Protection	Income & long-term Capital Growth
Benchmark	Composite	SONIA	SONIA	SONIA	MSCI/AREF UK other balanced property
Peer Group	ARC Charity GBP Steady Growth	None	None	None	ARC Charity GBP Steady Growth
Return for the year	10.30%	0.13%	(0.09)%	(0.65)%	19.30%
Benchmark return for year	9.80%	0.14%	0.14%	0.14%	9.70%
Peer group return for year	7.10%	N/A	N/A	N/A	7.10%
3 year return	33.00%	0.38%	0.64%	0.80%	27.00%
3 year benchmark	26.90%	0.28%	0.28%	0.28%	2.50%
3 year peer group	22.40%	N/A	N/A	N/A	22.40%

The CAIF has continued to perform strongly during the year, hitting a peak of just over £133.00 per unit at 31st December. It fell back in the final quarter due to geopolitical and inflationary concerns, but received strongly in the latter part of March. As at 31st March 2022, the CAIF was valued at £129.73 per unit.

MASONIC CHARITABLE FOUNDATION

STRATEGIC REPORT

Streamline Energy and Carbon Reporting

Introduction

The Companies (Directors' Report) and Limited Liability Partnerships (Energy and Carbon Report) Regulations 2018 ("the 2018 Regulations") implement the Government's policy on Streamlined Energy and Carbon Reporting (SECR). This legislation came into force on the 1st April 2019 and affects:

- quoted companies;
- large unquoted companies (including charitable companies);
- large Limited Liability Partnerships (LLPs).

Under SECR large unquoted companies including charitable organisations are obliged to report their UK energy use and associated greenhouse gas emissions as a minimum relating to gas, electricity and transport fuel, as well as an intensity ratio and information relating to energy efficiency action, annually through their annual reports.

The Group is a large unquoted company and is required to comply with SECR.

Reporting requirements: This is the third year of reporting for MCF Group under SECR. The reporting will be carried out annually and the relevant data and emissions will be included in our Annual Report. Emissions from previous year are also included as required by SECR guidance.

Summary of Group emissions for 2021/22

UK greenhouse gas emissions and energy use data for the period 1 April 2021 to 31 March 2022	**Current Year 2021/22**	**Previous Year 2020/21**	**Units**
Energy consumption used to calculate emissions	**27,528,532**	**27,700,175**	**kWh**
Energy consumption break down			
Gas total	21,657,456	21,999,504	kWh
Purchased fuel (Generators)	5,106	7,473	kWh
Electricity total	5,409,426	5,323,912	kWh
Transport fuel total	456,544	369,285	kWh
Scope 1 emissions			
Gas consumption	3,966	4,045	tCO_2e
Owned transport	55	63	tCO_2e
Other Fuel (generators)	1.21	1.7	
Scope 2 emissions			
Purchased electricity	1,149	1,241	tCO_2e
Scope 3 emissions			
Business travel in employee-owned vehicles	57	28	tCO_2e
Total Gross emissions	**5,228**	**5,379**	**tCO_2e**
Intensity Ratio Tonnes CO_2e per employee	**4.55**	**4.44**	**tCO_2e/FTE**

STRATEGIC REPORT

Streamline Energy and Carbon Reporting (Continued)

Methodology

We have followed the 2019 HM Government Environmental Reporting Guidelines. We have also used the GHG Reporting Protocol – Corporate Standard and have used 2021 UK Government's Conversion Factors for Company Reporting.

MCF group has tried to include 100% of emissions from the parent company and all subsidiaries in the SECR reporting. Apart from the RMBI Care Co. care homes and MCF HQ, the majority of MCF properties are leased out and therefore MCF is not the energy user. Where properties are vacant, billed consumption has been included in the SECR submissions. Although meter readings from our properties were taken on the 31st of March 2022, a substantial part of the energy use (electricity) is estimated as billed by the energy suppliers. Some properties showed negative consumption for the reporting year due to corrections in consumption following the meter readings. In addition, grey fleet data is not complete, and the average car conversion factor was used to convert petrol and diesel mileage data as data on car type was not available.

Intensity ratio

The chosen intensity measurement ratio is total gross emissions in metric tonnes CO_2e per full time employee (FTE). During 2021/2022 the number of FTE for MCF group was 1,150 which includes FTE for our biggest subsidiary, RMBI (1,060 FTE for 2021-22).

Energy efficiency actions

No energy efficiency actions were taken in this reporting year.

Our overall emissions for 2021-22 have decreased and this is mainly due to conversion factors. Our use of electricity and gas in our properties has increased compared to the previous year as expected due to the fact that our operation is getting back to normal following two years of Covid-19. This is also obvious in our grey fleet data (mileage).

As of 31 March 2022, our agents read the meters and intend to do so going forward. This will ensure that actual figures for electricity and gas will be submitted in future.

MCF company is continuing to work closely with RMBI Care Co. as their largest subsidiary, to address their environmental impacts and reduce their emissions. Since March 2019, RMBI Care Co. has been working with Lantern (UK) Ltd as their trusted sustainability partner and have initiated a number of sustainability projects to address energy consumption within their care homes. RMBI also has a recently adopted Sustainability Strategy.

MASONIC CHARITABLE FOUNDATION

STRATEGIC REPORT

Plans for Future Periods

In December 2017 the Board approved a five year (2018 – 2022) strategy that outlines the Charity's activities and priorities for the future. The strategy establishes the Charity's vision for the Masonic community and wider society and defines its mission statement as "To be a force for good by providing support, care and services to Freemasons and their families in need, and supporting other charities to help the most disadvantaged in society". The strategy has three strategic goals:

1. To enhance support and services. The Charity will extend the range of its support and services in response to the changing needs of its beneficiaries, and support charities to help those in need across England, Wales and internationally.

2. To improve ways of working. The Charity will measure the impact of its grant-making, services and support and evolve accordingly. It will align and strengthen its relationship with UGLE and the Masonic community, and ensure it is in a position to support those in need for generations to come.

3. To raise profile. The Charity will become known throughout Freemasonry and reach out to wider society to be recognised as a leading charitable foundation in the UK.

The strategic goals will be carried forward into 2022/23 while the charity creates a new strategy for the years ahead. To enable it to achieve these goals over the next 12 months the Charity will undertake the following activities:

- Development of a new long-term strategy for MCF.
- Work closely with the United Grand Lodge of England to ensure its new strategy is aligned with MCF for the benefit of the masonic community.
- Launch of a new digital MCF community fundraising platform.
- Implement a three year programme of internal audit.
- Scaling up of impact and evaluation activities across our grant programmes.
- Ensure smooth transition to a new mobility aid provider.
- Align MCF with a recognised security standard, such as ISO 27001, to ensure appropriate digital security measures are adopted and maintained.
- Development of a relief chest online service that will allow chest holders to securely access and manage their accounts online.
- Deliver new donor engagement initiatives that will enhance the donor experience and improve engagement with donors.
- Support the RMBICC strategic vision for care in the North West of England.
- Undertake the three year salary pay grade benchmarking exercise.
- Undertake and evaluation of the current hybrid working arrangements.

MASONIC CHARITABLE FOUNDATION

STATEMENT OF TRUSTEES RESPONSIBILITIES

Statement of Responsibilities

The trustees, who are also the directors of the Charity for the purposes of company law, are responsible for preparing the trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (U.K. "GAAP").

Company law 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 the Group and of the income and expenditure of the Group for that year. 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 Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether United Kingdom accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 the Group and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of Disclosure of Information to Auditor

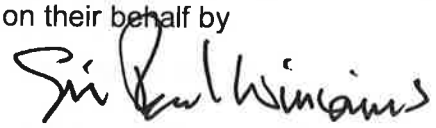
Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

Auditor

A resolution proposing that Knox Cropper LLP be reappointed as auditor will be put to the members.

Approval by Trustees

This report, including the strategic report, was approved by the trustees on 15th September 2022 and signed on their behalf by



Sir Paul Williams, OBE, KStJ, DL

Chairman, MCF

MASONIC CHARITABLE FOUNDATION

REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF THE MASONIC CHARITABLE FOUNDATION

Opinion

We have audited the financial statements of the Masonic Charitable Foundation (the "Charitable Company") and its subsidiaries ('the Group") for the year ended 31 March 2022 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Parent Charity Balance Sheets, Consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Group's and the Charitable Company's affairs as at 31 March 2022 and of the Group's income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charitable Company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF THE MASONIC CHARITABLE FOUNDATION

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report and the strategic report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the strategic report and the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

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Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Group and the Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- the Charitable Company has not kept adequate and sufficient accounting records, or returns adequate for our audit have not been received from branches not visited by us; or

- the Charitable Company's financial statements are not in agreement with the accounting records and returns; or

- certain disclosures of trustees' remuneration specified by law are not made; or

- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 27, the trustees (who are also the directors of the Charitable Company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Group's and Charitable Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charity or to cease operations, or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF THE MASONIC CHARITABLE FOUNDATION

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- The Group is required to comply with both company law and charity law and, based on our knowledge of its activities, we identified that the legal requirement to correctly account for restricted funds is of key significance. The Group is also required to comply with the Health and Social Care Act and the regulations issued thereunder and compliance with these is a key issue.
- We gained an understanding of how the Group complied with its legal and regulatory framework, including the requirement to properly account for restricted funds and to comply with the Heath and Social Care Act, through discussions with management and a review of the documented policies, procedures and controls.
- The audit team, which is experienced in the audit of charities, considered the Group's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override.
- Our approach was to check that all restricted income was properly identified and separately accounted for and to ensure that only valid and appropriate expenditure was charged to restricted funds. This included reviewing journal adjustments and unusual transactions. We also reviewed reports issued for the care homes, by the Care Quality Commission, to ensure there were no cases of non-compliance.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of the audit report

This report is made solely to the Charitable Company's members in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken, so that we might state to the charitable company's member those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charitable Company and the Charitable Company's members for our audit work, for this report or for the opinions we have formed.

Neil Wilkinson

Neil Wilkinson FCA
Senior Statutory Auditor
for and on behalf of Knox Cropper LLP
Statutory Auditor
65 Leadenhall Street, London EC3A 2AD

15th September 2022

MASONIC CHARITABLE FOUNDATION

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (Including an Income and Expenditure Account)

YEAR ENDED 31 MARCH 2022

	Note	Unrestricted funds 2022 £'000	Restricted funds 2022 £'000	Endowment funds 2022 £'000	Total Funds 2022 £'000	Total Funds 2021 £'000
INCOME						
Donations and legacies	2	10,488	5,200	0	15,688	13,134
Annual contributions from Lodges		3,353	0	0	3,353	3,475
Charitable activities	3	0	46,440	0	46,440	44,725
Investment income	4	1,112	6,063	156	7,331	6,459
Transfer in of Compass Housing		0	99	0	99	0
Other income		4	0	0	4	50
Total income		14,957	57,802	156	72,915	67,843
EXPENDITURE						
Cost of generating funds	7	(596)	(225)	0	(821)	(738)
Investment management costs	5	(408)	(1,155)	(47)	(1,610)	(1,660)
		(1,004)	(1,380)	(47)	(2,431)	(2,398)
Charitable activities						
Masonic grants	6,7	(5,663)	(11,738)	0	(17,401)	(15,774)
Non-Masonic grants	6,7	(2,553)	(9,709)	0	(12,262)	(13,379)
Residential and care homes		0	(61,223)	0	(61,223)	(59,528)
		(8,216)	(82,670)	0	(90,886)	(88,681)
Total expenditure		(9,220)	(84,050)	(47)	(93,317)	(91,079)
Net gains/(losses) on investments	13	4,504	14,441	1,823	20,768	47,140
Net income/(expenditure)		10,241	(11,807)	1,932	366	23,904
Transfers between funds		0	5,365	(5,365)	0	0
OTHER RECOGNISED GAINS/(LOSSES)						
Actuarial gains/(losses) on pension scheme		0	1,876	0	1,876	72
Pension Liability Buy out		0	53	0	53	72
NET MOVEMENT IN FUNDS		10,241	(4,513)	(3,433)	2,295	24,048
Total funds brought forward		62,275	337,616	14,043	413,934	389,886
Total funds carried forward		72,516	333,103	10,610	416,229	413,934

All income and expenditure derive from continuing activities and all gains/losses are included in the statement of financial activities

The notes on pages 34 to 62 form part of these financial statements. The prior year figures are analysed by fund in note 21 on page 60.

MASONIC CHARITABLE FOUNDATION

BALANCE SHEET as at 31 March 2022

Company Number 09751836

	Note	March 2022		March 2021	
		Group £'000	Company £'000	Group £'000	Company £'000
FIXED ASSETS					
Intangible assets	10	70	70	111	111
Tangible assets	11	77,299	388	77,035	488
Investment properties	12	41,166	0	39,424	0
Investments	13	212,126	44,348	213,049	31,376
		330,661	44,806	329,619	31,975
CURRENT ASSETS					
Debtors	14	9,760	2,261	8,604	4,912
Investments	13	43,274	0	51,536	0
Short term deposits		15,953	0	19,817	0
Cash at bank and in hand		28,763	4,273	19,296	6,032
		97,750	6,534	99,253	10,944
CURRENT LIABILITIES					
Creditors falling due within one year	15	(14,356)	(2,924)	(15,746)	(1,072)
NET CURRENT ASSETS		83,394	3,610	83,507	9,872
TOTAL ASSETS LESS CURRENT LIABILITIES		414,055	48,416	413,126	41,847
Creditors falling due after one year	15	(1,785)	(394)	(1,238)	(227)
Pension scheme asset/(liability)	16	3,959	0	2,046	0
Total net assets		416,229	48,022	413,934	41,620
CHARITABLE FUNDS					
Endowment funds	17	10,610	0	14,043	0
Restricted income funds	17,18	333,103	1,041	337,616	949
Unrestricted funds	17	72,516	46,982	62,275	40,671
Total charitable funds		416,229	48,023	413,934	41,620

The financial statements were approved and authorised for issue by the Trustee Board on 15 September 2022 and signed on their behalf by:

Sir Paul Williams, OBE, ~~KStJ~~, DL

Chairman

Michael Heenan

Treasurer

The notes on pages 34 to 62 form part of these financial statements

MASONIC CHARITABLE FOUNDATION

CONSOLIDATED STATEMENT OF CASH FLOWS YEAR ENDED 31 MARCH 2022

	Note	2022 £'000	2021 £'000
Operating Activities			
Net cash provided by/(used in) Operating Activities	A	(29,114)	(30,079)
Cash flows from investing activities			
Dividends, interest and rents from investments		7,331	6,459
Proceeds from the sale of tangible fixed assets		2,021	0
Purchase of tangible fixed assets		(6,413)	(7,602)
Transfer in of Compass Housing assets		(77)	0
Purchase of intangible fixed assets		(2)	(14)
Proceeds from the sale of investments		61,280	74,342
Purchase of investments		(30,092)	(41,821)
Net cash provided by/(used in) Investing Activities		34,048	31,364
Cash flows from financing activities			
Bank loan		669	0
Repayment of bank loans		0	(1,033)
Net cash provided by/(used in) Financing Activities		669	(1,033)
Change in cash and cash equivalents in the reporting period		5,603	252
Cash and cash equivalents at the beginning of the reporting period		39,113	38,861
Cash and cash equivalents at the end of the reporting period	24	44,716	39,113

Notes on the cash flow statement

A **Reconciliation of net income/(expenditure) to net cash flow from operating activities**

Net income/expenditure as per the Statement of Financial Activities	366	23,904
Adjustments for:		
Depreciation charges	4,070	3,909
Dividends, interest and rents from investments	(7,331)	(6,459)
(Gains) in investments (excluding within cash balances)	(23,738)	(50,547)
Movements in defined benefit pension scheme	0	(44)
Loss on sale of tangible fixed assets	179	0
(Increase) in debtors	(1,156)	(1,041)
(Decrease)/increase in creditors	(1,504)	199
Net cash provided by/(used in) Operating Activities	(29,114)	(30,079)

MASONIC CHARITABLE FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

(a) **Statement of compliance**

The financial statements of the Masonic Charitable Foundation and its subsidiaries (the "Group") have been prepared in accordance with applicable UK accounting standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland" ("FRS 102"). Additionally, they comply with the Companies Act 2006, the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice "Accounting and Reporting by Charities" (FRS 102 second edition) published in 2019 (the "SORP") in all material respects. The Charity meets the definition of a public benefit entity under FRS 102.

(b) **Basis of preparation**

The financial statements have been prepared on a going concern basis under the historical cost convention, as modified by the revaluation of investments and investment properties, on a basis consistent with previous years. The functional currency of the Group is considered to be Pounds Sterling because that is the currency of the primary economic environment in which the Charity operates.

The Charity commenced activities from 1st April 2016. The Charity has taken advantage of the exemption conferred by Section 408 Companies Act 2006 and has not presented a separate charity statement of financial activity.

(c) **Basic of consolidation**

Consolidated financial statements have been prepared on a line by line basis, and uniform accounting policies have been used.

(d) **Going concern**

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these financial statements. The trustees have made this assessment in respect to a period of one year from the date of approval of these financial statements.

The trustees of the Charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The trustees are of the opinion that the Charity will have sufficient resources to meet its liabilities as they fall due.

(e) **Incoming resources**

Revenue is recognised when the significant risks and rewards of ownership have been transferred, the amount of revenue can be measured reliably, it is probable that future economic benefits will flow to the Group and when the specific criteria relating to certain of the Group's revenue channels have been met, as described below:

i. Monetary donations are brought into account when received.
ii. Legacies are recognised where there has been a grant of probate, the executors have identified that there are sufficient assets in the estate after settlement of liabilities to pay the legacy and any conditions attached to the legacy are either in control of the Group or have been met. Legacies subject to the interest of a life tenant are not recognised during the lifetime of the life tenant.
iii. Dividends are reinvested in the CAIF on the date that they are declared.
iv. Rental income is recognised on an accruals basis, with rent free periods spread over the period of the lease to the next break clause.

(f) **Resources expended**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Group to that expenditure, it is probable that settlement will be required and the amount of any obligation can be measured reliably. All resources expended are recognised on an accruals basis, with the exception of grants as noted below.

Expenditure on generating funds includes costs of fundraising and maintenance of festival and donor records, together with the management of the investment and property portfolios. These costs include the allocation of support costs relating to these activities.

Charitable activities are split between masonic activities and grants awarded to external institutions (designated as "non-Masonic" within the SOFA).

Masonic activities include the payment of grants directly to beneficiaries together with related welfare and support costs. Non-Masonic activities consist of the payment of grants to external institutions. Support costs are allocated to these activities on the bases laid out in note 7.

Grants are recognised as expenditure in the year in which the grant is formally approved by the Charity and has been communicated in writing to the recipient, except to the extent that it is subject to conditions that enable the Group to revoke the award.

The provision for multi-year grants is recognised at its present value when settlement is due over more than one year from the date of the award, there are no unfulfilled performance conditions under the control of the Group that would permit it to avoid making future payments, settlement is probable and the effect of discounting is material. The discount rate used is the long-term return of inflation plus 4 percent used as the target for the Group's investment portfolio.

(g) **Employees**

All staff are employed by the Charity and recharged to subsidiary charities based upon the relative number of grants processed by those charities.

(h) **Fund accounting**

Restricted funds are subject to specific conditions imposed by the donors and/or for the purposes for which they are raised. The aim of each material restricted fund is set out in note 18. Unrestricted funds may be utilised for any purpose in accordance with the charitable objectives of the Group.

(i) **Intangible fixed assets**

Intangible fixed assets, consisting of computer software, held by the Group are stated at cost less accumulated depreciation and any accumulated impairment losses. Cost includes the original purchase price and costs directly attributable to bringing the asset to its working condition for its intended use. Intangible fixed assets are subject to review for impairment when there is an indication of a reduction in their carrying value. They are reviewed annually and any impairment is recognised in the year in which it occurs. The threshold for capitalisation is £10,000 and depreciation is calculated using the straight-line method to allocate the cost of each asset less its residual value over its useful life, estimated at 4 years. Assets in the course of construction are not depreciated until available for use.

(j) **Tangible fixed assets**

Tangible fixed assets, excluding land and investment properties, held by the Group are stated at cost less accumulated depreciation and any accumulated impairment losses. Land is stated at cost less any accumulated impairment losses. Cost includes the original purchase price and costs directly attributable to bringing the asset to its working condition for its intended use. Fixed assets are subject to review for impairment when there is an indication of a reduction in their carrying value. They are reviewed annually and any impairment is recognised in the year in which it occurs. Assets in the course of construction are stated at cost and not depreciated until available for use. The threshold for capitalisation is £10,000.

In line with the revised FRS102, depreciation for freehold and leasehold properties (with a lease life of more than 50 years) have been provided on a straight line basis at rates between 2% to 10%, depending on its useful economic life of the component parts of properties. Depreciation is calculated on other assets using the straight-line method to allocate the cost of each asset less its residual value over its estimated useful life, as follows:

	Asset	Years
i.	Short leasehold improvements and furniture	10
ii.	Motor vehicles, computers and equipment	4

(k) **Investment properties**

Investment properties are measured at fair value by third party professional valuers on an annual basis using RICS Red Book valuation rules. Gains or losses are recognised within the Statement of Financial Activities. No depreciation is provided on investment properties. They are reviewed annually and any impairment is recognised in the year in which it occurs.

(l) **Social Investment Property – Royal Masonic School**

This social investment property has been valued through the discounting of expected future lease payments using a yield of 5.5% as the cost of capital, less the residual value of the provision for backlog repairs. This provision is being released back to the endowment fund in line with the works being completed and charged to the unrestricted general reserve. The provision for backlog repairs is reviewed on an annual basis, and adjusted as required in accordance with the evolving cost for the planned works. Gains or losses are recognised within the Statement of Financial Activities. No depreciation is provided on social investment properties.

(m) **Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are stated at market value. All realised and unrealised gains and losses are recognised within the Statement of Financial Activities. Investments which the Group holds for resale or pending their sale and cash or cash equivalents with a maturity date of less than one year, which are held for investment purposes, are disclosed as current asset investments.

(n) **Financial assets and liabilities**

The Group has chosen to adopt Sections 11 and 12 of FRS 102 in respect of financial instruments. Financial assets and liabilities are recognised when the Group becomes a party to the contractual provisions of the instrument.

Financial assets and liabilities which qualify as basic financial instruments are initially recognised at the settlement amount after any trade discounts. They are subsequently valued at amortised cost and assessed for impairment at the end of each reporting period. Where settlement is not expected within 12 months of the balance sheet date, then the asset or liability is discounted using the long term return of inflation plus 4 percent used as the target for the Group's investment portfolio**.** Basic financial instruments include debtors, cash and creditors within the balance sheet.

(o) **Provisions**

Provisions are recognised when the Group has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources will be required to settle the obligation and the amount has been reliably estimated. Provisions are discounted to present value where the effect is material.

(p) **Contingencies**

Contingent liabilities are potential future cash outflows, where the likelihood of payment is considered more than remote, but is not considered probable or cannot be measured reliably. These are not recognised but are disclosed in the notes to the financial statements.

Contingent assets are potential future cash inflows of economic benefits where the likelihood of receipt is considered more than remote, but is not considered probable or cannot be measured reliably. These are not recognised but are disclosed in the notes to the financial statements.

(q) **Foreign currencies**

Transactions denominated in foreign currencies are translated into Pounds Sterling at the exchange rates ruling at the date of transaction. Monetary assets and liabilities denominated in foreign currencies are translated into Pounds Sterling at the rate ruling at the balance sheet date. All foreign exchange gains and losses, realised and unrealised, are recognised in the Statement of Financial Activities.

(r) **Taxation**

The Group is exempt from taxation on its income and gains falling within Part 11 of the Corporation Tax Act 2010 or section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that they are applied to its charitable activities. The Group is unable to recover Valued Added Tax (VAT) incurred on expenditure except on property related costs where an option to tax has been taken and the development of new investment properties. The amount of VAT that cannot be recovered is included within the underlying cost to which it relates.

(s) **Pension costs**

Defined contribution pension plans are accounted for in the year in which the contributions are payable. Differences arising between contributions payable and amounts actually paid are shown as either accruals or prepayments in the Balance Sheet.

Multi-employer defined benefit pension plans are accounted for on the same basis as defined contribution plans. Where there is an agreement in place to fund a past service deficit, full provision is made for the total deficit contributions payable.

Other defined benefit pension plans are accounted for based on actuarial estimations of scheme liabilities and the fair value of scheme assets. Actuarial valuations are obtained at least triennially and are updated at each balance sheet date. The resulting defined benefit asset or liability is separately disclosed on the Balance Sheet. Net interest costs arising on the assets and liabilities are included as part of charitable activities. Actuarial gains and losses arising are included under other recognised gains and losses.

2. DONATIONS AND LEGACIES

	Unrestricted funds 2022 £'000	Restricted funds 2022 £'000	Endowment funds 2022 £'000	Total Funds 2022 £'000	Total Funds 2021 £'000
Festivals	6,221	249	0	6,470	5,944
Other donations	354	4,113	0	4,467	3,598
Legacies	3,913	838	0	4,751	3,592
	10,488	5,200	0	15,688	13,134

3. CHARITABLE ACTIVITES

	Unrestricted funds 2022 £'000	Restricted funds 2022 £'000	Endowment funds 2022 £'000	Total Funds 2022 £'000	Total Funds 2021 £'000
Residents' Fees Receivable	0	43,824	0	43,824	42,044
Other charitable income	0	2,616	0	2,616	2,681
	0	46,440	0	46,440	44,725

4. INVESTMENT INCOME

	Unrestricted funds 2022 £'000	Restricted funds 2022 £'000	Endowment funds 2022 £'000	Total Funds 2022 £'000	Total Funds 2021 £'000
Interest on bank deposits	0	7	0	7	34
Income from investment portfolios	1,112	2,798	156	4,066	4,516
Rental income	0	2,867	0	2,867	1,448
Interest income from pension scheme assets	0	391	0	391	461
	1,112	6,063	156	7,331	6,459

5. INVESTMENT MANAGEMENT COSTS	Unrestricted funds 2022 £'000	Restricted funds 2022 £'000	Endowment funds 2022 £'000	Total Funds 2022 £'000	Total Funds 2021 £'000
Investment fund management	403	831	0	1,234	1,254
Property management	0	229	0	229	298
Support costs	5	95	47	147	108
	408	1,155	47	1,610	1,660

6. CHARITABLE ACTIVITIES	Unrestricted funds 2022 £'000	Restricted funds 2022 £'000	Endowment funds £'000	Total Funds 2022 £'000	Total Funds 2021 £'000
Masonic					
Care and welfare support	98	4,578	0	4,676	5,167
Poverty relief	4,183	0	0	4,183	4,580
Sickness and illness	0	3,731	0	3,731	1,757
Total Grants	4,281	8,309	0	12,590	11,504
Support Costs	1,382	3,429	0	4,811	4,270
	5,663	11,738	0	17,401	15,774
Non-Masonic					
Air Ambulance and Rescue Services	0	49	0	49	1,055
Armed Forces	0	25	0	25	17
Arts, Culture & Sport	0	18	0	18	42
Covid-19 Emergency Grants	258	575	0	833	3,094
Disaster Relief	234	22	0	256	53
Duke of Edinburgh Award	0	300	0	300	0
Early Interventions - Children & Families	0	1,716	0	1,716	1,995
Education and Employability	0	154	0	154	562
Environment, Conservation and Heritage	0	13	0	13	22
Festival Grants	80	0	0	80	530
Financial Hardship	0	0	0	0	0
Health and Disability	0	2,018	0	2,018	971
Hospices	565	271	0	836	945
Isolation in Later Life	828	0	0	828	1,015
Medical & Social Research Programme	0	519	0	519	98
Other Charitable Purposes	401	598	0	999	826
Royal Masonic School	0	3,171	0	3,171	1,334
Total Grants	2,366	9,449	0	11,815	12,559
Support Costs	187	260	0	447	820
	2,553	9,709	0	12,262	13,379

6. CHARITABLE ACTIVITIES (Continued)

Masonic support of £12,590k consisted of 4,891 grants made to individual beneficiaries. 779 grants were made directly from the Charity to charitable institutions; these grants are detailed in annex A to these financial statements. The figures above include a sum of £2,928k for donations made to charitable institutions directly by the Masonic community through the Relief Chest Scheme.

7. SUPPORT COSTS: 2022

	Cost of Generating Funds	Investment Management	Masonic	Non-Masonic	Total 2022	Basis for Allocation
	£'000	£'000	£'000	£'000	£'000	
Relief Chest - Fundraising	286	0	0	0	286	(a)
Fundraising	309	0	0	0	309	(a)
Legacies	81	0	0	0	81	(a)
Masonic Support - Grants	0	0	833	0	833	(a)
Masonic Support - Advice & Support	0	0	827	0	827	(a)
Masonic Support - Provincial & Volunteers	0	0	250	0	250	(a)
Relief Chest - Charitable	0	0	127	10	137	(a)
Community Support & Research	0	0	0	285	285	(a)
Strategic Development & Special Projects	0	0	36	3	39	(b)
Executive	97	0	363	26	486	(c)
Finance	51	152	283	21	507	(c)
Information Technology	0	0	380	28	408	(b)
Human Resources	0	0	174	13	187	(b)
Communications	0	0	594	43	637	(b)
Governance	0	0	112	8	120	(b)
Facilities & Administration	0	0	214	15	229	(b)
Administration and Support	0	0	267	19	286	(b)
Facilities & Admin - Ruspini House	0	0	26	2	28	(b)
Other	(3)	(5)	325	(26)	291	
	821	147	4,811	447	6,226	

Basis for allocation

(a) Directly attributed
(b) Number of grants processed
(c) Headcount and number of grants processed

7. SUPPORT COSTS: 2021

	Cost of Generating Funds	Investment Management	Masonic	Non-Masonic	Total 2021	Basis for Allocation
	£'000	£'000	£'000	£'000	£'000	
Relief Chest - Fundraising	329	0	0	0	329	(a)
Fundraising	87	0	0	0	87	(a)
Legacies	114	0	0	0	114	(a)
Masonic Support - Grants	0	0	945	0	945	(a)
Masonic Support - Advice & Support	0	0	638	0	638	(a)
Masonic Support - Provincial & Volunteers	0	0	272	0	272	(a)
Relief Chest - Charitable	0	0	178	37	215	(a)
Community Support & Research	0	0	0	273	273	(a)
Strategic Development & Special Projects	0	0	89	18	107	(b)
Executive	62	0	204	42	308	(c)
Finance	31	92	152	31	306	(c)
Information Technology	0	0	319	66	385	(b)
Human Resources	0	0	103	21	124	(b)
Communications	0	0	492	102	594	(b)
Governance	0	0	175	36	211	(b)
Facilities & Administration	0	0	188	39	227	(b)
Administration and Support	0	0	241	50	291	(b)
Facilities & Admin - Ruspini House	0	0	18	4	22	(b)
Other	115	16	256	101	488	
	738	108	4,270	820	5,936	

Basis for allocation

(a) Directly attributed
(b) Number of grants processed
(c) Headcount and number of grants processed

8. NET INCOME/(EXPENDITURE) WAS AFTER CHARGING

	2022	2021
	£'000	£'000
Depreciation	4,070	3,909
Auditor's remuneration	132	128
Other accounting services	20	20

9. STAFF COSTS

	2022	2021
	£'000	£'000
Wages and salaries	33,337	33,689
Social security costs	3,520	2,707
Pension contributions	1,050	1,062
Employee benefits	695	675
Redundancy	14	36
	38,616	38,169

AVERAGE NUMBER OF STAFF	2022	2021
Generating funds	12	14
Grant making activities	78	81
Care home operations	1,060	1,096
	1,150	1,191

STAFF EARNING MORE THAN £60,000 (INC. BENEFITS)	2022	2021
£60,000 to £70,000	17	20
£70,001 to £80,000	6	7
£80,001 to £90,000	6	6
£90,001 to £100,000	3	2
£100,001 to £110,000	0	0
£110,001 to £120,000	4	4
£120,001 to £130,000	0	0
£130,001 to £140,000	0	0
£140,001 to £150,000	1	0
£150,000 to £160,000	0	1
£160,001 to £170,000	0	1
£170,001 to £180,000	1	0
Total	38	41

Members of the MCF and RMBICC Executive and senior leadership teams received remuneration of £1,757k during the period (2021: £1,466k).

No trustees, or related persons, received any remuneration from the Charity during the year (2021: None). Total travel and subsistence expenses of £16k were paid to 15 trustees during the year (2021: £3k paid to 6 trustees). Indemnity insurance was provided to trustees at a cost of £35k (2021: £37k).

10. **INTANGIBLE FIXED ASSETS**
Group and Company

	Computer Software £'000	Assets under Construction £'000	Total £'000
Cost			
Balance at 1 April 2021	275	0	275
Additions	2	0	2
Transfer of completed projects	0	0	0
Balance at 31 March 2022	277	0	277
Depreciation			
Balance at 1 April 2021	(164)	0	(164)
Charge for the year	(43)	0	(43)
Balance at 31 March 2022	(207)	0	(207)
Net book value			
At 31 March 2022	70	0	70
At 31 March 2021	111	0	111

11. TANGIBLE FIXED ASSETS

11 (a) **Group**

	Freehold Buildings £'000	Leasehold Buildings £'000	Motor Cars £'000	Computers, Equipment & Furniture £'000	Assets under Construction £'000	Total £'000
Cost						
Balance at 1 April 2021	97,591	1,443	977	9,513	9,591	119,115
Additions	1,215	51	0	686	4,461	6,413
Transfer in of Compass Housing assets	126	0	0	0	0	126
Disposals	(109)	0	(25)	(851)	(2,148)	(3,133)
Balance at 31 March 2022	98,823	1,494	952	9,348	11,904	122,521
Depreciation						
Balance at 1 April 2021	(34,813)	(517)	(898)	(5,852)	0	(42,080)
Charge for the year	(2,943)	(85)	(48)	(951)	0	(4,027)
Transfer in of Compass Housing assets	(50)	0	0	0	0	(50)
Disposals	60	0	25	850	0	935
Balance at 31 March 2022	(37,746)	(602)	(921)	(5,953)	0	(45,222)
Net book value						
At 31 March 2022	61,077	892	31	3,395	11,904	77,299
At 31 March 2021	62,778	926	79	3,661	9,591	77,035

Leasehold buildings are all in excess of 50 years with the exception of the leasehold improvements held by the Charity as disclosed in note 11 (b) overleaf.

11 (b) **Charity**

	Leasehold Buildings £'000	Motor Cars £'000	Computers, Equipment & Furniture £'000	Total £'000
Cost				
Balance at 1 April 2021	652	0	198	850
Additions	0	0	12	12
Transfer of completed projects	0	0	0	0
Disposals	0	0	0	0
Balance at 31 March 2022	652	0	210	862
Depreciation				
Balance at 1 April 2021	(271)	0	(91)	(362)
Charge for the year	(65)	0	(47)	(112)
Impairments	0	0	0	0
Disposals	0	0	0	0
Balance at 31 March 2022	(336)	0	(138)	(474)
Net book value				
At 31 March 2022	316	0	72	388
At 31 March 2021	381	0	107	488

12. **INVESTMENT PROPERTIES**

	March 2022		March 2021	
	Group £'000	Company £'000	Group £'000	Company £'000
Balance at 1 April 2021	39,424	0	40,205	0
Additions	262	0	436	0
Disposals	0	0	(2,222)	0
Change in market value	1,480	0	1,005	0
Balance at 31 March 2022	41,166	0	39,424	0

Investment properties consist of freehold properties in Great Queen Street and Parker Street, London WC2 and land at Rickmansworth Park Estate and Bushey Grange. The properties were valued by Gould and Co as at 31st March 2022 based on open market value, assuming that the properties would be sold subject to existing tenancies. Due to the long term nature of ownership the exact historical cost of the properties is unknown, however, for the purposes of calculating the revaluation reserve it has been estimated at £7,321k. Capitalised development costs of £1.1 M have been added to the agricultural land value for Bushey Grange in the expectation that these will be significantly exceeded by surpluses arising from future development.

13. INVESTMENTS

	March 2022		March 2021	
	Group	Company	Group	Company
	£'000	£'000	£'000	£'000
Fixed Asset Investments:				
- Managed Funds				
MCF CAIF	203,401	40,848	201,866	31,376
CCLA Property Fund	757	0	4,301	0
Investment in MCF Trading Limited	0	3,500	0	0
Social investments				
- Ruspini House	3,800	0	3,500	0
- Royal Masonic School	2,952	0	2,138	0
- Loans to beneficiaries	1,216	0	1,244	0
	212,126	44,348	213,049	31,376
Current Asset Investments				
- RLAM Cash Reserve funds	43,269	0	51,536	0
- Cash and cash equivalents	5	0	0	0
	43,274	0	51,536	0
	255,400	44,348	264,585	31,376

MOVEMENTS IN INVESTMENTS

a) **Listed and unlisted**

Balance at 1 April 2021	257,704	31,376	240,006	20,020
Additions	29,715	9,500	41,224	5,909
Disposals	(61,136)	0	(72,084)	0
Investment income reinvested	4,032	713	4,448	545
Management fees charged to the fund	(1,062)	(188)	(1,038)	(118)
Gains/(losses)	18,173	2,947	45,153	5,020
Changes in cash balances held	6	0	(7)	0
Balance at 31 March 2022	247,432	44,348	257,702	31,376

b) **Social**

Balance at 1 April 2021	6,883	0	5,779	0
New loans issued	115	0	161	0
Loans repaid	(144)	0	(36)	0
Revaluation	1,114	0	979	0
Balance at 31 March 2022	7,968	0	6,883	0

13. **INVESTMENTS (Continued)**

The social investments consist of Ruspini House which provides beneficiaries with residential accommodation in London, the property which forms the Royal Masonic School in Rickmansworth and loans made to beneficiaries to effect urgent property renovations to accommodate medical conditions.

RMBI Trading Limited, Stability Investments Limited, RMBI (Settlement) Limited and 19/21 GQS Limited are wholly owned subsidiaries of RMBCCI, a subsidiary of the MCF. Their results are consolidated in these accounts. At 31st March 2022 their net assets stood at -£808k, -£360, -£7,000, and £4 respectively (2021: -£655k, -£360, -£975 and £4). The companies' principal activities are the design, build and alteration of RMBICC properties and management and residential billings.

MCF Trading Limited is a wholly owned subsidiary of the Charity for which the Charity issued 3,500,000 shares of £1 during the year. The company's principle activity is the development of the Group's land assets.

13. **RECONCILIATION TO SOFA**

	March 2022		March 2021	
	Group	Company	Group	Company
	£'000	£'000	£'000	£'000
Gains/(losses) on listed investments	18,173	2,947	45,153	5,020
Change in market value of investment properties	2,595	0	1,984	0
Gains/(losses) arising from derivatives	0	0	3	2
	20,768	2,947	47,140	5,022

14. **DEBTORS**

	March 2022		March 2021	
	Group	Company	Group	Company
	£'000	£'000	£'000	£'000
Trade debtors	3,525	0	2,578	0
Amounts owed by group undertakings	0	1,813	0	3,916
Prepayments and accrued income	4,191	390	3,683	688
Other debtors	2,044	58	2,343	308
	9,760	2,261	8,604	4,912

Other debtors includes a loan of £652k due from the Royal Masonic School for its share of the buy-out of the pension liability. The loan is being paid off in monthly instalments including interest which for the year to March 2022 totalled £157,409 (March 2021: £145,862). The loan has been discounted to a net present value of £558k for inclusion in the accounts.

15. CREDITORS

	March 2022		March 2021	
	Group	Company	Group	Company
	£'000	£'000	£'000	£'000
Falling due within one year				
Grants payable	7,321	2,073	8,627	182
Bank loans and overdrafts	193	0	0	0
Trade creditors	1,328	38	1,902	184
Amounts owed to group undertakings	0	488	0	463
Accruals and deferred income	3,370	187	2,607	108
Taxation and social security	808	100	854	101
Other creditors	1,336	38	1,756	34
	14,356	2,924	15,746	1,072
Falling due after more than one year				
Grants payable	1,309	394	1,238	227
Bank loans	476	0	0	0
	1,785	394	1,238	227

The RMIG Endowment Trust's loan facility with its bankers was repaid towards the end of last year. A new loan was taken out on 7th April 2021 for an amount of £835,817. It is repayable in 52 monthly instalments ending 10th August 2025. Interest is chargeable at a fixed rate of 3.31%

16. PENSION SCHEMES ASSET/(LIABILITY)

PROVISIONS FOR PENSIONS	March 2022		March 2021	
	Group	Company	Group	Company
	£'000	£'000	£'000	£'000
RMBI Pension Schemes	3,959	0	2,046	0
	3,959	0	2,046	0

There were three defined benefit schemes operated by subsidiaries of the Charity. These were as follows:

a) TGC Grand Lodge Pension Scheme was a multi-employer defined benefit pension scheme which was in deficit and to which the participating employers were making fixed contributions to fund the shortfall. The Section 75 liability was bought out on 23rd July 2018.

b) RMTGB Pension Scheme was a closed defined benefit scheme and a buy-in/buy-out agreement has been entered into with a third party pension provider whereby the latter has assumed full liability for the scheme, including all future pension payments.

16. **PROVISIONS FOR PENSIONS (Continued)**

c) RMBI Pension Scheme is a defined benefit scheme closed to new entrants and to future accrual. The provision represents the excess of the present value of defined benefit obligations over the market value of the scheme assets.

In addition, the Charity runs a defined contribution scheme with Royal London.

RMTGB Pension Scheme

A subsidiary charity, the Royal Masonic Trust for Girls and Boys ("RMTGB") operated a defined benefit pension scheme, the RMTGB Staff Pension Scheme (the "Scheme"). It entered into a "buy-in/buy-out" arrangement with Pension Insurance Corporation ("PIC") whereby the latter has assumed the liabilities of the Scheme and undertaken to make all future payments due under the scheme. Due diligence on the transaction was completed by September 2017 at which time the final instalment was paid to PIC on the formal transfer of the Scheme.

There were two participating employers: the RMTGB (the "Sponsoring employer" and the Royal Masonic School for Girls Limited (the "School"). The RMTGB has entered into an arrangement with the School where by the School will repay to the Charity, the School's 24% of the Scheme's wind up and closure costs. The period of the loan is for ten years. Interest is charged at the Bank of England's base rate. The School is currently repaying off the loan in monthly instalments of £12k per month.

Movements on the liabilities on the scheme in the year are detailed as follows:

	2022 £'000	2021 £'000
Balance at 1 April 2021	(796)	(940)
Interest charged	(1)	(1)
Less payments made on account by RMS in 2021/22	145	145
	(£652)	**(£796)**

The amount recoverable from the school is included within other debtors (note 14).

16. PROVISIONS FOR PENSIONS (Continued)

RMBI Pension Schemes

The RMBI operates two pension schemes. One of these pension schemes is a defined contribution scheme. The other is a defined benefits pension scheme, which was closed to new entrants on 4th September 1996. The defined benefits scheme was also closed for the existing employees in September 2010.

i. Defined contribution

The RMBI operates a defined contribution pension scheme. During the year the charity made payments totalling £773k (2021 - £763k).

ii. Defined benefit

The RMBI Pension and Life Assurance Fund ("the Fund") is a funded defined benefit arrangement which provides retirement benefits based on final pensionable salary.

The valuation used for FRS102 disclosures has been based on a full assessment of the liabilities of the Fund. On 30 September 2010 the scheme stopped accruing benefits to its members and all the employees at that time were transferred to the Group Personal Pension Scheme. Hence, there is no current service cost for the defined benefit scheme and all contributions in note 9 relates to the defined contribution scheme.

iii. Principal actuarial assumptions at the balance sheet date:

The results of the last valuation as at 31 March 2019 have been updated to 31 March 2022 by a qualified independent actuary. The assumptions used were as follows:

Significant actuarial assumptions:	March 2022	March 2021
Discount rate	2.7%	1.8%
Rate of inflation (RPI)	3.9%	3.3%
Rate of inflation (CPI)	3.3%	2.7%
Other actuarial assumptions:		
Rate of increase in pensionable salaries	3.9%	3.3%
Rate of increase in pensions – Post 88 GMP	2.6%	2.3%
Rate of increase in pensions – Pre 97 XS	0.0%	0.0%
Rate of increase in pensions – Post 97 pension	3.7%	3.2%
Rate of increase in pensions – Post 05 pensions	2.4%	2.3%
Revaluation of deferred pensions (non-GMP)	3.9%	3.3%

16. PROVISIONS FOR PENSIONS (Continued)

c) RMBI Pension Schemes (Continued)

	March 2022	March 2021
Mortality assumptions:		
Mortality before retirement	as per post retirement	as per post retirement
Mortality before and after retirement - S3PMA / S2PMA	112%	112%
Mortality before and after retirement - S3PFA / S2PFA	120%	120%
Life expectancy (years)		
For an individual aged 65 in 2021		
- Males	21.1	21.0
- Females	23.0	23.0
At age 65 for an individual aged 45 in 2021		
- Males	22.4	22.3
- Females	24.5	24.4

iv. CHANGES IN PRESENT VALUE OF DEFINED BENEFITS OBLIGATION

Balance at 1 April 2021	20,184	18,592
Past service cost	0	0
Interest cost	354	417
Actuarial (gains)/losses	(1,300)	2,122
Benefits paid	(1,004)	(947)
Balance at 31 March 2022	18,234	20,184

v. CHANGES IN FAIR VALUE OF SCHEME ASSETS

Balance at 1 April 2021	22,230	20,522
Interest income	391	461
Administration expenses	0	0
Actuarial gains	576	2,194
Employer contributions	0	0
Benefits paid	(1,004)	(947)
Balance at 31 March 2022	22,193	22,230

16. **PROVISIONS FOR PENSIONS (Continued)**

c) RMBI Pension Schemes (Continued)

	March 2022	March 2021
vi. **FAIR VALUE OF ASSETS**		
Equities	4,361	4,779
Properties	0	0
Corporate bonds	3,764	3,974
Fixed interest gilts	0	0
Index linked gilts	2,144	2,025
Liability-driven investments	3,512	2,953
Diversified growth and credit funds	7,876	8,259
Cash	536	240
	22,193	22,230
The return on the assets was:		
Interest income	391	461
Return on assets less interest income	576	2,194
Total return on assets	967	2,655
vii. **RECONCILIATION TO THE BALANCE SHEET**		
Market value of assets	22,193	22,230
Present value of defined benefit obligation	(18,234)	(20,184)
Net surplus/(deficit)	3,959	2,046
viii. **RECOGNITION IN SOFA**		
Resources expended		
Past service cost	0	0
Administration costs	0	0
Interest on obligation	354	417
Interest return on fund assets	(391)	(461)
	(37)	(44)
Other recognised gains/(losses)		
Actuarial gains/(losses) in the defined benefit obligation	1,300	(2,122)
Return on assets less interest income	576	2,194
	1,876	72

17. **MOVEMENT IN FUNDS**

	Balance at 1 April 2021 £'000	Income £'000	Expenditure £'000	Gains/ (losses) £'000	Transfers £'000	Balance at 31 March 2022 £'000
Endowment funds						
RMIG Endowment Trust	13,797	156	(47)	1,823	(5,200)	10,529
Royal Masonic Benevolent Institution Care Company	246	0	0	0	(165)	81
	14,043	156	(47)	1,823	(5,365)	10,610
Restricted funds						
Relief Chest	21,797	10,567	(9,577)	0	0	22,787
Royal Masonic Trust for Girls and Boys	154,672	3,149	(10,536)	11,201	0	158,486
Ruspini	1,187	25	(28)	107	0	1,291
RMIG Endowment Trust	993	1,875	(3,222)	0	5,200	4,846
Compass Housing	0	101	(5)	0	0	96
Masonic Samaritan Fund	37,572	699	(12,462)	912	15	26,736
Royal Masonic Hospital	8	10	0	0	(15)	3
Royal Masonic Benevolent Institution Care Company	115,936	54,163	(61,138)	4,069	430	113,460
Victor Donaldson	2,501	112	(25)	0	0	2,588
Specific gifts, donations and legacies for homes	992	203	(161)	0	(264)	770
Prince Edward Duke of Kent Court, Essex	328	0	(3)	0	0	325
L H Miles	568	0	(5)	0	0	563
Frederick Philips Fund	949	18	(7)	81	0	1,041
Intragroup (income)/expenditure	0	(13,122)	13,122	0	0	0
Other	113	2	(3)	0	(1)	111
	337,616	57,802	(84,050)	16,370	5,365	333,103
Unrestricted funds						
General reserves	61,292	14,957	(9,220)	4,504	80	71,613
Designated reserves	983	0	0	0	(80)	903
	62,275	14,957	(9,220)	4,504	0	72,516
Total funds	413,934	72,915	(93,317)	22,697	0	416,229

The Transferred Beneficiaries Fund was created as a restricted fund in the TGC following the transfer of unrestricted funds from the RMBI in 2002. Following the return of the fund on 1st November 2017, it has been derestricted to bring it back to its original form held in the RMBI. The trustees have designated £0.90 M to be held for the future expected commitment to beneficiaries.

17. MOVEMENT IN FUNDS (Continued)

Intragroup (income)/expenditure includes festival income collected through the Relief Chest (£6.65 M) and the support grant made to the RMBICC from the MSF (£6.48 M).

MOVEMENT IN FUNDS Prior Year	Balance at 1 April 2020 £'000	Income £'000	Expenditure £'000	Gains/ (losses) £'000	Transfers £'000	Balance at 31 March 2021 £'000
Endowment funds						
RMIG Endowment Trust	13,064	519	(57)	3,827	(3,556)	13,797
Royal Masonic Benevolent Institution Care Company	244	2	0	0	0	246
	13,308	521	(57)	3,827	(3,556)	14,043
Restricted funds						
Relief Chest	23,072	8,474	(9,749)	0	0	21,797
Royal Masonic Trust for Girls and Boys	137,946	4,373	(11,689)	24,042	0	154,672
Ruspini	939	25	(13)	236	0	1,187
RMIG Endowment Trust	(1,140)	(22)	(1,401)	0	3,556	993
Masonic Samaritan Fund	46,189	924	(15,089)	5,407	141	37,572
Royal Masonic Hospital	39	110	0	0	(141)	8
Royal Masonic Benevolent Institution Care Company	112,046	57,808	(59,340)	5,297	125	115,936
Victor Donaldson	2,512	4	(15)	0	0	2,501
Specific gifts, donations and legacies for homes	974	285	(142)	0	(125)	992
Prince Edward Duke of Kent Court, Essex	393	0	(65)	0	0	328
L H Miles	636	0	(68)	0	0	568
Frederick Philips Fund	766	18	(12)	177	0	949
Intragroup (income)/expenditure	0	(18,268)	18,268	0	0	0
Other	106	36	(29)	0	0	113
	324,478	53,767	(79,346)	35,161	3,556	337,616
Unrestricted funds						
General reserves	51,117	13,555	(11,676)	8,296	80	61,372
Designated reserves	983	0	0	0	(80)	903
	52,100	13,555	(11,676)	8,296	0	62,275
Total funds	389,886	67,843	(91,079)	47,284	0	413,934

18. RESTRICTED FUNDS

Fund Name	Purpose of Fund
Relief Chest Scheme	To maintain Relief Chests to recognised masonic organisations, which are used to generate funds for all types of charitable purposes
Transferred Beneficiaries Fund	Relief of poverty for named former beneficiaries of the Royal Masonic Benevolent Institution
Royal Masonic Trust for Girls and Boys	Relief of poverty and advancement of education
Ruspini	Relief of need, hardship and distress of the children of freemasons
Royal Masonic Institution for Girls Endowment Trust	Support for the Royal Masonic School and masonic pupils at the school
Masonic Samaritan Fund	To advance health and relieve those in need by reason of ill-health or disability through the provision of medical assistance, support, treatment, care and advice. Commissioning of research that is anticipated to offer benefits to beneficiaries
Royal Masonic Hospital	Relief of poverty amongst freemasons and their dependants who are sick or infirm. All income is transferred to the Masonic Samaritan Fund to further this purpose
Royal Masonic Benevolent Institution	Relief of need, suffering and distress through provision of accommodation in residential care facilities or sheltered accommodation
Victor Donaldson Fund	To advance secured loans to beneficiaries to enhance their quality of life
Specific gifts, donations and legacies for homes	For the specific use of care homes towards costs of improving facilities for the benefit of residents
Hutchinson	To assist dependants of needy freemasons towards education costs
Prince Edward Duke of Kent Court, Essex	Donation by Mark Master Masons for the development of the Thomas Were Howard House Group
L H Miles	To provide financial relief for Essex masons in Prince Edward Duke of Kent Court
Other	Various funds consisting of amounts under £50k for varying purposes

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS FOR THE GROUP

ASSETS AND LIABILITIES 31 March 2022	Fixed Assets £'000	Investment Properties £'000	Investments £'000	Current Assets £'000	Liabilities £'000	Fund Total £'000
Endowment funds	0	0	10,529	81	0	10,610
Restricted funds	76,911	41,087	139,030	86,637	(10,562)	333,103
Unrestricted funds						
General reserves	458	79	62,567	10,129	(1,620)	71,613
Designated reserves	0	0	0	903	0	903
	458	79	62,567	11,032	(1,620)	72,516
Total funds	77,369	41,166	212,126	97,750	(12,182)	416,229

ASSETS AND LIABILITIES 31 March 2021	Fixed Assets £'000	Investment Properties £'000	Investments £'000	Current Assets £'000	Liabilities £'000	Fund Total £'000
Endowment funds	0	0	13,797	246	0	14,043
Restricted funds	76,547	39,424	151,835	82,980	(13,170)	337,616
Unrestricted funds						
General reserves	599	0	47,417	15,124	(1,768)	61,372
Designated reserves	0	0	0	903	0	903
	599	0	47,417	16,027	(1,768)	62,275
Total funds	77,146	39,424	213,049	99,253	(14,938)	413,934

20. SUMMARISED RESULTS FOR SUBSIDIARIES

	TGC £'000	RMTGB £'000	RMBI £'000	Ruspini £'000	MSF £'000	RMBICC £'000	RMIGET £'000
Total income	11,453	3,149	3,730	25	709	54,482	2,031
Total expenditure	(11,513)	(10,536)	(388)	(28)	(12,462)	(61,338)	(3,269)
Investment gains/(losses)	2	11,185	1,637	107	912	2,156	1,823
Net income/(expenditure)	(58)	3,798	4,979	104	(10,841)	(4,700)	585
Other gains/(losses)	0	16	0	0	0	1,913	0
Net movement in funds	(58)	3,814	4,979	104	(10,841)	(2,787)	585
Total funds brought forward	23,564	154,672	19,837	1,187	37,580	120,684	14,790
Total funds carried forward	23,506	158,486	24,816	1,291	26,739	117,897	15,375
Represented by							
Fixed asset investments	0	146,908	22,726	1,320	0	30,882	10,528
Other fixed assets	0	0	0	0	0	76,838	0
Total fixed assets	0	146,908	22,726	1,320	0	107,720	10,528
Current assets	24,053	16,330	2,090	5	30,014	11,812	5,766
Total assets	24,053	163,238	24,816	1,325	30,014	119,532	16,294
Current liabilities	(496)	(4,219)	0	(34)	(2,945)	(5,594)	(443)
Creditors falling due after one year	(51)	(533)	0	0	(330)	0	(476)
Provisions	0	0	0	0	0	3,959	0
Total liabilities	(548)	(4,752)	0	(34)	(3,275)	(1,635)	(919)
Net assets	23,506	158,486	24,816	1,291	26,739	117,897	15,375

20. SUMMARISED RESULTS FOR SUBSIDIARIES: Prior Year to 31 March 2021

	TGC £'000	RMTGB £'000	RMBI £'000	Ruspini £'000	MSF £'000	RMBICC £'000	RMIGET £'000
Total income	9,316	4,372	2,290	25	1,034	58,129	495
Total expenditure	(20,139)	(11,690)	(355)	(13)	(15,090)	(59,654)	(1,457)
Investment gains/(losses)	466	23,970	2,985	236	5,407	5,226	3,827
Net income/(expenditure)	(10,357)	16,652	4,920	248	(8,649)	3,701	2,865
Other gains/(losses)	0	72	0	0	0	72	0
Net movement in funds	(10,357)	16,724	4,920	248	(8,649)	3,773	2,865
Total funds brought forward	33,920	137,948	14,917	939	46,228	116,911	11,924
Total funds carried forward	23,563	154,672	19,837	1,187	37,579	120,684	14,789
Represented by							
Fixed asset investments	0	142,339	16,955	1,196	11,874	34,937	13,797
Other fixed assets	0	0	0	0	0	76,547	0
Total fixed assets	0	142,339	16,955	1,196	11,874	111,484	13,797
Current assets	28,324	19,287	2,885	4	27,968	12,544	1,739
Total assets	28,324	161,626	19,840	1, 200	39,842	124,028	15,536
Current liabilities	(4,570)	(6,426)	(3)	(13)	(1,971)	(5,390)	(747)
Creditors falling due after one year	(191)	(528)	0	0	(292)	0	0
Provisions	0	0	0	0	0	2,046	0
Total liabilities	(4,761)	(6,954)	(3)	(13)	(2,263)	(3,344)	(747)
Net assets	23,563	154,672	19,837	1,187	37,579	120,684	14,789

21. STATEMENT OF FINANCIAL ACTIVITIES

(Including an Income and Expenditure Account)

YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds 2021 £'000	Restricted funds 2021 £'000	Endowment funds 2021 £'000	Total Funds 2021 £'000
INCOME					
Donations and legacies	2	9,091	3,764	279	13,134
Annual contributions from Lodges		3,475	0	0	3,475
Charitable activities	3	0	44,725	0	44,725
Investment income	4	941	5,278	240	6,459
Transfer in of RMIGET net assets		0	0	0	0
Other income		48	0	2	50
Total income		13,555	53,767	521	67,843
EXPENDITURE					
Cost of generating funds		(476)	(205)	(57)	(738)
Investment management costs	5	(357)	(1,303)	0	(1,660)
		(833)	(1,508)	(57)	(2,398)
Charitable activities					
Masonic grants	6	(6,013)	(9,761)	0	(15,774)
Non-Masonic grants	6	(4,830)	(8,549)	0	(13,379)
Residential and care homes		0	(59,528)	0	(59,528)
		(10,843)	(77,838)	0	(88,681)
Total expenditure		(11,676)	(79,346)	(57)	(91,079)
Net gains/(losses) on investments		8,296	35,017	3,827	47,140
Net income/(expenditure)		10,175	9,438	4,291	23,904
Transfers between funds		0	3,556	(3,556)	0
OTHER RECOGNISED GAINS/(LOSSES)					
Actuarial gains/(losses) on pension scheme		0	72	0	72
Pension Liability Buy out		0	72	0	72
NET MOVEMENT IN FUNDS		10,175	13,138	735	24,048
Total funds brought forward		52,100	324,478	13,308	389,886
Total funds carried forward		62,275	337,616	14,043	413,934

22. RELATED PARTY TRANSACTIONS

a) The Charity has paid out grants on behalf of the Royal Masonic Trust for Girls and Boys, The Grand Charity and the Masonic Samaritan Fund during the year, and has been reimbursed by these charities. Additionally, the Charity has borne all the administrative costs of supporting the above subsidiary charities. The Charity has recharged a proportion of these costs to its subsidiary charities based upon the relative number of grants processed.

b) RMBI Pension Trust Limited

RMBI Pension Trust Limited is the sole trustee of the RMBI Pension Scheme, the defined benefit scheme of RMBICC. RMBICC pays pensions on behalf of the RMBI Pension scheme. The total amount payable to the RMBICC, by the Pension (Scheme), as at 31 March 2022 was £ Nil (2021: £ Nil).

i) United Grand Lodge of England

As laid out in the trustees report on page 7, the appointment of trustees is approved by the Grand Master on the recommendation of the Grand Master's Council. The United Grand Lodge of England (UGLE) co-ordinates the collection of the annual contribution made by its members for supporting the Charity. UGLE provides part of the lower ground floor of Freemasons Hall to the Charity to accommodate its staff and operations. The lease is rent free but allows for the recovery of an appropriate proportion of costs through a service charge.

23. CAPITAL COMMITMENTS

	March 2021		March 2021	
	Group	Company	Group	Company
	£'000	£'000	£'000	£'000
Construction and refurbishment of care homes:				
- contracted for	891	0	358	0
- authorised but not contracted for	1,068	0	436	0
	1,959	0	794	0

24. ANALYSIS OF CHANGES IN CASH AND CASH EQUIVALENTS LESS DEBT

	At 1 April 2021 £'000	Cash Flow £'000	Non-Cash Changes £'000	At 31 March 2022 £'000
Cash and cash equivalents				
Short term deposits	19,817	(3,864)	0	15,953
Cash at bank and in hand	19,296	9,467	0	28,763
	39,113	5,603	0	44,716
Borrowings				
Bank loans due within one year	0	0	(193)	(193)
Bank loans due after one year	0	(669)	193	(476)
	0	(669)	0	(669)
Total cash and cash equivalents less debt	39,113	4,934	0	44,047

25. COVID-19 PANDEMIC

Following the end of the Government imposed lockdown in 2021 there has been a resumption in festival activities which has resulted in voluntary income recovering to close to pre-pandemic levels over the last few months of the year, and this has continued strongly into the new financial year 2022/23. Increased footfall in the Covent Garden area has improved the business prospects of the tenants in the Group's properties in Great Queen Street and rental incomes have recovered significantly as a result.

RMBICC revenues are driven by occupancy levels, and whilst these have improved over the year, they are not expected to recover fully to normal levels until 2024/25.

26. LIABILITY OF MEMBERS

The Charity is constituted as a company limited by guarantee. In the event of the Charity being wound up each of the members would be required to contribute an amount not exceeding £1.

MASONIC CHARITABLE FOUNDATION

ANNEX A – GRANTS MADE TO CHARITABLE INSTITUTIONS

Charity	Grant	Purpose
Disaster Relief		
British Red Cross Society	25,000	Support for refugees from Afghanistan
British Red Cross Society	25,000	Supporting relief efforts after earthquake in Haiti
British Red Cross Society	50,000	Support for Refugees from Ukraine
District Grand Lodge of Croatia	2,000	Disaster Relief support for earthquake in Croatia
District Grand Lodge of Cyprus	10,000	Disaster Relief support for wild fires in Cyprus
Plan International UK	35,000	Disaster Relief Grant towards the effects of the Sudan food crisis
Plan International UK	50,000	Disaster Relief Grant towards the effects of COVID-19 in India
Plan International UK	25,000	Supporting relief efforts after typhoon Rai in Philippines
The Salvation Army	12,000	Disaster Relief Grant towards efforts following flooding in Skewen, Wales
Total	**234,000**	**9**
Early Interventions - Children & Families		
2nd Fareham Sea Scout Group	250	Core Funding (Matched Provincial donation)
Acorns (North Tyneside)	15,000	Core Funding
AFASIC	12,000	Core Funding
Against Violence and Abuse (AVA)	59,900	Helping Hand digital tool
Anne Frank Trust UK	67,680	My Story
BeyondAutism	48,996	Early Years: Engage, Communicate, and Play.
BOSP Brighter Opportunities for Special People	14,874	Core Funding
Brendan's Bridge	2,000	Core Funding (Matched Provincial donation)
Brighton Oasis Project	45,806	Young Oasis - Therapy for children and young people affected by parental substance misuse
Brook Young People	64,278	My Life Co. Durham
Castletown Endowment Fund	250	Core Funding (Matched Provincial donation)
Cerebral Palsy Cymru	59,400	Better Start, Better Future
Changing Faces	56,981	Wellbeing support for children and young people with a visible difference
Chichester Diocese Association for Family Support Work	30,000	Building Stronger Families
Connects & Co. Support for Young Carers and Siblings	15,000	Core Funding
Daisy's Dream	15,000	Core Funding
Devon and Exeter Spastics Society	33,777	Hippotherapy at Vranch House School
Edward's Trust	59,828	Play Therapy for Bereaved Children
Exeter Community Initiatives	49,665	True North
Families In Focus	13,500	Core Funding
Family Counselling Trust	15,000	Core Funding
Family Space	15,000	Core Funding
Fortalice Limited	59,919	Facing the Future

MASONIC CHARITABLE FOUNDATION

Happy Kids	12,900	Core Funding
Home-Start Birmingham Central and South West	15,000	Core Funding
Home-Start East Sussex	15,000	Core Funding
Home-Start South East Dorset	14,400	Core Funding
Home-Start South Leicestershire	15,000	Core Funding
Home-Start South Warwickshire	8,085	Core Funding
Home-Start West Berkshire	10,000	Core Funding
Jacari	8,500	Core Funding
Leeds Weekend Care Association	15,000	Core Funding
Little Gate Farm	61,323	The LEAPS Project (Living, Education and Application into Practical Skills)
Living Paintings	30,000	Improving the life chances of blind and partially sighted children
Marjorie McClure School	3,500	Core Funding (Matched Provincial donation)
Marvels and Meltdowns	250	Support to disadvantaged children/young people
Meningitis Now	45,000	Rebuilding Futures
Mentor Link	5,000	Core Funding
Meriden Adventure Playground Association	15,000	Core Funding
Mosaic - Supporting Bereaved Children	13,500	Core Funding
My Sisters Place	58,228	Me Time
Nene Valley Christian Family Refuge, trading as Eve	59,933	Children and Young People's Service
New Hope Worcestershire	500	Core Funding (Matched Provincial donation)
Parenting Special Children	15,000	Core Funding
Parents and Carers Support Organisation (PACSO)	15,000	Core Funding
Quest for Learning	15,000	Core Funding
Rushen Endowment Fund	250	Core Funding (Matched Provincial donation)
Sandwell Parents for Disabled Children	15,000	Core Funding
Space	15,000	Core Funding
Springboard Chippenham	15,000	Core Funding
Stars Children's Bereavement Support Services	15,000	Core Funding
Talbot House	15,000	Core Funding
The Benjamin Foundation	15,194	BOOM! Young Carers
The Cyber Trust	2,000	Core Funding (Matched Provincial donation)
The Dash Charity	60,000	Break the Cycle Children's Project
The Hollow Lane Club	15,000	Core Funding
The Honeypot Children's Charity	40,800	Honeypot Respite Breaks at Pen y Bryn House, Wales
The Moving on Project	10,500	Core Funding
The Myriad Centre	500	Core Funding (Matched Provincial donation)
The Pod	5,340	Core Funding
The Stable Family Home Trust	500	Core Funding (Matched Provincial donation)
The Woodland Centre Trust	15,000	Core Funding
TheHorseCourse	15,000	Core Funding
Tiny Tim's Children's Centre	9,000	Core Funding
Together for Short Lives	40,000	Helpline and Family Support Hub: Providing a lifeline for parents and carers of a seriously ill child
Tourettes Syndrome (UK) Association	15,000	Core Funding

Welwyn Hatfield Women's Refuge & Support Services (WHWR)	15,000	Core Funding
Whoopsadaisy	15,000	Core Funding
Wild Young Parents Project	63,770	Words and People - Early Years Lead Project
Wildlife Aid Foundation	7,500	Core Funding (Matched Provincial donation)
Winchester Street Reach	15,000	Core Funding
Wyre Forest and South Worcestershire Nightstop and Mediation Service	500	Core Funding (Matched Provincial donation)
Young Lives vs Cancer	74,577	Supporting Young Lives with Cancer in the East of England
Total	**1,715,654**	**73**

Festival Fund

Cheshire 2027 Festival	30,000	Festival
East Lancashire 2026 Festival	30,000	Festival
Hampshire & IoW 2027 Festival	50,000	Festival
Total	**110,000**	**3**

Hospice Care	**615,000**	**240** See Annex B

Isolation in Later Life

Active and in Touch Frome	7,000	Core Funding
African Caribbean Care Group	15,000	Core Funding
Age Concern Hampshire	25,000	Information and Wellbeing Support Project
Age UK	290,000	Later Life Goals project
Age UK Westminster	15,000	Core Funding
Audlem & District Community Action	9,900	Core Funding
Butterflies Memory Loss Support Group	7,000	Core Funding
Buzzer Buses (Dial-a-Ride) Ltd	15,000	Core Funding
Carers In Bedfordshire	62,453	Emotional and Practical Support for Socially Isolated Former Carers
Elizabeth House Cookham	15,000	Core Funding
Forget Me Not - Isle of Man	1,000	Core Funding (Matched Provincial donation)
Forget Me Not - Isle of Man	250	Core Funding (Matched Provincial donation)
Gateshead Older People's Assembly	15,000	Core Funding
InterAct Stroke Support	10,500	Core Funding
Leeds Mind	49,123	Later Life Befriending in Leeds
Leukaemia Care	10,000	Welfare Officer- support for older people
Living Options Devon	18,209	Time to Talk
Maggie's	51,345	Living with and beyond prostate cancer
Moor Allerton Elderly Care	15,000	Core Funding
Newent Association for the Disabled	1,880	Core Funding (Matched Provincial donation)
Queen's Crescent Community Association	28,519	Forever Young - Fighting Covid in Camden
Search - Services for Older People	44,977	Lunch Links (including Buy and Bite)
Sefton OPERA	15,000	Core Funding
Senior Citizens Forum, Telford & The Wrekin	9,300	Core Funding

Senior Solutions	350	Food bank
Southend Blind Welfare Organisation	30,000	Talk and support for visually impaired people.
The Gosport Shed	250	The Gosport Shed
The Third Age Project	15,000	Core Funding
Trent Dementia Services Development Centre	5,000	Core Funding
Vista (The Royal Leicestershire Rutland and Wycliffe Society for the Blind)	53,219	Virtuoactivity

Total	**835,275**	**30**

Other Charitable Purposes

9th Heywood [St Michaels] Scout Group	1,000	Core Funding (Matched Provincial donation)
Abingdon Food Bank	1,000	Core Funding (Matched Provincial donation)
Action for Pulmonary Fibrosis	500	Core Funding (Matched Provincial donation)
Addenbrooke's Charitable Trust (ACT)	5,000	Core Funding (Matched Provincial donation)
Alnwick District Foodbank	2,000	Core Funding (Matched Provincial donation)
Ammanford Evangelical Church (t/a Ammanford Foodbank)	1,111	Core Funding (Matched Provincial donation)
Andy's Man Club Ltd.	478	Core Funding (Matched Provincial donation)
Arrive Alive	750	Core Funding (Matched Provincial donation)
Ashbourne Elim Foodbank	250	Core Funding (Matched Provincial donation)
Association of Friends of Zetland Court	400	Core Funding (Matched Provincial donation)
Asthma Relief	500	Core Funding (Matched Provincial donation)
Atherton & Leigh Food Bank	450	Core Funding (Matched Provincial donation)
Audrey charity	250	Core Funding (Matched Provincial donation)
Avery Hill Charitable Trust	500	Core Funding (Matched Provincial donation)
Banc Bwyd Aberaeron Food Bank	556	Core Funding (Matched Provincial donation)
Barnardo's	5,000	Core Funding (Matched Provincial donation)
Barrow Food Bank Ltd	450	Core Funding (Matched Provincial donation)
Barton Area Food Bank	500	Core Funding (Matched Provincial donation)
Bath Citadel Salvation Army	2,000	Core Funding (Matched Provincial donation)
Bedford Hospital Charity & Friends	10,000	Core Funding (Matched Provincial donation)
Bicester Food Bank	1,000	Core Funding (Matched Provincial donation)
Bishop's Stortford Foodbank	1,000	Core Funding (Matched Provincial donation)
Black Country Food Bank Limited	2,500	Core Funding (Matched Provincial donation)
Blackpool Food Bank	450	Core Funding (Matched Provincial donation)
Bosom Family Support	500	Core Funding (Matched Provincial donation)
Bournemouth Hospital Charity	3,268	Core Funding (Matched Provincial donation)
Braintree Area Foodbank Ltd	2,500	Core Funding (Matched Provincial donation)
Brampton Area Action Group	518	Core Funding (Matched Provincial donation)
Broxbourne Foodbank	1,000	Core Funding (Matched Provincial donation)
Buckfastleigh Foodbank	2,000	Core Funding (Matched Provincial donation)
Burton HOPE	250	Core Funding (Matched Provincial donation)
Cannock and District Foodbank	2,500	Core Funding (Matched Provincial donation)
Carers FIRST	500	Core Funding (Matched Provincial donation)
Carers Support Centre	1,000	Core Funding (Matched Provincial donation)
Carlisle Eden Mind	833	Core Funding (Matched Provincial donation)
Central Glamorgan Guides	300	Core Funding (Matched Provincial donation)

MASONIC CHARITABLE FOUNDATION

Chaps - Men's Health Charity	1,500	Core Funding (Matched Provincial donation)
Charlotte's Brightside CLC	1,000	Core Funding (Matched Provincial donation)
Chesterfield Foodbank	250	Core Funding (Matched Provincial donation)
CHEXS	500	Core Funding (Matched Provincial donation)
Children's Hospice South West - Little Harbour	1,000	Core Funding (Matched Provincial donation)
CHIPS - Children's Integrated Play schemes	500	Core Funding (Matched Provincial donation)
Churches in Ross Community Larder	500	Core Funding (Matched Provincial donation)
Circularity.org	250	Core Funding (Matched Provincial donation)
Clacton Foodbank	2,500	Core Funding (Matched Provincial donation)
Clay Cross Food bank	250	Core Funding (Matched Provincial donation)
Coalville Foodbank (Facilitated by New Life Church, Coalville)	1,000	Core Funding (Matched Provincial donation)
Combat Stress	500	Core Funding (Matched Provincial donation)
Cornwall Air Ambulance	1,000	Core Funding (Matched Provincial donation)
Cornwall Blood Bikes	1,000	Core Funding (Matched Provincial donation)
Cornwall Community Foundation	1,000	Core Funding (Matched Provincial donation)
Cornwall Hospice Care	1,000	Core Funding (Matched Provincial donation)
Cornwall Partnership Foundation Trust Charitable Fund	500	Core Funding (Matched Provincial donation)
Cowbridge Gateway Monday Club	250	Core Funding (Matched Provincial donation)
Craig's Heartstrong Foundation	840	Purchase of specialist medical equipment (Matched Provincial donation)
Cranfield Trust	228,000	Strategic Partnership Grant
Crawley Open House	5,000	Core Funding (Matched Provincial donation)
Cruse Bereavement Care	300	Core Funding (Matched Provincial donation)
Cyfannol Women's Aid	1,000	Core Funding (Matched Provincial donation)
Dacorum Mencap	500	Core Funding (Matched Provincial donation)
Daybreak Oxford	2,500	Core Funding (Matched Provincial donation)
Deal Area Foodbank	500	Core Funding (Matched Provincial donation)
DENS	1,000	Core Funding (Matched Provincial donation)
DENS	500	Core Funding (Matched Provincial donation)
Derby City Church	250	Core Funding (Matched Provincial donation)
Derby Food 4 Thought Alliance part of Community Action Derby ltd	250	Core Funding (Matched Provincial donation)
Devizes Opendoors	500	Core Funding (Matched Provincial donation)
disAbility Cornwall & Isles of Scilly	1,000	Core Funding (Matched Provincial donation)
Discovery Sailing Project	1,000	Core Funding (Matched Provincial donation)
Doorway Wiltshire	500	Core Funding (Matched Provincial donation)
Dorothy House Hospice	1,250	Core Funding (Matched Provincial donation)
Dorset and Somerset Air Ambulance	1,500	Core Funding (Matched Provincial donation)
Douglas Coal Fund	300	Core Funding (Matched Provincial donation)
Duchenne UK	250	Core Funding (Matched Provincial donation)
Durham Christian Partnership	10,000	Core Funding (Matched Provincial donation)
Ealing Food Bank	1,000	Core Funding (Matched Provincial donation)
East Cornwall Search and Rescue Team	500	Core Funding (Matched Provincial donation)
East Kent Hospitals Charity	7,000	Core Funding (Matched Provincial donation)
Eastbourne Foodbank	5,000	Core Funding (Matched Provincial donation)
Eastnor Parochial Primary School PTA	700	Core Funding (Matched Provincial donation)

Eckington Development Company	250	Core Funding (Matched Provincial donation)
EDAN Lincs	500	Core Funding (Matched Provincial donation)
Eden Valley Hospice (Carlisle) Ltd	519	Core Funding (Matched Provincial donation)
Elim Foursquare Gospel Alliance (t/a Llanelli Foodbank)	1,111	Core Funding (Matched Provincial donation)
Ely Community Lunches	500	Core Funding (Matched Provincial donation)
Ely Foodbank	250	Core Funding (Matched Provincial donation)
Exeter Foodbank	2,000	Core Funding (Matched Provincial donation)
FACT Community Fridge, March	500	Core Funding (Matched Provincial donation)
FACT Community Fridge, March	500	Core Funding (Matched Provincial donation)
Fairfield Farm Trust - The Hope Centre	500	Core Funding (Matched Provincial donation)
Faith In The Community	450	Core Funding (Matched Provincial donation)
Family Food Bank Ashford	1,500	Core Funding (Matched Provincial donation)
Feed The Homeless	2,000	Core Funding (Matched Provincial donation)
Feltham Food Bank	1,000	Core Funding (Matched Provincial donation)
FIND Families In Need	1,000	Core Funding (Matched Provincial donation)
FLAG (Supporting Youngsters With Special Needs) Limited	1,000	Core Funding (Matched Provincial donation)
Footprints in the Community	612	Core Funding (Matched Provincial donation)
Forget Me Not - Isle of Man	600	Core Funding (Matched Provincial donation)
Forget-me-not Chorus	250	Core Funding (Matched Provincial donation)
Freedom Community Project	250	Core Funding (Matched Provincial donation)
Friends of Edward Albert Prince of Wales Court	500	Core Funding (Matched Provincial donation)
Friendship Lincs	500	Core Funding (Matched Provincial donation)
Garston Adventure Playground	420	Core Funding (Matched Provincial donation)
Gatehouse East Anglia	1,000	Core Funding (Matched Provincial donation)
Georgina Cancer Unit	500	Core Funding (Matched Provincial donation)
Glosspdale Foodbank	250	Core Funding (Matched Provincial donation)
Gloucester City Mission	320	Core Funding (Matched Provincial donation)
Gloucestershire Deaf Association (GDA)	1,800	Core Funding (Matched Provincial donation)
Grace Food Bank	250	Core Funding (Matched Provincial donation)
Grantham Food Bank	500	Core Funding (Matched Provincial donation)
Gravesham Foodbank	500	Core Funding (Matched Provincial donation)
Great Ayton District Girl Guides	725	Core Funding (Matched Provincial donation)
Grove Cottage (Bishop's Stortford Mencap)	500	Core Funding (Matched Provincial donation)
Growing Well	800	Core Funding (Matched Provincial donation)
Guernsey Samaritans LBG	2,000	Core Funding (Matched Provincial donation)
Guernsey Welfare Service	2,000	Core Funding (Matched Provincial donation)
Halas Homes	500	Core Funding (Matched Provincial donation)
Hampshire and Isle of Wight Air Ambulance	500	Core Funding (Matched Provincial donation)
Harbour Cancer Support	250	Core Funding (Matched Provincial donation)
Harlesden Salvation Army	1,000	Core Funding (Matched Provincial donation)
Harrow Foodbank Centre	1,000	Core Funding (Matched Provincial donation)
Harrow Salvation Army	1,000	Core Funding (Matched Provincial donation)
Headway Guernsey	2,000	Core Funding (Matched Provincial donation)
Hereford and Worcester Community First Responders	750	Core Funding (Matched Provincial donation)
Hereford and Worcester Community First Responders	1,000	Core Funding (Matched Provincial donation)

MASONIC CHARITABLE FOUNDATION

Hereford Food Bank	500	Core Funding (Matched Provincial donation)
Hereford Open Door	50	Core Funding (Matched Provincial donation)
Herts Disability Sports Foundation	500	Core Funding (Matched Provincial donation)
Herts Young Mariners Base	500	Core Funding (Matched Provincial donation)
Hillingdon Foodbank	1,000	Core Funding (Matched Provincial donation)
Holly Trust	1,497	Core Funding (Matched Provincial donation)
Homeless Street Angels	2,050	Core Funding (Matched Provincial donation)
Home-Start Cymru	500	Core Funding (Matched Provincial donation)
Home-Start Hertfordshire	500	Core Funding (Matched Provincial donation)
Home-Start Norfolk	500	Core Funding (Matched Provincial donation)
Home-Start, Guernsey	2,000	Core Funding (Matched Provincial donation)
Hope Centre	350	Core Funding (Matched Provincial donation)
Hope for Belper	250	Core Funding (Matched Provincial donation)
Hope Housing, Training & Support Ltd	1,875	Core Funding (Matched Provincial donation)
Hope Housing, Training & Support Ltd	1,875	Core Funding (Matched Provincial donation)
Hope Nottingham (Hope House Food Bank)	5,000	Core Funding (Matched Provincial donation)
Horatio's Garden Cardiff	500	Core Funding (Matched Provincial donation)
Hospice Care	400	Core Funding (Matched Provincial donation)
Hospice Care	500	Core Funding (Matched Provincial donation)
Hospice of the Valleys	1,000	Core Funding (Matched Provincial donation)
Hull and East Yorkshire Mind	200	Core Funding (Matched Provincial donation)
Hull Food Bank	200	Core Funding (Matched Provincial donation)
Human Milk Foundation	1,000	Core Funding (Matched Provincial donation)
Ipswich 17 Good Neighbour Scheme	1,000	Core Funding (Matched Provincial donation)
Isle of Man Foodbank	500	Core Funding (Matched Provincial donation)
Isle of Man Foodbank	1,000	Core Funding (Matched Provincial donation)
Isle of Man Foodbank	250	Core Funding (Matched Provincial donation)
Isle of Man Masonic Charity	500	TLC appeal donation (Matched Provincial donation)
Isle of Man Masonic Charity	600	TLC appeal donation (Matched Provincial donation)
Jersey Homeless Outreach Group	3,000	Core Funding (Matched Provincial donation)
Jersey Women's Refuge	3,000	Core Funding (Matched Provincial donation)
Jolly Josh	3,498	Purchase of Magic Carpet Interactive Projection System. (Matched Provincial donation)
Julia's House	1,250	Core Funding (Matched Provincial donation)
K1 Britannia Foundation Trust	1,000	Emergency relief work in Haiti
Kaleidoscopic UK	1,600	Core Funding (Matched Provincial donation)
Kellingley Community Hub	1,000	Core Funding (Matched Provincial donation)
Kent, Surrey and Sussex Air Ambulance Trust	5,000	Core Funding (Matched Provincial donation)
Kent, Surrey and Sussex Air Ambulance Trust	1,250	Core Funding (Matched Provincial donation)
Kings Lynn Foodbank	500	Core Funding (Matched Provincial donation)
King's Own Royal Border Regiment Museum Trust operating as Cumbria's Museum of Military Life	1,000	Core Funding (Matched Provincial donation)
Lampeter Evangelical Church (t/a Lampeter Foodbank)	556	Core Funding (Matched Provincial donation)
Ledbury Food Bank	500	Core Funding (Matched Provincial donation)
Leeds Baby Bank	2,404	Core Funding (Matched Provincial donation)
Leek and District Foodbank	2,500	Core Funding (Matched Provincial donation)

Leicester South Foodbank	1,000	Core Funding (Matched Provincial donation)
Leominster Food Bank	500	Core Funding (Matched Provincial donation)
Letchworth Foodbank	1,000	Core Funding (Matched Provincial donation)
Leyland Food Bank	350	Core Funding (Matched Provincial donation)
Lifelites	1,000	Core Funding (Matched Provincial donation)
Lifelites	1,000	Core Funding (Matched Provincial donation)
Linacre Methodist Mission	420	Core Funding (Matched Provincial donation)
Lincoln Pelican Trust Ltd	500	Core Funding (Matched Provincial donation)
Lincolnshire Emergency Blood Bikes Service	500	Core Funding (Matched Provincial donation)
Little Troopers	500	Core Funding (Matched Provincial donation)
Long Eaton and Sawley Foodbank	250	Core Funding (Matched Provincial donation)
Lowland Rescue Oxfordshire (was Oxfordshire Search and Rescue)	2,000	Core Funding (Matched Provincial donation)
Ludgershall Pre-School	500	Core Funding (Matched Provincial donation)
Macmillan Caring Locally	500	Core Funding (Matched Provincial donation)
Magor Ministry Area	1,000	Core Funding (Matched Provincial donation)
Maidenhead Foodshare	1,000	Core Funding (Matched Provincial donation)
Manchester Central Foodbank	500	Core Funding (Matched Provincial donation)
Manx Deaf Society	300	Core Funding (Matched Provincial donation)
Marie Curie	500	Core Funding (Matched Provincial donation)
Marie Curie Nurses at Home	500	Core Funding (Matched Provincial donation)
Maryport & Solway Unit 541 of the Sea Cadet Corps	833	Core Funding (Matched Provincial donation)
me&dee	5,000	Core Funding (Matched Provincial donation)
Medway Foodbank - Help in the Community	500	Core Funding (Matched Provincial donation)
Mencap Cymru	1,111	Core Funding (Matched Provincial donation)
MICAH Liverpool	900	Core Funding (Matched Provincial donation)
Mid Cheshire Foodbank	675	Core Funding (Matched Provincial donation)
Mid Norfolk Foodbank	500	Core Funding (Matched Provincial donation)
Middlewich & District Foodbank	675	Core Funding (Matched Provincial donation)
Midlands Air Ambulance	2,000	Core Funding (Matched Provincial donation)
Mind in Mid Herts	500	Core Funding (Matched Provincial donation)
Molly Olly's Wishes	2,000	Core Funding (Matched Provincial donation)
Morecambe Bay Food Bank	450	Core Funding (Matched Provincial donation)
Motor Neurone Disease Association (Isle of Man) Limited	250	Core Funding (Matched Provincial donation)
Mottingham Foodbank run by St Edwards PCC	500	Core Funding (Matched Provincial donation)
Myaware	1,250	Core Funding (Matched Provincial donation)
Nantwich Foodbank	1,000	Core Funding (Matched Provincial donation)
Netherley Youth & Community Initiative	420	Core Funding (Matched Provincial donation)
Newmarket Open Door	250	Core Funding (Matched Provincial donation)
Newport and Gwent Samaritans	1,000	Core Funding (Matched Provincial donation)
Nightstop Communities Northwest CIC	420	Core Funding (Matched Provincial donation)
No5 Young People	2,355	Free counselling for vulnerable children and young people (Matched Provincial donation)
Norfolk SEN Network	2,500	Core Funding (Matched Provincial donation)
North Enfield Food Bank	1,000	Core Funding (Matched Provincial donation)
North Norfolk Foodbank	500	Core Funding (Matched Provincial donation)

MASONIC CHARITABLE FOUNDATION

Northamptonshire Carers	7,167	Young Carer Service Support (Matched Provincial donation)
Northern Devon Foodbank	2,000	Core Funding (Matched Provincial donation)
OGC Splash	500	Core Funding (Matched Provincial donation)
Ordinary to Extraordinary	1,000	Core Funding (Matched Provincial donation)
Oshi's World	250	Core Funding (Matched Provincial donation)
Outreach	1,000	Core Funding (Matched Provincial donation)
Oxfordshire Association for the Blind	2,500	Core Funding (Matched Provincial donation)
Padley Group	250	Core Funding (Matched Provincial donation)
Parish of Aberystwyth Parochial Church Council (T/a Aberystwyth Foodbank)	1,111	Food bank (Matched Provincial donation)
Park Families Sure Start Centre	400	Core Funding (Matched Provincial donation)
Parkinsons (Malvern)	500	Core Funding (Matched Provincial donation)
Patterdale Mountain Rescue Association	4,696	Core Funding (Matched Provincial donation)
Pembrokeshire Foodbank	3,333	Core Funding (Matched Provincial donation)
Penhaligons Friends	500	Core Funding (Matched Provincial donation)
Pied Piper Appeal	2,000	Core Funding (Matched Provincial donation)
Playskill	500	Core Funding (Matched Provincial donation)
Plymouth Foodbank	2,000	Core Funding (Matched Provincial donation)
Port Of Bristol Seafarers Centre	500	Core Funding (Matched Provincial donation)
Portsmouth Downs Syndrome Association	500	Core Funding (Matched Provincial donation)
Potential Kids	500	Core Funding (Matched Provincial donation)
Prospect Hospice	1,250	Core Funding (Matched Provincial donation)
Reach Out to the Community	350	Food bank support (Matched Provincial donation)
Relate Guernsey	2,000	Core Funding (Matched Provincial donation)
Rochdale Food Bank	1,000	Core Funding (Matched Provincial donation)
Roseberry Academy Friends and Teachers	300	Core Funding (Matched Provincial donation)
Rosmini Centre Wisbech	500	Christmas foodbank donation (Matched Provincial donation)
Rossendale and Pendle Mountain Rescue Team	1,000	Core Funding (Matched Provincial donation)
Royal National Lifeboat Institution	500	Core Funding (Matched Provincial donation)
Runcorn & District Foodbank	1,000	Core Funding (Matched Provincial donation)
Ryde Sea Cadets	250	Core Funding (Matched Provincial donation)
S6 Foodbank	250	Core Funding (Matched Provincial donation)
Salcare	250	Food bank support (Matched Provincial donation)
Salford Food Bank	1,700	Food bank support (Matched Provincial donation)
Salford Food Bank	450	Food bank support (Matched Provincial donation)
Salisbury Hospice Charity	1,250	Core Funding (Matched Provincial donation)
Samaritans of Boston	500	Core Funding (Matched Provincial donation)
Sandville Self Help Foundation	300	Core Funding (Matched Provincial donation)
SELFA	1,900	Core Funding (Matched Provincial donation)
Sensational Families	5,000	Core Funding (Matched Provincial donation)
Service Dogs UK	1,000	Core Funding (Matched Provincial donation)
Sexual Trauma and Recovery Service (STARS DORSET)	500	Core Funding (Matched Provincial donation)

MASONIC CHARITABLE FOUNDATION

Shelley Centre for Therapeutic Riding	500	Core Funding (Matched Provincial donation)
Shine Lincolnshire	500	Core Funding (Matched Provincial donation)
SHOC Slough Homeless- Our Concern	1,500	Core Funding (Matched Provincial donation)
Shrewsbury Food Hub	5,000	Food bank support (Matched Provincial donation)
Shrewsbury Men's Shed	2,500	Core Funding (Matched Provincial donation)
Silklife Foodbank	500	Food bank support (Matched Provincial donation)
South Bristol Youth	2,000	Core Funding (Matched Provincial donation)
South Derbyshire Mental Health Association	250	Food bank support (Matched Provincial donation)
South Holland (Spalding) PHAB	500	Core Funding (Matched Provincial donation)
South Normanton and Area Foodbank	250	Food bank support (Matched Provincial donation)
South Tees Hospitals Charity and Associated Funds	1,000	Core Funding (Matched Provincial donation)
South Tees Hospitals Charity and Associated Funds	1,219	Core Funding (Matched Provincial donation)
Southend Foodbank	2,500	Food bank support (Matched Provincial donation)
Southport Soup Kitchen	350	Food bank support (Matched Provincial donation)
SPACE	500	Core Funding (Matched Provincial donation)
Sporting Family Change Foundation	2,000	Food bank support (Matched Provincial donation)
Springboard Chippenham	500	Core Funding (Matched Provincial donation)
St Andrews Church Cherry Hinton Food Hub	1,000	Food bank support (Matched Provincial donation)
St Andrews Church Cherry Hinton Food Hub	1,000	Food bank support (Matched Provincial donation)
St Barnabas Church	1,000	Food bank support (Matched Provincial donation)
St Saviour's Community Project	646	Food bank support (Matched Provincial donation)
St Vincent's Support Centre	1,000	Food bank support (Matched Provincial donation)
St. David's Foundation Hospice Care	250	Core Funding (Matched Provincial donation)
St. Teilo's Church, Llantilio, Pertholey	1,000	Core Funding (Matched Provincial donation)
Staines Salvation Army	1,000	Food bank support (Matched Provincial donation)
Stockport Foodbank	500	Food bank support (Matched Provincial donation)
Stoke on Trent Foodbank	2,500	Food bank support (Matched Provincial donation)
Stowmarket Foodbank	1,000	Stowmarket Foodbank donation (Matched Provincial donation)
Suffolk Mind	500	Core Funding (Matched Provincial donation)
Sufra NW London	1,000	Food bank support (Matched Provincial donation)
Support Dogs Limited	500	Core Funding (Matched Provincial donation)
Swansea Community Farm	250	Core Funding (Matched Provincial donation)
Swansea MIND	500	Core Funding (Matched Provincial donation)
Swinnow Community Centre	1,000	Food bank support (Matched Provincial donation)

MASONIC CHARITABLE FOUNDATION

Tavistock Foodbank	2,000	Food bank support (Matched Provincial donation)
Thamesdown Hydrotherapy Pool	500	Core Funding (Matched Provincial donation)
The 3 Pillars-Feeding the Homeless	2,833	Core Funding (Matched Provincial donation)
The Association of Friends of Connaught Court	500	Core Funding (Matched Provincial donation)
The Basic Life Charity	1,000	Food bank support (Matched Provincial donation)
The Bay Foodbank	2,000	Food bank support (Matched Provincial donation)
The Bede Foodbank	2,000	Food bank support (Matched Provincial donation)
The Brain Tumour Charity	500	Core Funding (Matched Provincial donation)
The Brick	450	Food bank support (Matched Provincial donation)
The Bridge to Cross Charitable Trust	1,000	Core Funding (Matched Provincial donation)
The Bumblebee Children's Charity	500	Core Funding (Matched Provincial donation)
The Cart Shed	3,000	Core Funding (Matched Provincial donation)
The Centre Project	1,000	Core Funding (Matched Provincial donation)
The Duke of Edinburgh's Award	2,000	Core Funding (Matched Provincial donation)
The Duke of Edinburgh's Award	3,100	Core Funding (Matched Provincial donation)
The Giles Trust	500	Core Funding (Matched Provincial donation)
The Hailey Centre	500	Core Funding (Matched Provincial donation)
The Honeypot Children's Charity	7,500	Core Funding (Matched Provincial donation)
The John McNeill Opportunity Centre	500	Core Funding (Matched Provincial donation)
The Lighthouse Community Mental Health Hub	800	Core Funding (Matched Provincial donation)
The Lord Mayor of Bristol's Christmas Appeal for Children	2,000	Core Funding (Matched Provincial donation)
The Manx Stroke Foundation	1,200	Core Funding (Matched Provincial donation)
The Matthew Tree Project	6,000	Core Funding (Matched Provincial donation)
The Merlin MS Centre	1,000	Core Funding (Matched Provincial donation)
The Michael Roberts Charitable Trust	2,500	Core Funding (Matched Provincial donation)
The Not Forgotten Association	250	Core Funding (Matched Provincial donation)
The Oasis Centre - Cornwall	500	Core Funding (Matched Provincial donation)
The Oliver King Foundation	710	Core Funding (Matched Provincial donation)
The Oxford Food Hub	1,000	Food bank support (Matched Provincial donation)
The Parochial Church Council of the Ecclesiastical Parish of St Peters Bromyard (Bromyard Foodbank)	500	Food bank support (Matched Provincial donation)
The Royal British Legion	395	Core Funding (Matched Provincial donation)
The Royal British Legion	325	Core Funding (Matched Provincial donation)
The Salvation Army (Boscombe)	400	Christmas meal for those who are homeless and vulnerably housed (Matched Provincial donation)
The Salvation Army (Prescot)	350	Food bank support (Matched Provincial donation)
The Salvation Army (Preston)	420	Food bank support (Matched Provincial donation)
The Severn Community Charitable Trust	1,500	Core Funding (Matched Provincial donation)
The Shelter Trust Jersey	4,000	Core Funding (Matched Provincial donation)
The Shrewsbury Ark	1,000	Core Funding (Matched Provincial donation)

MASONIC CHARITABLE FOUNDATION

The Storehouse Foodbank	500	Food bank support (Matched Provincial donation)
The Toy Appeal	500	Christmas presents to disadvantaged children (Matched Provincial donation)
The Watford Centre Social Centre for the Blind	500	Core Funding (Matched Provincial donation)
The Wisbech Food Hub	500	Food bank support (Matched Provincial donation)
The Wokingham Food Bank	1,000	Food bank support (Matched Provincial donation)
The Zink Project	250	Food bank support (Matched Provincial donation)
Thrive (Cardiff)	500	Core Funding (Matched Provincial donation)
Torfaen and Blaenau Gwent Mind	1,000	Core Funding (Matched Provincial donation)
Towy Community Church (t/a Carmarthen Foodbank)	1,111	Food bank support (Matched Provincial donation)
Trafford South Foodbank	650	Food bank support (Matched Provincial donation)
Tree of Hope Charity (Supporting Paws)	250	Core Funding (Matched Provincial donation)
Tree of Life Centre	350	Food bank support (Matched Provincial donation)
Tunbridge Wells Nourish Foodbank	500	Food bank support (Matched Provincial donation)
Tupton Foodbank	250	Food bank support (Matched Provincial donation)
TurnABUHBPink	1,000	Core Funding (Matched Provincial donation)
UK Sepsis Trust	250	Core Funding (Matched Provincial donation)
Ukraine 2022 Appeal	4,500	General donation (Matched Provincial donation)
University of Bath	1,500	Core Funding (Matched Provincial donation)
Urban Outreach	350	Food bank support (Matched Provincial donation)
Vale People First	250	Core Funding (Matched Provincial donation)
Versus Arthritis	500	Core Funding (Matched Provincial donation)
Vision 21 Cyfle Cymru	250	Core Funding (Matched Provincial donation)
Voluntary Norfolk	500	Food bank support (Matched Provincial donation)
Wansbeck Valley Food Bank	2,000	Food bank support (Matched Provincial donation)
Warrington Food Bank	450	Food bank support (Matched Provincial donation)
Warwickshire and Solihull Blood Bikes	6,503	Towards the purchase a new BMW motorcycle (Matched Provincial donation)
Waste Not Want Not at the Urc	250	Food bank support (Matched Provincial donation)
Waterways experience	500	Core Funding (Matched Provincial donation)
Watford Women's Centre Plus	1,000	Core Funding (Matched Provincial donation)
Waveney Foodbank	1,000	Food bank support (Matched Provincial donation)
Wesley Community Café	250	Food bank support (Matched Provincial donation)
West Berks Food Bank	1,000	Food bank support (Matched Provincial donation)

West Northumberland Foodbank	2,000	Food bank support (Matched Provincial donation)
Whiteknights Yorkshire Blood Bikes	3,446	Core Funding (Matched Provincial donation)
Whitley Community Development Association	1,000	Food bank support (Matched Provincial donation)
Will Mackaness Trust	500	Core Funding (Matched Provincial donation)
Winchester Hospice Charity	2,000	Core Funding (Matched Provincial donation)
Windsor Foodshare	1,000	Food bank support (Matched Provincial donation)
Wirral Foodbank	2,000	Food bank support (Matched Provincial donation)
Witney Food bank	1,000	Food bank support (Matched Provincial donation)
Wolverhampton Food Bank	2,500	Food bank support (Matched Provincial donation)
Woody's Lodge	5,000	Core Funding (Matched Provincial donation)
Worcester Foodbank	1,000	Food bank support (Matched Provincial donation)
WYRE FOREST SWIMMING CLUB	500	Core Funding (Matched Provincial donation)
Yad Veachisomoch lchaim	250	Food bank support (Matched Provincial donation)
Yiewsley & West Drayton Foodbank	1,000	Food bank support (Matched Provincial donation)
York Food Bank	200	Food bank support (Matched Provincial donation)
Yorkshire Air Ambulance	920	Core Funding (Matched Provincial donation)
Young Barnet Foundation	500	Donation to Space2Grow project (Matched Provincial donation)
Young Barnet Foundation	1,000	Food bank support (Matched Provincial donation)

Total	**670,010**	**376**

Freemasons COVID-19 Community Fund

Andy's Man Club Ltd.	25,000	Recruitment and Expansion
Balloons	25,000	Bridges to the Future
Beyond the Horizon Charity	25,000	Therapy for Complex Loss
Break	21,500	Positive Connections
Bucks Mind	25,000	The Peer Support in Schools Service
Cheshire Young Carers	15,000	Cheshire Young Carers - improving the mental health and wellbeing of young carers
CYCA - (Connecting Youth Children and Adults)	21,020	Well-being @the docks
Dorset Mind	25,000	Dorset Mind Your Head
Every Life Matters	22,026	Suicide Safer Schools Programme
Jigsaw4u	25,000	Supporting bereaved children and young people and those facing death of a loved one.
Mental Health Matters (MHM)	16,000	Adult and Youth Mental Health First Aid (MHFA) Training Delivery
Moodswings	13,650	Moodswings Post Covid Student Wellbeing Project

Off The Record	15,000	Pro Real - Virtual World Therapy
Oxfordshire Mind	25,000	Youth In Mind
Papyrus (Prevention of Young Suicide)	20,000	PAPYRUS Community Hubs
Place2Be	25,000	Place2Be's mental health support in London schools
Place2Be	25,000	Mental Health Services for Parents of Children in Herts & Essex
Refuge	200,000	COVID-19 response
Together Active	23,870	The Cornerstone Programme
Warrington Youth Club	16,947	Emerging Futures
YoungMinds	25,000	You Matter - creating a world where no young person feels alone with their mental health
YoungMinds	25,000	You Matter - creating a world where no young person feels alone with their mental health
YoungMinds	25,000	Never Alone - Helping young people to look after their own mental health
YoungMinds	25,000	You Matter - creating a world where no young person feels alone with their mental health
YoungMinds	25,000	You Matter - creating a world where no young person feels alone with their mental health
Youth Action Wilshire/Community First	22,800	Youth Action Wiltshire's Mental Health Support Project
Total	**757,813**	**26**

COVID-19 Help and Support Programme

The Grand Secretary's Discretionary Fund	5,000	COVID-19 support for Districts - DGL Guyana - Orphanages, Senior Citizen's homes and public hospitals
The Grand Secretary's Discretionary Fund	3,000	COVID-19 support for Districts - DGL Cyprus - Magic Bowl
The Grand Secretary's Discretionary Fund	2,000	COVID-19 support for Districts -DGL Cyprus - Specialist Rehabilitation Centre
The Grand Secretary's Discretionary Fund	5,000	COVID-19 support for Districts -DGL Zambia - Foundation of Hope Association
The Grand Secretary's Discretionary Fund	1,250	COVID-19 support for Districts - DGL South Africa, Western Division - Outreach clinics supporting homelessness and poverty
The Grand Secretary's Discretionary Fund	1,250	COVID-19 support for Districts - DGL South Africa, Western Division - Woodside Special Care Centre
The Grand Secretary's Discretionary Fund	5,000	COVID-19 support for Districts - DGL Ghana - PPE for hospitals
The Grand Secretary's Discretionary Fund	5,000	COVID-19 support for Districts - DGL East Africa - PPE for hospitals
The Grand Secretary's Discretionary Fund	5,000	COVID-19 support for Districts - DGL KwaZulu-Natal - 2 High Flow Oxygen Ventilators
The Grand Secretary's Discretionary Fund	1,250	COVID-19 support for Districts - DGL South Africa, Western Division - Breede River Hospice

The Grand Secretary's Discretionary Fund	5,000	COVID-19 support for Districts - DGL Bengal - PPE and Food supplies
The Grand Secretary's Discretionary Fund	5,000	COVID-19 support for Districts - DGL Trinidad and Tobago - Domestic Violence Shelter
The Grand Secretary's Discretionary Fund	5,000	COVID-19 support for Districts - DGL Eastern Archipelago - COVID test kits
The Grand Secretary's Discretionary Fund	15,000	COVID-19 support for Districts - DGL Madras, Northern India and Bombay - PPE for hospitals
The Grand Secretary's Discretionary Fund	1,250	COVID-19 support for Districts - DGL South Africa, Western Division - Infinity Culinary Training
The Grand Secretary's Discretionary Fund	5,000	COVID-19 support for Districts - DGC South Africa, Northern Division - Grocery Vouchers
The Grand Secretary's Discretionary Fund	5,000	COVID-19 support for Districts - DGL Nigeria - Hand Sanitisers and face masks
Total	**75,000**	**17**

Duke of Edinburgh Tribute Fund

The Duke of Edinburgh's Award	300,000	Grant to support children and young people with SEND to participate in the D of E Award programme
Total	**300,000**	**1**

Medical Research

Alzheimer's Research UK	90,453	The Masonic Charitable Foundation PhD Studentship
British Heart Foundation	150,000	BHF Masonic Charitable Foundation PhD Studentships
Diabetes UK	88,935	Masonic Charitable Foundation Diabetes UK PhD Studentship Award
University of Bradford	211,632	The Masonic Charitable Foundation Bradford Clinical Scholars
Total	**541,020**	**4**
Total	**5,853,772**	**779**
Relief Chest	**2,927,810**	
RMIGET	**3,171,571**	
Adjustment to prior years	(6,800)	
Overall Total	**11,946,353**	
Discounting of long term grants (movement)	(132,301)	
Per Accounts	**11,814,052**	

MASONIC CHARITABLE FOUNDATION

ANNEX B – HOSPICE GRANTS MADE BY PROVINCE

Province	Hospice	Grant
Bedfordshire	Keech Hospice Care - Adult Hospice Service	1,375
	Sue Ryder Care: St Johns Hospice	1,705
	Keech Hospice Care - Children's Hospice Service	1,280
Berkshire	Royal Trinity Hospice	1,815
	Thames Hospice	2,315
	Alexander Devine Children's Hospice Service	1,000
Bristol	St Peter's Hospice	1,705
	Jessie May	500
Buckinghamshire	Florence Nightingale - Florrie's Children's Team	500
	Rennie Grove Hospice Care	1,000
	South Bucks Hospice	1,000
	Willen Hospice	1,705
Cambridgeshire	Arthur Rank Hospice Charity	1,985
	East Anglia's Children's Hospices - Milton	1,000
Cheshire	Halton Haven Hospice	1,065
	St Ann's Hospice	1,765
	St Ann's Hospice - Neil Cliffe Centre	500
	St Luke's (Cheshire) Hospice	500
	Wirral Hospice St John's	1,750
	Claire House Children's Hospice	1,565
Cornwall	Cornwall Hospice Care	1,625
	Children’s Hospice South West - Little Harbour	1,340
Cumberland & Westmorland	Eden Valley Hospice (Carlisle) Ltd	1,065
	Hospice at Home Carlisle and North Lakeland	500
	Hospice at Home West Cumbria	500
	Jigsaw Children's Hospice	280
Derbyshire	Ashgate Hospicecare	1,500
	Blythe House Hospice	1,000
	Treetops Hospice Trust Group	1,000
	Willow Burn Hospice	15,697
Devonshire	High View Gardens Hospiscare	1,000
	Honiton Kings House Hospiscare	1,000
	Hospiscare	1,565
	Hospiscare - Tiverton Pine Lodge Day Hospice	1,000
	North Devon Hospice	1,330
	Rowcroft Hospice	1,065
	St Luke's Hospice, Plymouth	1,065
	Children's Hospice South West - Little Bridge House	1,395
Dorset	Lewis-Manning Hospice	500
	Weldmar Hospicecare Trust	1,655
	Julia's House	1,340
Durham	Alice House Hospice	1,345
	Butterwick Hospice - Bishop Auckland	1,000
	Butterwick Hospice Care (Butterwick Ltd)	1,655

	St Cuthbert's Hospice	1,470
	St Teresa's Hospice	1,280
	St. Benedict's Hospice	1,050
	Willow Burn Hospice	780
	Butterwick House Hospice, Babies, Children & Young	340
East Kent	ellenor - Adult Care	1,515
	Heart of Kent Hospice	1,470
	Heart of Kent Hospice	14,593
	Pilgrims Hospice - Canterbury (Pilgrims East Kent)	1,565
	Pilgrims Hospice in Ashford	1,565
	Pilgrims Hospice -Thanet (Pilgrims Hospice E Kent)	1,565
	Demelza Hospice Care for Children - Kent	1,565
East Lancashire	Bolton Hospice	1,000
	Bury Hospice	1,375
	Dr Kershaw's Hospice	1,565
	East Lancashire Hospice	1,470
	Pendleside Hospice	1,470
	Rossendale Hospice	1,000
	Springhill Hospice	1,750
	St Ann's Hospice - Little Hulton	1,845
	Willow Wood Hospice	1,065
Essex	Fair Havens Hospice	1,750
	Farleigh Hospice	1,470
	Saint Francis Hospice	1,890
	St Clare West Essex Hospice Care Trust	1,375
	St Helena Hospice	1,845
	St Luke's Hospice (Basildon & District)	1,375
	The J's Hospice	500
	Haven House Children's Hospice	1,340
	Little Havens Children's Hospice	1,450
Gloucestershire	Great Oaks Dean Forest Hospice	1,000
	Great Oaks Dean Forest Hospice	7,135
	Longfield Hospice	1,000
	Sue Ryder - Leckhampton Court Hospice	1,610
Guernsey & Alderney	Les Bourgs Hospice	850
Hampshire & IOW	Countess Mountbatten Hospice	1,985
	Earl Mountbatten Hospice	1,750
	Jacksplace (Wessex Children's Hospice Trust)	780
	Oakhaven Hospice Trust	1,470
	St Michael's Hospice (North Hampshire)	970
	The Rosemary Foundation	500
	The Rowans Hospice	1,890
	Winchester Hospice Charity	470
	Naomi House (Wessex Children's Hospice Trust)	1,620
Herefordshire	St Michael's Hospice (Hereford)	1,940
	Garden House Hospice (North Herts Hospice Care Association)	1,470

	Hospice of St Francis	1,565
	Isabel Hospice	1,375
	Peace Hospice Care	1,565
	Noah's Ark Children's Hospice	1,545
	The Pepper Foundation	500
Isle of Man	Hospice Care	1,280
Jersey	Jersey Hospice Care	1,065
Leicestershire & Rutland	Dove Cottage Day Hospice	1,000
	LOROS Hospice	2,455
	Rainbows Hospice for Children and Young People (Cope Children's Trust)	970
Lincolnshire	St Andrew's Hospice	1,065
	St Barnabas Hospice, Lincolnshire	1,000
	The Butterfly Hospice Trust	280
	St Andrew's Children's Hospice	1,225
London	Hospice UK	15,000
	Marie Curie Hospice, Hampstead	2,095
	North London Hospice	1,845
	St Christopher's Hospice	2,780
	St John's Hospice	1,845
	St John's Hospice	35,000
	St Joseph's Hospice Hackney	2,595
	The Nightingale Cancer Support Centre	500
	Richard House Children's Hospice	1,280
Middlesex	Harlington Hospice Association	1,470
	Harlington Hospice Association	32,000
	Michael Sobell Hospice	970
	St Luke's Hospice (Harrow & Brent)	1,565
	Shooting Star House	1,010
Monmouthshire	St. David's Foundation Hospice Care	1,205
Norfolk	Swaffham & Litcham Home Hospice Support	500
	The Norfolk Hospice	1,420
North Wales	Nightingale House (Wrexham Hospice & Cancer Support)	1,065
	Severn Hospice/Hosbis Hafren - Newtown	500
	St David's Hospice Ltd	1,845
	St Kentigern Hospice	1,065
	St Kentigern Hospice	18,376
	Ty Gobaith	840
Northamptonshire & Huntingdonshire	Lakelands Hospice	1,000
	Thorpe Hall Hospice Sue Ryder Care	1,940
Northumberland	Hospice Care North Northumberland	1,000
	Marie Curie Centre Newcastle	1,440
	Ty Hafan Children's Hospice	34,835
	Tynedale Hospice at Home	500
Nottinghamshire	Bassetlaw Hospice of Good Shepherd	875
	Beaumond House Community Hospice	1,190
	Nottinghamshire Hospice	1,000

MASONIC CHARITABLE FOUNDATION

Oxfordshire	Sue Ryder South Oxfordshire Palliative Care Hub	1,000
	The Katharine House Hospice	1,470
	Helen and Douglas House	1,225
Shropshire	Severn Hospice (Apley)	1,515
	Severn Hospice (Bicton)	1,565
	Hope House Children's Hospice	950
Somerset	St Margaret's Somerset Hospice	1,565
	St Margaret's Somerset Hospice in Yeovil	1,000
	Weston Hospicecare	1,470
	Children's Hospice South West - Charlton Farm	1,395
South Wales	City Hospice	1,000
	Marie Curie Hospice, Cardiff and the Vale	2,405
	Sandville Self Help Foundation	515
	The Bracken Trust Cancer Support Centre	1,000
	Ty Croeso Day Hospice	500
	Ty Hafan Children's Hospice	780
Staffordshire	Compton Hospice	1,845
	Douglas Macmillan Hospice	2,050
	Katharine House Hospice	1,470
	St Giles Hospice Lichfield	1,890
	St Giles Hospice, Sutton Coldfield	1,385
	Acorns Children's Hospice Trust (Walsall)	1,565
	Douglas Macmillan Hospice - Children's Services	1,450
Suffolk	St Elizabeth Hospice	1,845
	St Nicholas Hospice Care	1,065
	East Anglia's Children's Hospices - Ipswich	1,000
	East Anglia's Children's Hospices - The Nook	1,000
Surrey	Phyllis Tuckwell Hospice Care	1,845
	Princess Alice Hospice	1,940
	St Raphael's Hospice	1,655
	Woking Hospice	1,940
	Shooting Star Chase St Christopher's	1,010
Sussex	Martlets Hospice	1,565
	St Barnabas House	1,940
	St Catherine's Hospice Sussex	1,845
	St Michael's Hospice (Hastings)	2,030
	St Peter & St James Hospice and Continuing Care Centre	1,000
	St Wilfrid's Hospice	1,940
	St Wilfrid's Hospice, Chichester	1,845
	Sussex Beacon	970
	The Sussex Snowdrop Trust	1,000
	Chestnut Tree House Children's Hospice	1,565
	Demelza Hospice Care for Children - Sussex	500
	Leo House at Home	500
Warwickshire	Dorothy House Hospice	34,576
	Marie Curie Hospice, West Midlands	1,565
	Mary Ann Evans Hospice	500

	Myton Hospice	2,500
	Oakhaven Hospice Trust	35,000
	St Mary's Hospice Ltd	1,795
	The Shakespeare Hospice	1,000
	Acorns Children's Hospice Trust (Selly Oak)	1,565
	Zoe's Place Baby Hospice, Coventry	670
West Kent	Greenwich and Bexley Community Hospice	1,890
	Hospice in the Weald	2,175
	Demelza Hospice Care for Children - SE London	1,185
	ellenor - Children's Care	500
West Lancashire	Marie Curie Hospice Liverpool	2,220
	Queenscourt Hospice	1,470
	St Catherine's Hospice, Lancashire	1,390
	St John's Hospice Lancaster	1,110
	St Joseph's Hospice Association - Thornton	1,860
	St Mary's Hospice	1,375
	St Rocco's Hospice	1,470
	Trinity Hospice & Palliative Care Services	1,845
	Wigan and Leigh Hospice	1,155
	Willowbrook Hospice	1,420
	Derian House Children's Hospice	1,620
	Francis House Children's Hospice	1,790
	Zoë's Place Baby Hospice - Liverpool	1,000
West Wales	Paul Sartori Hospice at Home	500
	Shalom House	1,000
	Skanda Vale Hospice CIO	780
	Skanda Vale Hospice CIO	29,400
Wiltshire	Dorothy House Hospice	1,470
	East Cheshire Hospice	35,000
	Prospect Hospice	1,065
	Salisbury Hospice Charity	1,470
Worcestershire	Kemp Hospice	1,000
	Primrose Hospice Limited	500
	St Richard's Hospice Foundation	1,795
	The Mary Stevens Hospice	970
	Acorns Children's Hospice (Worcester)	1,565
Yorkshire North & East Ridings	Dove House Hospice	1,000
	Saint Catherine's Hospice	1,655
	St Leonard's Hospice	1,940
	Teesside Hospice Care Foundation	1,470
	Zoe's Place	780
Yorkshire West Riding	Barnsley Hospice	970
	LOROS Hospice	8,388
	Manorlands Hospice Sue Ryder Care	1,705
	Marie Curie Centre Bradford	1,250
	Overgate Hospice	1,565
	Prince of Wales Hospice	1,110
	Saint Michael's Hospice	1,470

St Gemma's Hospice	2,175
St Luke's Hospice	1,940
The Kirkwood	1,750
The Rotherham Hospice Trust	1,155
Wakefield Hospice	1,065
Wheatfields Hospice - Sue Ryder	1,845
Bluebell Wood Children's Hospice	1,400
Forget Me Not Children's Hospice	1,225
Martin House Children's Hospice	1,345
	615,000