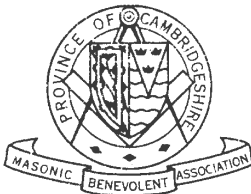


PROVINCE OF CAMBRIDGESHIRE MASONIC BENEVOLENT ASSOCIATION

Registered Charity 1056195



TRUSTEES' ANNUAL REVIEW 2007

NOTICE OF ANNUAL GENERAL MEETING

1st. April 2008

Dear Sir and Brother

The ANNUAL GENERAL MEETING of the Association will be held at Freemasons' Hall, Bateman Street, Cambridge on **Wednesday 28th May, 2008 at 7.30 pm.**

Every subscribing member of any Lodge within the Province of Cambridgeshire is a member of the Association and it is, therefore, hoped that it may be convenient for you to attend.

Extracts of the Annual Report and Statement of Accounts are reproduced here in, full copies of these documents, together with a copy of the Examiners' Report, can be obtained on request from me.

Yours sincerely and fraternally
P. GILLINGWATER
Hon. Secretary

TRUSTEES' ANNUAL REVIEW

FOR THE YEAR ENDED 31ST DECEMBER 2007

During 2007 Lodges, Chapters, and other Masonic organisations have contributed £107,128 towards The Festival 2012 Target of £700,000 set by RWBro. R J Wolverson, our Provincial Grand Master. The first years' collection is an increase of approximately 20% compared with the first year of our previous Festival 2002 for the Royal Masonic Trust For Girls and Boys.

During 2007 Lodges have also donated a further £28,036 to other Local Charities. *[A break down of other significant donations and a list of contributions by Lodges and others is given on page 6.]*

Now that we are firmly into the Festival Period it is anticipated that more and more of the Fund raising activity of Lodges will support the Provincial Grand Master and the Festival 2012.

During the past year the CMBA, with the assistance of Lodge Charity Stewards introduced the Relief Chest Scheme; In the name of the CMBA Relief Chest No. E0109. The Relief Chest is administered on our behalf by The Freemasons' Grand Charity. Funds in the Relief Chest remain under the control and ownership of the CMBA.

The Grand Charity's computer system in operation is extremely sophisticated and allocates all donations to the appropriate Lodge and, where it is a traceable individual donation, to the individual Brother. Claims for Gift Aid are processed on our behalf, from the Regular Payment Promises (*Covenants*) and for each individual Gift Aid Envelope submitted. The cumulative effect of this can be staggering: the Chancellor has allowed Charities to

continue claiming tax back at 28% for a three year transitional period which means that £1,000 becomes £1,280 and £100,000 becomes £128,000.

giftaid it

Today, there are more than 3,800 individual Relief Chests and in 2006:

- Over £6 million was deposited into the Fund
- Tax relief gained under Gift Aid added more than £0.5 million
- Over £1.2 million was generated in interest earnings

The CMBA will continue to channel all new and replacement Regular Payment Promises (*Covenants*) through the CMBA Relief Chest No E0109 and to use the Grand Charity for reclaiming tax on the Gift Aid Envelopes.

The Trustees have met regularly during the year and in accordance with the guidelines of the Charity Commission, they have carried out a review to assess what major risks the Association may be exposed to and have concluded that systems are in place to mitigate any such major risk.

Extracts of the accounts for the year ended 31 December 2007 are given on pages 4 and 5 and full copies of the accounts together with the Examiners Report are available on request from the Secretary.

The Trustees would like to thank all members especially Lodge Charity Stewards for their continued support and generosity.

P GILLINGWATER
Secretary to the Trustees

TLC TEDDIES

Teddies continue to be welcomed at local hospitals and we have received a number of grateful thanks from parents.

For the last five years the CMBA “50/50” Club has been operated in favour of the TLC Teddies, and thanks to the support of that and the generosity of many Lodges, individuals and others both within and outside Freemasonry we have accumulated sufficient funds to finance the TLC Teddies in our Province for the duration of the Festival 2012 period.

It was, therefore, agreed that the funds generated from the CMBA “50/50” Club will be directed to the benefit of the Festival 2012 with effect from the draw at the end of September 2007 until September 2012, however, additional donations for the TLC Teddies are always warmly received and will be gratefully applied.

In submitting the Annual Review of the Association 2007, we report that our membership of Regular Payment Promises at 31st December 2007 was as set out in the following summary:

Lodge	Number of Subscribers by Regular Donations under Gift Aid				Lodge Members at 31st Dec 2007	
	03	04	05	06	07	07
Scientific No 88	42	45	44	41	38	79
Three Grand Principles No 441	38	38	37	32	39	68
United Good Fellowship No 809	72	65	73	48	52	99
Isaac Newton University No 859	13	12	34	21	19	157
Alma Mater No 1492	23	22	22	12	9	65
Etheldreda No 2107	21	41	42	33	40	70
St Audrey No 2727	57	54	54	48	40	90
Caldwell No 3201	2	1	2	4	4	56
Cantabrigia No 3532	27	27	30	26	34	50
St Andrew No 4087	18	20	25	19	19	79
Gray No 4334	39	40	36	31	19	60
Old Leysian No 4520	8	7	7	2	10	26
Kynaston No 5810	16	28	33	37	35	68
Gild of Holy Trinity No 6125	53	52	54	40	34	85
Granta No 6179	19	15	34	28	26	53
Stone Cross No 6704	22	23	33	18	13	59
Gild of St Mary No 7288	23	27	32	30	30	69
Thirkill No 7333	35	30	30	29	32	61
St Ovin No 7774	25	24	33	15	8	63
Virtute et Fide No 7959	25	32	36	37	28	60
St Wendred No 8374	38	39	43	36	36	55
Nourse No 8590	17	18	16	12	11	69
Descensus Aquarum No 8655	23	18	16	14	18	43
The Porta No 9511	14	13	14	7	10	44
Cambridgeshire Meridian No 9687	3	2	15	12	7	46
Logistica No 9804	-	-	-	3	4	26
Totals	673	693	795	635	615	1,700

PROVINCE OF CAMBRIDGESHIRE MASONIC BENEVOLENT ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2007

	<i>Unrestricted</i>	<i>Restricted</i>	<i>Total</i>	<i>2006</i>
	<i>Funds</i>	<i>Funds</i>	<i>£</i>	<i>£</i>
<i>Incoming Resources:</i>	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
Deeds of Covenant & Gift Aid (Gross)	-	38,090	38,090	54,057
Donations made to CMBA Relief Chest E0109	-	35,103	35,103	-
Other Donations to Masters List	-	33,865	33,865	16,822
Other Donations and Collections	-	9,716	9,716	21,970
	-	116,774	116,774	92,849
Transfers between Funds	(2,799)	2,799	-	-
Interest Received	6,074	-	6,074	3,218
Total Income	3,275	119,573	122,848	96,067
<i>Expenditure:</i>				
Masters' List	-	107,128	107,128	73,000
Direct Charitable Expenditure	-	12,445	12,445	21,970
Administration	212	-	212	1,257
Total Expenditure	212	119,573	119,785	96,227
Net Incoming Resources	3,063	-	3,063	(160)
Unrealised loss on listed investments	(212)	-	(212)	(262)
Fund Balances b/fwd	5,030	-	5,030	5452
Balances c/fwd	£ 7,881	-	£ 7,881	£ 5,030

Independent Examiners' Report (abbreviated)

In connection with our examination, no matter has come to our attention: -

1. Which gives us reasonable cause to believe that in any material respect the requirements:

- (a) to keep accounting records in accordance with section 41 of the 1993 Act; and
- (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act.

have not been met; or

2. To which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

P. W. Rose F.C.A. (L809)
D.M. Blair MA. F.C.A. (L1492)

1st April 2008

A full copy of the Accounts and Independent Examiners' Report can be obtained from the Secretary

PROVINCE OF CAMBRIDGESHIRE MASONIC BENEVOLENT ASSOCIATION

BALANCE SHEET AS AT 31ST DECEMBER 2007

	2007		2006	
	£	£	£	£
<i>Current Assets</i>				
Listed investments at Market Value	3,197		3,410	
Debtors - Recoverable Income Tax	8,380		13,043	
- Sundry Debtors	7,484		3,011	
C.O.I.F Charities Deposit Account	139,693		91,618	
CMBA Relief Chest E0109	32,373		-	
Bank Current Account	25,147		16,702	
		216,274		127,784
<i>Current Liabilities:- Payable within one year</i>				
Province of Suffolk festival	50,000			
Festival 2012	1,577			
Masters' List	107,128		73,000	
Other Charities	207		5,919	
Lodge Deposits	24,150		20,990	
TLC Teddies	25,331	208,393	22,845	122,754
NET ASSETS		£ 7,881		£ 5,030
 <i>Funds</i>				
Unrestricted Income Fund				
Management Fund		7,881		5,030
		£ 7,881		£ 5,030

Accounting Policies (abbreviated)

Basis of preparation of accounts

The Accounts have been prepared on the historic cost convention with the exception that investments are valued at market value. The accounts are in accordance with the applicable accounting standards, The Charities SORP 2005 (Accounting and Reporting by Charities) and comply with the Charities (Accounts and Reports Regulations 2005 issued under the Charities Act 1993)

Approved by the Board of Trustees
and signed on its behalf by

C.S.Lingard
1st April 2008

A full copy of the Accounting Policies can be obtained from the Secretary

**Contributions made during the year ended
31st December 2007.**

	£
Scientific No 88	7,836
Three Grand Principles No 441	7,813
United Good Fellowship No 809	7,751
Isaac Newton University No 859	3,423
Alma Mater No 1492	3,450
Etheldreda No 2107	3,948
St Audrey No 2727	9,463
Caldwell No 3201	1,465
Cantabrigia No 3532	5,126
St Andrew No 4087	7,297
Gray No 4334	2,549
Old Leysian No 4520	2,525
Kynaston No 5810	6,492
Gild of Holy Trinity No 6125	4,325
Granta No 6179	2,613
Stone Cross No 6704	2,999
Gild of St Mary No 7288	5,974
Thirkill No 7333	8,852
Cambs. Installed Masters No 7429	4,445
St Ovin No 7774	727
Virtute et Fide No 7959	5,043
St Wendred No 8374	5,001
Nourse No 8590	3,190
Descensus Aquarum No 8655	8,393
The Porta No 9511	2,671
Cambridgeshire Meridian No 9687	1,694
Logistica Lodge No 9804	1,127
Fidelity Chapter of Instruction	686
Pythagoras Chapter No 88	100
Cambs 1 st Principals Chapter	1,000
Provincial Bowls Association	1,000
Provincial Golf Association	1,615
CMBA 50/50 Club	878
Surplus on sales of merchandise	464
Millennium Masters Assoc	1,040
Cambridge Freemasons Club	1,050
Provincial Alms Collection	2,030
In Memory WBro. Bartholomew	959
Relief Chest Interest	544
Others	606

**Distributions made from monies collected in
the year ended 31st December 2007.**

Masters' List

The Festival 2012

The Freemasons' Grand Charity £ 107,128

Specific donations

	£
Arthur Rank	5,170
EACH	3,816
Teenage Cancer Trust	3,393
TLC Teddies	2,775
New Masonic Samaritan Fund	2,088
Leukaemia	1,650
Friends of Cornwallis Court	981
St Nicholas Hospice	860
Ely Girl Guides	850
MacMillan Cancer Support	825
East Anglian Air Ambulance	750
Salvation Army	718
Mencap	700
Camsight	610
Parkinson Disease Society	610
Sue Ryder	500
Jimmy's Night Shelter	350
Magpas	325
Burwell Day Centre	300
Crossroads	250
Trigenial Neuralgia Association	140
Stretham Engine Trust	125
Epiletic Association	100
Cambridge Victoria Homes	100
Trinity Hospice	50

Total to other charities £ 28,036

Many Lodges have also donated monies to other Charities and worthy causes but these have not been notified to the CMBA and therefore are not included in this table

GRAND TOTAL

£ 135,164

GRAND TOTAL

£ 135,164



What is the relationship between Festival 2012 and the Relief Chest Scheme?

The purpose of Festival 2012 is to raise general funds for The Grand Charity. A donation into the CMBA Relief Chest may be designated for The Freemasons' Grand Charity, but under the terms of the Relief Chest Scheme, it remains under the control of and owned by the CMBA it is not available to the Council of The Grand Charity.

Early in 2007 the CMBA opened our own Relief Chest (No. E0109) within The Freemasons' Grand Charity to assist with the management of funds for the CMBA and in particular The Festival 2012. In 2012 when the Festival is completed the Festival 2012 funds accumulated within the CMBA Relief Chest and within the CMBA will be transferred to The Freemasons' Grand Charity for general purposes. The CMBA may make advances of funds to the Freemasons' Grand Charity before 2012, if called upon to do so,

Why all the fuss about tax-efficient giving?

The last Festival in Cambridgeshire was the Festival 2002 in favour of the Royal Masonic Trust for Girls and Boys. For most of the period that the Festival ran, the only tax-efficient form of giving was through what were known as "Deed of Covenants". These were in a rigid legal format and had to provide for regular payments at least yearly over a minimum of four years.

During the period of Festival 2002, the "Gift Aid" system was introduced by the Government whereby one-off donations of

£250 or more were given the same tax advantages as Deeds of Covenant.

Since 2000, successive changes to the Gift Aid scheme have made it more and more attractive and it has swallowed up the old Covenant arrangements. It can now apply to all donations, whether regular, one-off or intermittent and of any amount, no matter how small. At the same time the rules regarding documentation have been relaxed so that the system has become very simple to operate.

Gift Aid has given charities an estimated **£2 billion in tax rebates** over the past decade and it is proving an increasingly attractive way to give. Over the same period the use of Gift Aid has increased from 0.6% to 7% of all donations.

So how do you set up Gift Aid on your donations?

All that is required to set up Gift Aid is a simple declaration. This declaration is essential because it gives The Freemasons' Grand Charity permission to reclaim tax from the Inland Revenue. It will usually state whether the declaration covers a specific gift or is open ended.

Brethren who have not already signed up to Gift Aid. A supply of forms are with all Charity Stewards. Ensure also you use whenever possible the Gift Aid Envelope scheme

For further information visit
www.grandcharity.org
www.cmba.pglcamb.org

**PROVINCE OF CAMBRIDGESHIRE
MASONIC BENEVOLENT ASSOCIATION
Officers at 31st December 2007**

Trustees

President	R. J. Wolverson <i>39 Cambridge Road, Little Abington, Cambridge, CB21 6BL</i>
Vice President	C. Godden <i>2 Lewis Crescent, Great Abington, Cambridge, CB21 6AG</i>
Chairman	C. S. Lingard <i>14 Spens Avenue Cambridge CB3 9LS</i>
Hon. Secretary	P. C. Gillingwater <i>4 Saxon Close, Exning Newmarket, CB8 7NS</i>
Hon. Treasurer	A. H. Borland <i>91a Cambridge Road, Ely, Cams. CB7 4HX</i>
Assistant Secretary	N. C. Williams <i>92 Church Road, Emneth Wisbech PE14 8AF</i>
Assistant Treasurer	G. J. Kinsman <i>45 Montague Road, Cambridge, CB4 1BU</i>

Ex-Officio Trustees

A. T. Pearce Higgins
W. C. M. Dastur

Co-opted Members

C. F. Kidman OBE.
T. J. Whitford
E.J. Tilley
A.N. Pallant
J.A J. Curtis

Chairmen Emeriti

F. N. Matthews
R. F. Wilkinson
M. G. Woolf

Independent Examiners

P. W. Rose F.C.A.
D. M. Blair MA. F.C.A

Website:

www.cmba.pglcambs.org