

Annual Review 2005



It is my pleasure to present this Annual Review and Report for the financial year ended 31 December 2005.

Towards the end of 2004, a review of the Trust's operations was undertaken to establish a clear strategy for the years ahead. As a result the Council agreed a strategy to bring income and expenditure into balance over a three year period. This has involved the restructuring of the senior management team and a significant reduction in our overheads, but in a way which will not adversely affect the service we provide to our beneficiaries. Further savings in expenditure will also be made by the decision, in conjunction with the other central Masonic Charities, to relocate the Trust into Freemasons' Hall, London. The preparations for this cost saving move are now going ahead for the move to take place in early 2007.

The return on our investments provides about half the amount needed to meet our current commitments and is the vital platform that allows us to make the commitment to each beneficiary for their future support. We must not allow that endowment to be eroded.

We face a stark choice – To raise more money or to cut back on our help for distressed children of Freemason's families. For today's Freemasons to fail the distressed children of a Masonic family would be unthinkable. We have had to undertake some judicious pruning in the grants awarded, but in a way that we consider will not adversely affect the Trust's beneficiaries or alter the underlying criteria for children to be accepted as beneficiaries. By renewing our efforts to raise money, we believe that the strategic objective can be met without the need to make further savings in our grants.

Whether a case is accepted due to the death, disability, or desertion of a parent, or financial distress experienced by the family as a whole, each brings its own unique heartbreak and turmoil. During 2005 the Trust accepted new Petitions on

behalf of 163 children bringing the total supported during the year to over 2,000, all of whom are children of the family of a Freemason.

In addition we have continued limited help to children not connected with Masonic families and in particular by continuing to offer bursaries at cathedral and collegiate chapels.

Lifelites, our scheme which has enabled children's hospices in England and Wales to realise the potential of IT for education and recreational purposes, is an emotive, innovative and worthwhile cause. Its growth has far surpassed all original expectations. At the Annual General Court held in June 2005 I announced that following the strategic review, it had been decided "that lifelites should be established as a separate charity, which is able to seek both Masonic and non-Masonic support" Existing Masonic funding will provide a permanent endowment securing the future of the project and the Trust will continue to provide administrative support.

The continued effort and generosity of all Freemasons, but in particular from those in Provinces supporting a Festival, is crucial to our future existence. It is with much pleasure, therefore, that I record the grateful thanks of the Council to RW Bro Timothy Richards, Provincial Grand Master for Cheshire, and the Brethren of the Province of Cheshire for their magnificent efforts culminating in a splendid result and Festival banquet at Old Trafford on 13th May 2005. I thank you all for your continued support.

The Royal Masonic Trust for Girls and Boys is one of the great success stories of the Craft. For over 200 years the Trust and its predecessor charities have been providing support for the children of deceased



or distressed Freemasons. 2005 has been a year of change which has demanded a great deal of time and effort from my colleagues on the Council, the new senior management team and the staff of the Trust. I must record my thanks to them all for their contributions and support in implementing these changes. I firmly believe that they will give a firm foundation for the Trust in the 21st Century.

We must continue to strive to provide for our children the highest standards of preparation for their adult lives. To accept a lower standard, would be to betray the trust reposed by our predecessors and a failure in our duty to our successors. We must not fail in our individual and collective contribution.

Throughout the Trust's long and successful history we have been proud that we have never turned away an eligible candidate because of a lack of funds. In today's particularly trying times, however, this is not an easy task.

The many letters of thanks we receive each year from grateful Freemasons and their families clearly illustrate the appreciation of the valuable work carried out by the Trust, and highlight the continued importance of the generosity of our donors.

Is there really another cause whether Masonic or non-Masonic that is more worthy of your support?

Andrew Stebbings

Grand President

HRH The Duke of Kent KG GCMG GCVO ADC
Grand Master

President

Andrew Stebbings

Treasurer

Nigel Buchanan

Chief Executive

Clive Andrews

Secretary to the Council

Les Hutchinson

Mission: To continue to relieve poverty and provide an education and preparation for life for the children of the family of a Freemason and, where funds permit, for any children, as their fathers would have done, had they been able so to do.



HRH the Duchess of Cumberland was the Trust's first Royal Patroness. With Chevalier Ruspini, a prominent 18th century Freemason, she founded The Royal Cumberland Freemasons' School in 1788. Under the firm direction of the Duchess, King George III's sister-in-law, the school educated and cared for poor and orphaned girls.

Out of that school grew both the Royal Masonic Trust for Girls and Boys and The Royal Masonic School for Girls at Rickmansworth.

This contemporary engraving, after a painting by the fashionable portrait painter Richard Cosway, is in the possession of the Trust.

The core work of the Trust has always been, and continues to be, support for Masonic children in times of need.

Every Petition family the Trust helps has suffered distress – the death, severe illness or desertion of a parent, financial loss or the disability of a child. In all too many cases the cruel hand of fate has struck more than once.

Sophie was a normal happy toddler until she was two years old when she was found to have a brain tumour. She underwent no less than nine operations in quick succession. Initially the outcome was good but then the tumour returned. She suffered 13 months of chemotherapy and another three operations. The last resulted in her almost totally losing her sight.

Her father was a successful young businessman who had many interests including motorcycling. In June 1999, when Sophie was six, he set off for a holiday in France with a group of friends. Motorcycling along a quiet country lane he saw a

large vehicle coming towards him. Forgetting he was in France he instinctively swerved to the left – a manoeuvre that proved fatal.

Sophie's grandfather, a Mason for over ten years, stepped in and gave enormous support to her, as well as to her mother, brother and sister, but it was clear that the family could benefit from the Trust's help as well.

The Trust continues to give regular financial assistance to all three children including extra help for Sophie's special educational needs. As with all Petition beneficiaries, the Trust will be there to support them throughout their education.



Sophie, Samantha and Oliver with their mother.

Each of the Trust's eight Case Advisers is responsible for the day-to-day support of about 200 petition children and young people. They prepare the initial papers for the grant-making committee to consider and then supervise the case on an on-going basis. They take an enormous interest in the progress and well-being of 'their children'.

Often Case Advisers and family never meet face to face although they communicate frequently by letter, e-mail and telephone. Nothing gives a Case Adviser greater pleasure than hearing of a beneficiary's success and achievement.

Lauren became a beneficiary in 1998 after her father left the family home. She was just four when the Trust started to assist with termly Maintenance Allowances and occasional grants for school uniform. When Lauren was seven her interest in music began to blossom and the Trust gave an additional grant for piano lessons. Later she took up the flute as well.



Andy Long has been a Case Adviser for many years and has had responsibility for Lauren for the past eight. He shared in the pleasure of Lauren and her mum when he found out recently that Lauren had achieved

great success in her piano and flute exams, appeared at the Albert Hall with her ballet troupe and won two trophies at her school's prizegiving.

All credit goes to Lauren and her mum for such success, but the Trust can't help but take just a little pride in her achievements, as should those who have contributed so generously to the Trust's work.



As well as disbursing its own funds, the Royal Masonic Trust administers many 'subsidiary funds'. Some of these are independent charities, others are funds belonging to the Trust but designated by their donors for special purposes.

Two charities – the Ruspini House Trust and the Burwood House Trust – provide student accommodation in central London for beneficiaries and other Masonic young people. Others make grants to post-graduate students, disabled children, medical students and to students of architecture and the building trades. Many encourage young people to broaden their minds through foreign travel.



Joshua received a grant from one of the Trust's oldest subsidiary funds, the Scholarship Fund for Boys which was established in 1896, so that he could take part in a month-long school visit to Kenya. The trip included a safari, working on community projects, and a jet-ski safari exploring marine life.

The photograph shows Joshua on his visit to a Masai village where the residents performed a ceremonial dance of welcome in honour of Joshua and his group.

The Trust's TalentAid scheme helps gifted children and young people to fulfil their potential. The cost of having a talented child is often considerable. Special tuition or coaching, competition fees, travel costs or fees at a specialist school or college are frequently beyond the means of a normal family. TalentAid supports both Masonic children and grandchildren.



Michelle is an extremely talented musical performer who has been appearing in stage productions from an early age. In 2004 she successfully auditioned for a place at Laine Theatre Arts competing against a thousand other applicants for one of the much-coveted places.

She was so determined to attend Laine that she staged a fundraising performance raising £1,600 towards her college expenses. The Trust aided her efforts by awarding a TalentAid Fee Bursary.

Now at the end of her second year Michelle has become an outstandingly accomplished singer and dancer.

Lifelites continues its expansion and now supports 34 Children's Hospices. It helps to improve the lives of young people with life-limiting illnesses by providing specially designed computer equipment to every children's hospice in England and Wales. The equipment given by Lifelites enables seriously ill children to continue their education, pursue their interests and activities and keep in close touch with family and friends.

One of the Hospices that will be joining the Lifelites community in 2006 is Julia's House in Poole, Dorset.

The children's hospice movement is well supported by the Royal Family and recently HRH the Earl of Wessex formally opened Julia's House.

In the autumn of 2005, a decision was taken by the RMTGB to establish Lifelites as an independent subsidiary charity. This move towards greater independence reflects the fact that Lifelites sits in a unique position as a project founded on the principles of Freemasonry and which provides much needed services to the wider community through its work with hospices.

In order to sustain its commitment to the Children's Hospice movement and guarantee its future in the long term, Lifelites will need to fund-raise. In its new independent capacity, it will continue to seek funds from the Craft but will aim to attract funding from a wider range of sources.



WBro David Foyle, APGM (Dorset) and Mrs Foyle at the formal opening of Julia's House.

Choral Bursaries

The Trust's Choral Bursary Scheme awards grants to choristers at 23 cathedrals and other choral foundations. The bursaries enable children to join a choir and attend the choir school when their families are unable to meet the fees.

The bursaries are part of the Trust's non-Masonic giving, and recipients do not have to come from a Masonic family.

The photographs show Oliver, the Trust's Choral Bursary recipient at Peterborough Cathedral in his robes and celebrating his ninth birthday.

One of Oliver's teachers at his primary school heard Oliver sing and suggested to his parents that he should audition for a place in the Cathedral Choir. The Director of Music was so impressed with Oliver that he immediately offered him a place, saying that he had an outstanding voice.

The Trust awarded a bursary to enable Oliver to take up the offer.



The 20th Anniversary Festival in support of the Royal Masonic Trust for Girls and Boys was held at Manchester United Football Ground, Old Trafford, on Friday, 13 May 2005. The Festival President was RW Bro Timothy Richards, Provincial Grand Master for Cheshire. A truly magnificent total of £5,650,918 was raised by the Ladies and Brethren of Cheshire, for which the Trust is most grateful.

The Guest of honour was RW Bro Peter Lowndes, Deputy Grand Master supported by a large contingent of visiting Provincial Grand Masters and other distinguished guests including the Lord Lieutenant for Cheshire and Mrs Bromley Davenport and the Rt Revd Dr Peter Forster, Bishop of Chester.

During dinner, attended by 720 Ladies and Brethren from the Province of Cheshire, the assembled host were entertained by Miss Lucy Haslar on the harp. It is interesting to note that Lucy was assisted by the Trust in the form of a TalentAid grant towards the purchase of her harp. During 2005, 37 girls and boys from the Province of Cheshire were under the care and protection of the Trust.



Pictured above are Mrs Elizabeth Richards, RW Bro Timothy Richards, Festival President and RW Bro John Hale, Provincial Grand Master for Cumberland and Westmorland, who will preside at the Trust's Festival in 2007.



VW Bro Andrew Stebbings, President RMTGB





Legacy Giving

By remembering the Royal Masonic Trust for Girls and Boys in your Will you can make a real difference to the level of support we provide.

Legacies are immensely important to our work. Making a Will is a simple but very important step. It is the only way of ensuring that you decide who will benefit from your estate after your death.

Your legacy can help us to change the lives of generations of children by enabling us to continue our work well into the future.

Planning an Open Day?

Did you know that the Royal Masonic Trust for Girls and Boys has a professional presentation stand, which can be used to illustrate some of the important works carried out by this charity?

Guest Speakers

The Secretary to the Council will, on request, be happy to arrange for a speaker to attend Lodge meetings to talk about the work of the Royal Masonic Trust for Girls and Boys.

Honorific Ranks

Brethren obtain honorific ranks in the Trust as follows: **Subscriber £60, Vice-Patron £300, Patron £600, Grand Patron £1,200.**

Ladies, or Lewises being minors, receive the honorific ranks for half the total sums for all ranks. Lodges, Chapters etc. receive the honorific ranks for double the amounts shown for all ranks.

Festival Ranks

In addition to achieving cumulative ranks in the Trust qualified Stewards may also obtain ranks in specific RMTGB Festivals.

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The Trust actively encourages all eligible donors to complete a Gift Aid declaration, which enables the benefit of your donation to be maximised.

For your donations to qualify for Gift Aid you must pay an amount of Income Tax and/or Capital Gains Tax at least equal to the tax that the Trust reclaims on your donations in the appropriate tax year (currently 28p for each £1 you give). Please ensure that you contact the Trust if your tax situation changes or if you change address.

Gift Aid Envelopes

A Gift Aid envelope is also available. The envelope enables the Trust to reclaim tax on donations made through alms collections, festive boards and ladies nights.

*Thankfully received...
faithfully applied*

For further details about any of the items above please visit our web-site at www.rmtgb.org or complete and return the response form at the back of this Annual Review.

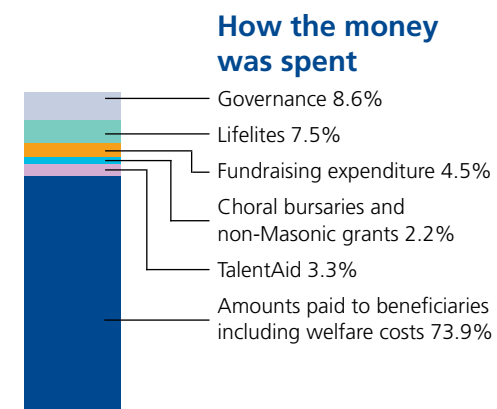
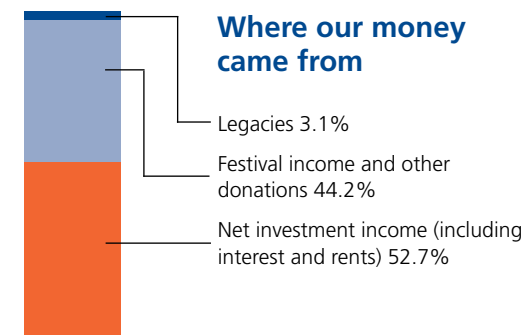
Despite an increase in funds from festivals in 2005, investment income continues to be the largest source of revenue. Expenditure has reduced from previous years. The deficit, which is lower than 2004, is funded from capital.

The Trust's strategic aim is to ensure that the Trust can continue to meet its long-term commitments and the plan is to bring expenditure more into line with revenue, over time.

Investment managers were appointed at the start of the year. They out-performed their benchmark.

The format of the annual accounts changed in 2005 in accordance with new accounting standards. New terminology is used and the figures show, for the first time, the consolidated results of the Trust and its main subsidiary funds.

Full accounts, which have been audited without qualification, and signed on 22 June 2006, can be obtained from the Trust's offices at 31 Great Queen Street, London, WC2B 5AG.



Extracts from Group Accounts 2004 – 2005 (including the Subsidiary Trusts)

	2005 £'000	2004 £'000
Net investment income (including interest and rents)	£3,542	£4,834
Festival income and other donations	£2,972	£2,513
Legacies	£210	£299
Total Incoming Resources	£6,724	£7,646
Amount paid on behalf of beneficiaries including welfare costs	£6,990	£8,230
TalentAid	£317	£361
Choral bursaries and non-Masonic Grants	£209	£247
Fundraising expenditure	£425	£397
Lifelites	£708	£430
Governance	£809	£832
Total resources expended	£9,458	£10,497
(Deficit)	(£2,734)	(£2,851)
Total Funds	£140,693	£129,327

The audited accounts were approved at the Annual General Meeting and General Court on 28 June 2006.

The Future in your Hands

Sarah and James are three year old twins. Their Masonic father died very suddenly from a heart attack. The mother's only source of income is from State Benefits. Each child receives a RMTGB Maintenance Allowance. This family could well need our help for 20 years.

Will you, in turn, support the Trust?



Thank you for your support

Royal Masonic Trust for Girls and Boys
31 Great Queen Street, London WC2B 5AG

Telephone: 020 7405 2644

Facsimile: 020 7831 4094

Web-site: www.rmtgb.org

Registered Charity No. 285836

Design: www.intertype.com

Response Form

Please contact me to tell me more about:

- Help for my children
- Help for the children of a Lodge member
- Applying for TalentAid
- Ways I can give to the Trust

_____ (Other)

Please use BLOCK CAPITALS

FULL NAME

EMAIL ADDRESS

TEL NUMBER



Gift Aid Declaration

To be completed by tax payers only – you must pay an amount of income tax and/or capital gains tax at least equal to the tax we reclaim on your donations in each tax year (For 2005/2006 this is 28p in every £1 you give).

Please use BLOCK CAPITALS

FULL NAME

HOME ADDRESS

POST CODE

LODGE NAME & No

I am a taxpayer and would like the Royal Masonic Trust for Girls and Boys (Reg Charity No. 285836) to reclaim the tax on the enclosed donation and all donations I have made to them since 6th April 2000* (*Delete as applicable)

Please return these forms to:

**Royal Masonic Trust
for Girls and Boys**
31 Great Queen Street
London WC2B 5AG

or email your enquiry to:

info@rmtgb.org