

APPENDIX 1

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Office of the Scottish Charity Regulator

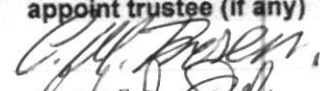
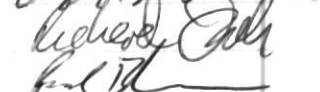
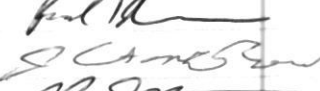
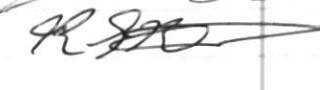
Trustees' Annual Report for the period

Period start date Period end date
 Day Month Year Day Month Year
 From To
 01 11 2024 31 10 2025

Reference and administration details

Charity name ST STEPHEN'S LODGE N° 145 Benevolent Fund
 Other names charity is known by ST STEPHEN'S LODGE N° 145
 Registered charity number SC 003393
 Charity's principal address 50 PENDREICH AVENUE
 BONNYRIGG
 MIDLOTHIAN
 Postcode EH19 2EB

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1 CAMERON FRASER RWM			
2 RICHARD DALE SENIOR WARDEN			
3 RAYMOND BUCHANAN JR JUNIOR WARDEN			
4 BARRY DALE Secretary			
5 RAYMOND BUCHANAN TREASURER			
6			
7			
8			
9			
10			
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13			
14			
15			
16			
17			
18			
19			
20			

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

WE DONATED £50 to the Provincial Grand Lodge of Edinburgh to Cancer card

Poppy Scotland £100

Grand Lodge of Scotland £200
MND & prostate

Dean & Cauvin trust £135.44

Financial review

Brief statement of the charity's policy on reserves

Under the terms of THE CHARITY WE MUST RETAIN ASSETS AND CAN ONLY USE THE INCOME TO Support ITS Charitable Activities on the 31st October 2025 the Charity hold £967 in the Benevolent Fund Account THE TRUSTEES consider this be appropriate to allow them to respond promptly to requests for financial support

Details of any deficit

Donated facilities and services (if any)

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name

Dates acted if not for whole year

Structure, governance and management

Type of governing document

TRUST WAS SET UP BY MR J. MEARNS
ON 1/1/1992

Trustee recruitment and appointment

THE TRUSTEES WERE THOSE
APPROVED ON THE ESTABLISHMENT OF THE
TRUSTS AND REPRESENTS THE MINIMUM NUMBER REQUIRED
APPOINTMENT AND REMOVAL IS IN ACCORDANCE WITH THE
TRUST DEED BEING REQUIRED THAT APPOINTMENT IS
APPROVED BY UNANIMOUS AGREEMENT OF THE
EXISTING TRUSTEES

Objectives and activities

Charitable purposes

THE PURPOSE OF THE CHARITY IS PREVENTION
OF RELIEF OF POVERTY THE ADVANCEMENT OF
CITIZENSHIP OR COMMUNITY DEVELOPMENT
THE ADVANCEMENT OF RECONCILIATION THE
RELIEF OF THE IN NEED ~~by~~ REASON OF AGE ILL HEALTH
DISABILITY FINANCIAL HARDSHIP OR OTHER
DISADVANTAGE

Summary of the main activities
in relation to these objects

TO MAKE GRANTS gifts or loans
or other donations to individuals
or organizations

APPENDIX 1

Other optional information

BENEFICIARY GROUPS
Children/young people OLDER people
People with Disabilities or health problems
No Specific group or the benefit of THE community

WE HAVE continued our normal meetings
this year

Due to the impact of covid we have decided
to reduce our meetings to five in the year
going forward

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

RWH

WSW

WSW

Full name(s)

CAMERON FRASER

RICHARD DALIZ

RAYMOND BUCHANAN JNR.

Position (e.g. Chair)

R.W.M.

W.S.W.

W.J.W.

Date

19/12/25

SEK


Cameron Fraser


Richard Daliz

SECRETARY (ACTIVE) ← CAMERON BW

TRASURIER



3 SIGNED COPIES

Scottish Registered Charity number: SC003393

LODGE ST STEPHEN NO.145 BENEVOLENT FUND

ACCOUNTS

YEAR ENDED 31 OCTOBER 2025

IAN B WILSON LIMITED

**LODGE ST STEPHEN NO.145 BENEVOLENT FUND
ANNUAL REPORT AND ACCOUNTS
YEAR ENDED 31 OCTOBER 2025**

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**LODGE ST STEPHEN NO.145 BENEVOLENT FUND
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31 OCTOBER 2025**

Page 1

REGISTERED CHARITY NUMBER SC003393

BOARD OF TRUSTEES

Trustees during the year were as follows:

RWM	Bro Cameron Fraser
SW	Bro Richard Dale
JW	Bro Raymond Buchanan (Jnr)
Secretary	Bro Barry Dale
Treasurer	Bro Raymond G Buchanan Snr

PRINCIPAL ADDRESS

50 Pendreich Avenue,
Bonnyrigg
EH19 2EB

ADVISERS

Bankers:

Royal Bank of Scotland
36 St Andrew Square,
Edinburgh
EH2 2AD

Independent examiner:

Ian B Wilson C.A.,
4a High Street,
Bonnyrigg,
EH19 2AA

**LODGE ST STEPHEN NO.145 BENEVOLENT FUND
TRUSTEES' REPORT
YEAR ENDED 31 OCTOBER 2025**

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The Board of Trustees, whose members are also the trustees of the charity, has pleasure in presenting its report and accounts for the year ended 31 October 2025.

Compliance with existing law

The accounts comply with the requirements of the Charities and Trustee Investment (Scotland) Act 2005, Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP) and are in accordance with the charity's constitution.

Constitution

The charity was set up and recognized by O.S.C.R. as a Scottish charity. It is also known as St Stephens Lodge Edinburgh No 145.

It is administered in accordance with the terms of its constitution.

The management of the charity is the responsibility of the Board of Trustees, which is elected under the terms of the constitution.

Appointment and removal of trustees is in accordance with the Constitution and Laws of the Lodge.

Charity Status

The Association is recognised by HMRC as having charitable status. It is also registered with the Office of the Scottish Charity Regulator (O.S.C.R.). Its charity number is SC003393.

Purpose

The purpose of the charity is the prevention or relief of poverty, the advancement of citizenship or community development, the advancement of human rights, conflict resolution or reconciliation, the relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.

Structure and governance

The charity was established in 1777. The management of the charity is the responsibility of the trustees.

Review of activities during the year and Plans for future periods

We have been continued our normal meetings this year.

Due to the impact of covid we have decided to reduce our meetings to five in the years going forward.

**LODGE ST STEPHEN NO.145 BENEVOLENT FUND
REPORT OF THE TRUSTEES/MANAGEMENT COMMITTEE
YEAR ENDED 31 OCTOBER 2025**

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Financial Information

The attached Statement of Financial Activities & Notes shows the results of the year and the state of the finances as at 31 October 2025.

For the year ended 31 October 2025 income amounted to £5,994 (2024 - £4,558).

Expenditure on charitable activities amounted to £4,969 (2024 - £5,220). There was a surplus for the year of £625 (2024 - deficit £662).

As a result of the surplus, total funds under management have increased, and at 31 October 2025 stood at £8,730.

Reserves policy

Reserves are kept at a level required to finance the ongoing activities of the charity. There is no policy to accumulate funds.

Risks

The Management Committee has reviewed the major risks to which the charity is exposed and has established systems to mitigate those risks.

Statement of trustees' responsibilities

Charity Law requires the trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 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.

The accounts were approved by the trustees on
signed on their behalf by

19-12-2025 and were

Date: 19-12-25.

Trustee:

RWM. CAMERON FRASER.

WSW. RICHARD DALE.

WTW. RAYMOND BUCHANAN JR.

SRC. BARRY DALE (ACTING) COLIN CAMERON.

TR. RAYMOND BUCHANAN SNR.

Raymond Buchanan Fraser

Richard Dale

Raymond Buchanan Jr

Colin Cameron

Raymond Buchanan Snr

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

REPORT TO THE TRUSTEES OF LODGE ST STEPHEN NO.145 BENEVOLENT FUND (Registered charity number SC003393)

On the accounts of the charity for the period 1 November 2024 to 31 October 2025,
set out on pages 5 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

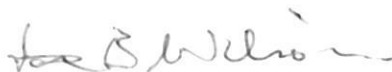
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulation 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention,

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Date: 19/12/25

IAN B WILSON
Chartered Accountant,
4A High Street,
Bonnyrigg
EH19 2AA

LODGE ST STEPHEN NO.145 BENEVOLENT FUND
STATEMENT OF FINANCIAL ACTIVITIES
(incorporating Income & Expenditure Account)
YEAR ENDED 31 OCTOBER 2025

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		<u>Unrestricted</u>		
		<u>Funds</u>	<u>Total Funds</u>	<u>Total Funds</u>
		<u>2025</u>	<u>2025</u>	<u>2024</u>
	Notes	£	£	£
Income				
Charitable activities	5	5,594	5,594	4,558
Total income		<u>5,594</u>	<u>5,594</u>	<u>4,558</u>
Expenditure				
Expenditure on charitable activities	6	<u>4,969</u>	<u>4,969</u>	<u>5,220</u>
Total expenditure		<u>4,969</u>	<u>4,969</u>	<u>5,220</u>
Net movement in funds		625	625	- 662
Reconciliation of funds				
Total funds brought forward		<u>8,105</u>	<u>8,105</u>	<u>8,767</u>
Total funds carried forward	10	<u>8,730</u>	<u>8,730</u>	<u>8,105</u>

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.
All of the above amounts relate to continuing activities.

LODGE ST STEPHEN NO.145 BENEVOLENT FUND
BALANCE SHEET
31 OCTOBER 2025

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	Notes	<u>2025</u> £	<u>2025</u> £	<u>2024</u> £
Current assets :				
Stocks	7	869		700
Cash at bank	8	<u>8,211</u>		<u>7,665</u>
Total current assets		9,080		8,365
Liabilities :				
Creditors : amounts falling due within one year	9	<u>350</u>		260
Net current assets			8,730	<u>8,105</u>
Net assets			<u>8,730</u>	<u>8,105</u>
The funds of the charity :				
Unrestricted income funds	10			
General fund			8,730	8,105
Stewards fund			-	-
Benevolent fund			-	-
Total funds			<u>8,730</u>	<u>8,105</u>

The accounts were approved by the trustees on 19-12-2025.
and signed on their behalf on 19-12-2025 by :

Trustee



Treasurer (Raymond Buchanan)



1. GENERAL INFORMATION

The charity is a registered charity in Scotland and is unincorporated. The address of the principal office is 50 Pendreich Avenue, Bonnyrigg EH19 2EB.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, "The Financial Reporting Standard applicable in the UK and the Republic of Ireland", the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

3. ACCOUNTING POLICIES

Basis of preparation - The accounts are prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the charity.

Going concern - There are no material uncertainties concerning the charity's ability to continue.

Disclosure exemptions - The charity satisfies the criteria of being a qualifying entity as defined by FRS 102. As such advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

(a) No cash flow statement has been presented by the charity.

(b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty - The preparation of financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting - The charity has only unrestricted funds. Some of the funds have been designated by the trustees for particular purposes.

Income - Income intended to finance revenue expenditure is credited to the Statement of Financial Activities in the year to which it relates.

Revenue expenditure - Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT, which cannot be recovered.

Where possible, expenditure is charged direct to charitable activities, fund raising and governance costs. Governance costs consist of independent examination fees.

LODGE ST STEPHEN No 145 BENEVOLENT FUND
NOTES TO THE ACCOUNTS
YEAR ENDED 31 OCTOBER 2025

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4 EMPLOYEES

The charity has no employees.

No trustee received remuneration or reimbursement of expenses during the year.

5 INCOME

	<u>2025</u>	<u>2024</u>
	£	£
<u>General fund</u>		
Initiation & affiliation fees	300	339
Test fees	1,229	1,234
Collections	873	714
Raffles	742	567
Donations	1,523	855
Sundry income	0	590
Bank interest	16	17
	<u>4,683</u>	<u>4,316</u>
 <u>Stewards fund</u>		
Harmony income	<u>900</u>	<u>230</u>
 <u>Benevolent fund</u>		
Bank interest	<u>11</u>	<u>12</u>
 TOTAL INCOME	 <u>5,594</u>	 <u>4,558</u>

LODGE ST STEPHEN No 145 BENEVOLENT FUND
NOTES TO THE ACCOUNTS
YEAR ENDED 31 OCTOBER 2025

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6 EXPENDITURE ON CHARITABLE ACTIVITIES

	<u>2025</u>	<u>2024</u>
	£	£
<u>General fund</u>		
Grand Lodge of Scotland	942	1,003
Provincial Grand Lodge	110	380
Installation meal	172	419
Rent	875	690
Regalia	782	863
Stationery & sundries	146	19
Ladies' gifts	180	150
Honoraria	200	200
Independent examination fee	325	285
	<u>3,732</u>	<u>4,009</u>
 <u>Stewards fund</u>		
Harmony purchases	752	498
	<u>752</u>	<u>498</u>
 <u>Benevolent fund</u>		
Grand Lodge benevolence	485	713
	<u>485</u>	<u>713</u>
 TOTAL EXPENDITURE	<u>4,969</u>	<u>5,220</u>

LODGE ST STEPHEN No 145 BENEVOLENT FUND
NOTES TO THE ACCOUNTS
YEAR ENDED 31 OCTOBER 2025

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	<u>2025</u>	<u>2024</u>
	£	£
7 STOCKS		
Ties & pins	869	700
	<u>869</u>	<u>700</u>
8 CASH AT BANK	£	£
General account	5,168	5,623
Business reserve account	2,076	1,156
Business reserve account	967	886
	<u>8,211</u>	<u>7,665</u>
9 CREDITORS : AMOUNTS FALLING DUE WITHIN ONE YEAR	£	£
Accruals	350	260
	<u>350</u>	<u>260</u>
10 UNRESTRICTED INCOME FUNDS		
	<u>2025</u>	<u>2024</u>
	£	£
<u>General fund</u>		
Balance at beginning of year	8,105	8,390
Received in year	4,683	4,316
Expenditure in year	(3,732)	(4,009)
<u>Transfers to other funds:</u>		
to Stewards fund	(326)	(592)
Balance at end of year	<u>8,730</u>	<u>8,105</u>
<u>Stewards fund</u>		
Balance at beginning of year	0	0
Received in year	900	230
Expenditure in year	(752)	(498)
Transfer from General fund	(148)	268
Balance at end of year	<u>0</u>	<u>0</u>
<u>Benevolent fund</u>		
Balance at beginning of year	0	377
Received in year	11	12
Expenditure in year	(485)	(713)
Transfer from General fund	474	324
Balance at end of year	<u>0</u>	<u>0</u>
TOTAL UNRESTRICTED FUNDS	<u>8,730</u>	<u>8,105</u>