MOTHER LODGE KILWINNING MASONIC

NO 0 BENEVOLENT FUND

ANNUAL REPORT AND FINANCIAL

STATEMENTS FOR THE YEAR ENDED

31 DECEMBER 2025

MOTHER LODGE KILWINNING MASONIC NO 0 BENEVOLENT FUND

Annual Report and Financial Statement for the Year Ended 31 December 2025

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Legal and Administrative Information

Constitution

The Mother Lodge Kilwinning No 0 Benevolent Fund is governed by its constitution. It is a registered charity – Charity Number SC016783. It is also registered on the Scottish Charity Register maintained by OSCR.

Trustees:

The trustees serving during the year and since the year end were as follows:

Robert D Kerr
John Duncan
Gordon Sutherland

Administration Office:

99 Main Street
Kilwinning
Ayrshire
KA13 6AW

Independent Examiner:

Thomas Wilson Aitken LLB
6 Gullane Place,
Kilwinning,
KA13 6TR.

Bankers:

Royal Bank of Scotland

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Report of the Trustees for the Year Ended 31 December 2025

The trustees are pleased their report together with the financial statements of the charity for the year ended 31 December 2025.

Objects of the Charity

The aim and objects of the charity is to provide Masonic benevolence.

Organisation

A board of trustees, whose names are shown on Page 3, administer the charity.

Review of Activities

Donations received in 2025 were used to donate £10 vouchers to 45 retired or widowed members totaling £450, £600 was donated to Grand Lodge of Scotland Benevolent Fund, £50 was donated to Provincial Grand Lodge of Kilwinning Benevolent Fund, £50 was donated to Prostate Scotland and £10,000 was used to provide Lodge Members Benevolence.

Reserve Policy and Risk Management

The trustees have assessed the level of free reserves (i.e. those funds not tied up in fixed assets and designated and restricted funds) that the charity will require to sustain its operations and are satisfied that with the continued support of the members this should be achievable. Risks identified by the trustees out-with this which are covered by insurance relate mainly to funding available to finance the ongoing costs of running the charity and the trustees have received no information which would indicate that such funding will not be forthcoming.

Financial Review

Donations received and paid during the year totaled £830.18 and £11,150 respectively. The trustees did not receive any remuneration or expenses during the year. Unrestricted funds carried forward amounted to £4776.28

Trustees Responsibilities in Relation to the Financial Statements

The Trustees are required to act in accordance with the Constitution and the relevant charity legislation. They are required to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of the transactions for the year. In doing so the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent; and presume that the charity will continue in business

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- Ensure that the financial statements comply with the applicable requirements of the following:
    1. Charities & Trustees investment (Scotland) Act 2005
    2. Charities Accounts (Scotland) Regulations 2006
    3. Law Reform (Miscellaneous Provisions) (Scotland) Regulations 2006
    4. Statement of Recommended Practice – Accounting and Reporting by Charities ('SORP 2005')

The trustees have the responsibility for taking reasonable steps to safeguard the assets of the charity and to prevent and detect fraud and other irregularities.

By Order of the Trustees

G. Sutherland
....

Gordon Sutherland
Treasurer

Date: 20th August 2026

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Independent Examiner's Report to the Trustees of Mother Lodge Kilwinning Masonic No 0 Benevolent Fund

I report on the accounts for the year ended 31st December 2025, which are set out on pages 7 to 9.

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 Trustees Investment (Scotland) Regulations 2006. The charity's 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) Regulations 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required by an audit, and consequently I do not express an audit opinion on the view given by 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 Regulations have 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.

T. Wilson Aitken

Thomas Wilson Aitken LLB
6 Gullane Place,
Kilwinning,
KA13 6TR.

Date: 20th August 2026

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Receipts and Payments Account for the year ended 31 December 2025

		2025	2024
Receipts			
	Donations Received	746.25	£861
	Interest Received	83.93	£211.55
	Total	**830.18**	**£1072.55**
Payments			
	Donations Paid	11,150	£1100
	Surplus or deficit for Year	**-10,319.82**	**-27.45**

All funds are unrestricted.

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Balance Sheet as at 31 December 2025

		2025	2024
Current Assets			
	Bank	£4776.28	£15096.10
Represented by:			
Reserves			
	Unrestricted	£4776.28	£15096.10

Approved by the board of Trustees on 20th August 2026

On behalf of the Board

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Gordon Sutherland

Trustee

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Statement of Financial Activities for the Year Ended 31 December 2025

	Funds (£'s)	Total (£'s)
Income		
Donations Received	£746.25	£746.25
Interest Received	£83.93	£83.93
Payments	£830.18	£830.18
Payments		
Donations Made	£11,150	£11150
Net Movement in Funds	-£10,319.82	-£10,319.82
Fund Balance brought forward at 31/12/2024	£4776.28	£4776.28

All funds are unrestricted

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Notes to the Financial Statements for the Year Ended 31 December 2025

Notes 1 Accounting Policies

The financial statements have been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities 2005.

The Principal accounting policies adopted in the preparation of the financial statements are as follows:

a) Basis of Preparation
The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

b) Income and Expenditure
Income from donations and fundraising activities are credited to the Income and Expenditure Account on a receipts basis. Expenditure other than that which has been capitalized is charges to the Income and Expenditure Account on an accruals basis inclusive of Value Added Tax.

c) Grants Receivable
Revenue grants are recognized in the Income and Expenditure Account gross in the period in which they are received. Capital grants are recognized in the Income and Expenditure Account gross in the period in which they are received and transferred to the appropriate fund.

d) Restricted and Unrestricted Funds
Under the Statement of Recommended Practice funds are to be classified as 'restricted' or 'unrestricted', defined as follows:-

Unrestricted funds are those available to be expanded in achieving the general objectives of the Project at the discretion of the Trustees. Restricted funds are those received subject to a specific trust imposed by the donor, or by the working of a particular appeal.

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Mother Lodge Kilwinning Masonic No 0 Benevolent Fund – Annual Report

	INCOME			EXPENDITURE	
2024		2025	2024		2025
Balance					
	Balance from last year				
	On Investment account				
£14523.55	In Benevolent Fund Account	£15096.10	£0.00	Grand Lodge Benevolent Fund	£600
£560.00	Collection – Grand Lodge	£398	£0.00	Prostate Scotland	£50
£0.00	Collection – Charity Box	£0.00	£50.00	Provincial Grand Lodge of Kilwinning	£50
£211.55	Interest on investments + RBS	£83.93	£450.00	Christmas vouchers	£450
£301.00	Test of Fees	£348.25	£0.00	Lodge Members Benevolence	£10,000
	TOTAL	**£15926.28**		**TOTAL**	**£11150**

Income	£15926.28
Expenditure	£11150.00
Benefit Fund Account Balance	**£4776.28**

EXAMINED AND FOUND CORRECT

T. Wilson Aitken

Examiner: Thomas Wilson Aitken

Treasurer: Gordon Sutherland

21 Atholl Gardens,
Kilwinning,
KA13 7DQ

Trustees Signature

G. Sutherland