

GLASGOW KILWINNING LODGE NO 4

BENEVOLENT FUND

ANNUAL REPORT & UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2025

Scottish Charity Number: SC004747

GLASGOW KILWINNING LODGE NO 4
BENEVOLENT FUND
INDEX TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 OCTOBER 2025

	Page
Report of the Trustees	2 - 5
Report of the Independent Examiner	6
Statement of Receipts and Payments	7
Balance Sheet	8
Notes to the Financial Statements	9 – 10

GLASGOW KILWINNING LODGE NO 4

BENEVOLENT FUND

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 OCTOBER 2025

The Trustees present their report, financial statements and independent examiner's report for the year ended 31 October 2025, which have been prepared in accordance with current statutory requirements and the Bye – Laws of Glasgow Kilwinning Lodge No 4.

Reference and Administrative Information

Scottish Charity number: SC004747

Trustees	Kenneth Dalglish (Treasurer)
	Graham Kelly (Acting Secretary)
	Robert McDougall (Past Master)
	Allan Pike (Almoner)
	David Watson

Principal Office:	c/o Kenneth Dalglish
	Erroldene
	Bridge of Weir Road
	Kilmacolm
	PA13 4NX

Independent Examiner:	Iain Macpherson
	3 Third Avenue
	Alexandria
	G83 9BJ

Bankers:	Bank of Scotland
	54/62 Sauchiehall Street
	Glasgow G2 3AN

GLASGOW KILWINNING LODGE No 4

BENEVOLENT FUND

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 OCTOBER 2025

Structure, Governance and Management

The organisation is an unincorporated charity, governed by the Bye-Laws of Glasgow Kilwinning Lodge No 4 and the Constitution and Laws of the Grand Lodge of Scotland.

The Trustees are appointed annually by the members of the Lodge from the Lodge membership itself. Trustees are already familiar with the charitable work and responsibilities of Glasgow Kilwinning Lodge No 4 before taking up their positions and so no specific training methods are in place for new Trustees. The charity is managed by the Trustees who take decisions regarding charitable activities at regular meetings.

The trustees regularly examine the major risks to the charity and review the systems in place to mitigate them. The trustees are satisfied that appropriate controls and procedures are in place to mitigate exposure to risks.

Objectives and Activities

The objects of the charity are to disperse grants to Masonic organisations and other organisations and give relief to brethren and dependants of the Lodge. There have been no changes in objects since the last annual report. Trustees have responded to the challenges for beneficiaries caused by the economic uncertainty by continuing to review applications from those in need of assistance. Grants are decided by a meeting of the Trustees.

Achievements and Performance

Annual review of activities confirm that the charity received voluntary income of £1,492 compared to £2,132 in 2024. The charity was able to make grants of £1,550 compared to £2,297 in 2024. An operating deficit of £(58) was generated for the year against a deficit of £(165) in 2024.

The balance sheet at the end of the period in review remains in line with the prior year. The overall financial position at the end of the year remains satisfactory with funds standing at £12,212 (2024 £12,269). The financial statements provide further information. The Trustees are satisfied with the performance of the charity for the period under review and consider that the objectives outlined above continue to be met.

REPORT OF THE TRUSTEES (CONTINUED)

Financial Review

The capital account represents accumulated funds arising from past operating results and the Trustees are satisfied that the level held is sufficient to meet all anticipated liabilities.

Funds are received from special collections and other general collections carried out throughout the year. Funds expended during the period are purely of a charitable nature and this is in line with the objectives of the charity as stated previously.

Investment policy is to maintain a low risk environment with a steady rate of return. At present bank interest is not being received however Trustees feel it appropriate to maintain funds in the Bank at this time.

Plans for future periods

The charity's plans for the future comprise of the continuance of the aims and objectives stated previously and in the Bye-Laws of Glasgow Kilwinning Lodge No 4.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice). The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the receipts and payments, of the charity for that period.

In preparing these financial statements, the Trustees are required to – select suitable accounting policies and apply them consistently; make judgements and estimates that are reasonable and prudent; state whether applicable accounting standards and statements of recommended practice have been followed, subject to any 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 operational existence.

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 Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

REPORT OF THE TRUSTEES (CONTINUED)

Independent Examiner

Iain Macpherson is once again the Independent Examiner during the year ending 31 October 2025 and our thanks go to him for his hard work.

The Trustees are responsible for the maintenance and integrity of the charity. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf by:

A handwritten signature in black ink, appearing to read 'K Dalglish', written in a cursive style.

Kenneth Dalglish
Trustee

5 June 2026

GLASGOW KILWINNING LODGE NO 4
REPORT OF INDEPENDENT EXAMINER TO THE TRUSTEES OF
GLASGOW KILWINNING LODGE NO 4 BENEVOLENT FUND
FOR THE YEAR ENDED 31 OCTOBER 2025

I report on the accounts of the charity for the year ended 31 October 2025 which are set out on pages seven to ten.

Respective responsibilities of trustees and examiner

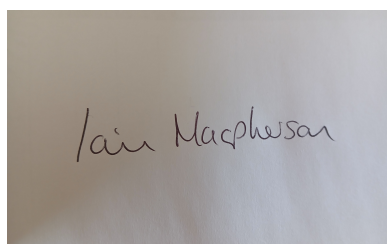
The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10 (1) (d) of the 2006 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. This includes a review of accounting records and a comparison of 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 any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and 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 (1a) of the 2005 Act and Reg 4 of the 2006 Accounts Regulations (as amended) and to prepare accounts which accord with the accounting records and comply with Reg 9 of the 2006 Accounts Regulations (as amended) 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.

A photograph of a piece of paper with the handwritten signature 'Iain Macpherson' in dark ink.

Name: Iain Macpherson
Address: 3 Third Avenue, Alexandria, G83
9BJ
Date: 19 June 2026

GLASGOW KILWINNING LODGE NO 4

BENEVOLENT FUND

STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 31 OCTOBER 2025

	<u>UNRESTRICTED FUNDS</u>	
	£	£
	2025	2024
<u>RECEIPTS</u>		
Incoming resources from generating funds – Voluntary income (note 2)	<u>1,492</u>	<u>2,132</u>
Total receipts	<u>1,492</u>	<u>2,132</u>
<u>PAYMENTS</u>		
Charitable activities (note 3)	<u>1,550</u>	<u>2,297</u>
Total payments	<u>1,550</u>	<u>2,297</u>
(Deficit) / Surplus for the year	(58)	(165)
<u>RECONCILIATION OF FUNDS</u>		
Total funds brought forward	12,269	12,434
Add – deficit/surplus for year	<u>(58)</u>	(165)
Total funds carried forward	<u>12,211</u>	<u>12,269</u>

GLASGOW KILWINNING LODGE NO 4

BENEVOLENT FUND

BALANCE SHEET

AS AT 31 OCTOBER 2025

UNRESTRICTED FUNDS

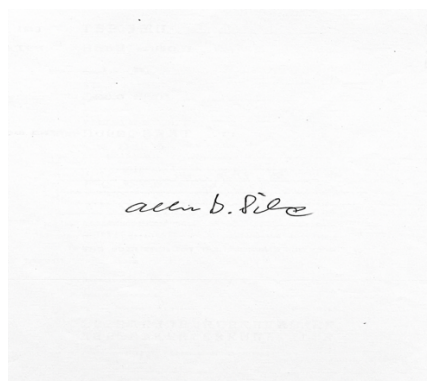
	2025 £	2024 £
CURRENT ASSETS		
Cash at bank	<u>12,212</u>	<u>12,269</u>
Total current assets	<u>12,212</u>	<u>12,269</u>
CHARITY FUNDS		
Unrestricted income funds	<u>12,212</u>	<u>12,269</u>
Total charity funds	<u>12,212</u>	<u>12,269</u>

The financial statements were approved by the Trustees on
19 June 2025 and are signed on their behalf by:



.....

Kenneth Dalglish
Trustee



.....

Allan Pike
Trustee

GLASGOW KILWINNING LODGE NO 4

BENEVOLENT FUND

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2025

Note 1 Accounting policies

These financial statements have been prepared on a receipts and payments basis in accordance with applicable accounting standards, the Charities and Trustees Investment (Scotland) Act 2005, the terms and provisions of the Charities' Accounts (Scotland) Regulations 2006, and the Bye-Laws of Glasgow Kilwinning Lodge No 4.

Basis of preparation

The financial statements are prepared under the historical cost convention.

Fund accounting

The charity consists solely of one unrestricted income fund and is available for the use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations, 100 Club and gifts and is included when received.
- The charity will only recognise a legacy in the Statement of Financial Activities when entitlement to the legacy becomes legally enforceable, when there is reasonable certainty the legacy will be received and that the monetary value of the legacy can be measured with sufficient reliability.
- Investment income is included when receivable.

Resources expended

Expenditure is recognised when payment is made. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates. Charitable activities comprise all resources expended undertaking work to meet the charity's charitable objectives. Such costs only include the direct cost of grants approved by the Trustees. Due to the level of grants paid, no indirect costs are incurred by the charity with the provision of these grants

The charity has no governance costs. No fee is charged for the examination of the accounts. All costs are allocated between the expenditure categories on a basis designed to reflect the use of the resource.

Support costs

The charity did not incur any support costs in the current period.

Taxation

The charity has charitable status and is exempt from taxation.

Note 2 Voluntary income

	<u>2025</u>	<u>2024</u>
	£	£
100 Club	625	445
Donations	<u>867</u>	<u>1687</u>
	<u>1492</u>	<u>2132</u>

Note 3 Payments for charitable activities

Institutions

Grand Lodge	300	400
Scottish Masonic Homes	-	-

Individuals

Lodge grants	1150	1200
--------------	------	------

Other costs

Operating expenses	100	697
	<u>1550</u>	<u>2297</u>

Note 4 Trustee remuneration and expenses

No trustee has received any remuneration in the current period.

Note 5 Staff costs and emoluments

No staff are directly or indirectly employed by the charity.

Note 6 Ultimate controlling party

There is no ultimate controlling party. The Charity is controlled by the Trustees as listed in the Report of the Trustees.