

**Lodge St Michael No 38 Crieff**  
**Benevolent Account**  
**Trustees' Annual Report and Accounts**  
**for the Year Ended 31 August 2025**

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**Lodge St Michael No 38 Crieff Benevolent Account  
Trustees' Annual Report  
for the Year Ended 31 August 2025**

**Scottish Charity Number SC022961**

**Trustees**

A M McGregor  
Andrew Garth Wilson  
Michael McCraw

**Contact address**

c/o McGregor, 4 Orchard Park, Crieff, PH7 3ES

**Recruitment and appointment of Trustees**

The trustees are appointed in accordance with Article 193 of the Constitution and Laws of the Grand Lodge of Ancient Free and Accepted Masons of Scotland.

**Charitable purposes**

This Fund shall be devoted exclusively to the relief of poor distressed Brethren, their widows, and children, and other dependants; for contributions to Grand Lodge Benevolent Funds; and to such other benevolent objects, as the Members may from time to time determine.

**Activities and achievements**

During the year the fund distributed £240 to charitable causes.

**Trustee remuneration and expenses**

The trustees did not receive any remuneration or expenses during the year.

**Reserves**

The deficit for the year of £249 resulted in an decrease of unrestricted funds to £12,509 at the year end. The charity has one outstanding debtor from Lodge St Michael No 38 which will boost the unrestricted funds upon receipt.

The Trustees consider that this level of funds will enable the Benevolent fund to meet its obligations for the forthcoming year.

**Risk management**

The Trustees maintain the funds of the trust in cash deposited with a High Street bank and consider there to be little risk to the trust's reserves. In addition, in order to ameliorate any risk caused by fraudulent applications to the trust, the Trustees limit their payments to organisations and individuals of whom they have prior knowledge.

**Future plans**

The Trustees intend to continue making donations in a similar way to the recent past retaining flexibility on whether to make donations, the scale of those donations and restricting these to available income.

Approved by the Trustees and signed on their behalf by



A M McGregor

Date: 19 November 2025

**Lodge St Michael No 38 Crieff Benevolent Account  
Receipts and Payments Account  
for the Year Ended 31 August 2025**

	2025	2024
<b>Receipts</b>		
Transfer from Lodge account	-	-
<b>Total receipts</b>	-	-
<b>Payments</b>		
Bank charges	9	-
Lodge Widows	240	240
<b>Total payments</b>	249	240
<b>Deficit for the year</b>	<b>(249)</b>	<b>(240)</b>

All funds are unrestricted

**Lodge St Michael No 38 Crieff Benevolent Account**  
**Statement of Balances**  
**as at 31 August 2025**

	2025	2024
<b>Bank and cash in hand</b>		
Opening balances	12,757	12,997
Deficit for year	(249)	(240)
Closing balances	12,509	12,757
<b>Reserves</b>		
General funds	12,509	12,757
<b>Debtors</b>		
Due from Lodge St Michael No 38	3,454	3,014

All funds are unrestricted

Approved by the trustees on 19 November 2025 and signed on their behalf by:



A M McGregor

**Independent examiner's report to the Trustees of  
Lodge St Michael Benevolent Fund**

I report on the accounts of the charity for the year ended 31 August 2025 which are set out on pages 2 to 4.

**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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The Charity's Trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the 2005 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 2006 Regulations. 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 any 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 view given by the accounts.

**Independent examiner's statement**

In connection with 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 Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.



Nick Cunningham ACCA  
For and on behalf of Kelly Accounting Limited  
Chartered Accountants  
42 Comrie Street  
Crieff  
PH7 4AX

19 November 2025