STAFFORDSHIRE MASONIC CHARITABLE ASSOCIATION
REGISTERED CHARITY NO. 220032
5 SHAW PARK, SHAW ROAD,
WOLVERHAMPTON
WV10 9LE

FINANCIAL ACCOUNTS - YEAR ENDED 31ST DECEMBER 2025

STAFFORDSHIRE MASONIC CHARITABLE ASSOCIATION
REPORT OF THE COMMITTEE OF MANAGEMENT

The Staffordshire Masonic Charitable Association has pleasure in presenting the Report of the Committee of Management and the Audited Financial Statements of the Funds of the Association for the year ended 31st December 2025.
The Funds of the Association are used to make distributions to applicants for charitable purposes, whether for Masonic Charities or otherwise.
The Association was founded in January 1871, and the governing instruments under which the Association operates comprise the Rules made from time to time by the Association's Management Committee and approved by the Members.

OBJECTIVES:
The object of the Association is to render effective the collection, application and administration of the Funds raised in the Masonic Province of Staffordshire for charitable purposes, whether for Masonic Charities or otherwise.

LEGAL STATUS:
The Association is a Registered Charity number 220032.

PRINCIPAL OFFICERS:

President	-	W.Bro. David W Philips	PSGD
Vice Presidents	-	W.Bro. Dr. Michael S. Rawle	PSGD
		W Bro Raymond J Haynes	PJGD
Secretary	-	W.Bro. Christopher D Priestley	PAGStB
Solicitors	-	FBC Manby Bowdler LLP, 6-10 George street, Wolverhampton. WV2 4DN	
Independent Examiner	-	Robert k Adams Fellow of the Institute of Chartered accounts in England and Wales (FCA) 18 Pastures Drive, Weston, Crewe. CW2 5SD.	
Bankers	-	Lloyds Bank Plc, 28A High Street, Tettenhall, Wolverhampton, WV6 8QF.	

The constitution of the Committee of Management is stated in Rule 6 of the Rules to the Association.

ACCOUNTING RESPONSIBILITIES OF THE MANAGEMENT COMMITTEE:
The Committee is required to prepare Financial Accounts for each year that give a true and fair view of the state of the Association's finances at the end of each year.
In preparing these Financial Statements the Committee is required to select suitable accounting policies and apply them consistently, to make judgements that are reasonable, and to ensure that applicable accounting standards have been followed.
The Committee is responsible for keeping proper accounting records which can disclose the financial position of the Association at any time, is responsible for the safeguarding of the Assets of the Association, and for taking reasonable steps for the prevention and detection of irregularities in its affairs.
The funds of the Association are to be invested in accordance with the Provisions of the Trustees Investments Act 1961. Any surplus which may arise on the sale, realisation or maturity of any non-earmarked investment shall be allocated to the "B" Fund of the Association.
As far as the Accounts for the year ended 31st December 2025 are concerned, the Committee reports as follows:-

"A" Fund:
Income for the "A" Fund amounted to £316 leaving £37,874 to carry forward to next year.

"B" Fund:
The total income of the "B" Fund amounted to £45,181. Grants of £13,783 were made as well as contributions to Teddy Bears Fund £649. Management Costs for the Association amounting to £4,683 were paid, and realised losses on disposed Investments amounted to £14,714. Under the Rules required by the Charity Commissioners, the Accounts included Unrealised Gains on Investments of £75,533 and bequests of £128,913 creating an Account Surplus of £215,798. This is added to the Accumulated Balance on the "B" Fund, which now stands at £1,126,666 including £635,135 on Bequest Fund.

SMCA Grants
The SMCA 'B' Fund (Staffordshire's local fund) made grants totalling £13,783 which included payments made under Discretionary and Special Rule 12.b grants as well as payments to masonic recipients not currently eligible for assistance from the Masonic Charitable Foundation.

Joseph and Doris Parker Bequest:
The Committee has again directed that the income derived from the invested funds should be used for the benefit of the Association's "B" Fund during the year under review.

Permanent Bequests:

Joan Alpin Bequest
Income from this bequest has been allocated equally between the "A" and "B" Funds in accordance with the wishes of the Donor.

A.E.Blundell Bequest
Income from this bequest has been allocated to the "B" Fund in accordance with the wishes of the Donor.

R.A.McDarmaid Bequest
Income from this Bequest has continued to be applied towards the running costs of the "B" Fund in accordance with the terms of the Will.

W.J. Ellesmere Bequest
Income from this bequest has been allocated to the "B" Fund in accordance with the terms of the Will.

Norah Mitchell (Minerva Lodge) Trust Fund
The Income earned by this Trust Fund during the year amounted to **£3,557.18**
The income of the Fund will be applied in accordance with recommendations of the representatives of Minerva Lodge No. 1942 after approval by the Committee of the Association.

A.A. Cook Bequest
The Income and capital of this bequest is to be applied to the Hospice Movement over a period of years, to be determined by the Trustees, and in accordance with the wishes of the donor.

G.F.E. Blake Bequest
The Income and capital of this bequest is to be applied to appropriate charities over a period of years, as determined by the trustees.

Other Matters:

The Secretary gave the Report on the activities of the Association which had been presented to the Annual Meeting of Provincial Grand Lodge.

The thanks of the Association are due to Debby in the Provincial Office for her continued valuable work in the last year.

The Committee acknowledges with thanks the generosity of the brethren and the continued support given by Lodges, Chapters and other Orders in Freemasonry. Thanks, are again due to Charity Stewards and Almoners for their loyal service to the Association.

Signed on behalf of the Association

David W Philips
President

STAFFORDSHIRE MASONIC CHARITABLE ASSOCIATION

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE ASSOCIATION

To the Trustees of the Staffordshire Masonic Charitable Association

I report to the trustees on my examination of the accounts of the financial statements of the Staffordshire Masonic Charitable Association for the year ended 31st December 2025.

Responsibilities and basis of Report

As the charity trustees of the Staffordshire Masonic Charitable Association, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act')

I report to the Trustees of my examination of the Staffordshire Masonic Charitable Association's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Staffordshire Masonic Charitable Association as required by Section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached

Signed:

Name: Robert K Adams
Fellow of the Institute of Chartered Accountants in England and Wales (FCA)

Address: 18 Pastures Drive
Weston
Crewe
CW2 5DS

1st July 2026

STAFFORDSHIRE MASONIC CHARITABLE ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31st DECEMBER 2025

	Note	General Designated Fund	General Restricted Fund	Total Funds 2025	Total Funds 2024
INCOME & EXPENDITURE					
Income					
Contributions from Lodges		16,299.64	316.00	16,615.64	8,337.45
Investment Income		28,461.91		28,461.91	29,203.36
Donations and Legacies		420.00		420.00	300.00
Income Tax recovered		0.00	0.00	0.00	0.00
Total Incoming Resources		45,181.55	316.00	45,497.55	37,840.81
Resources Expended					
Direct Charitable Expenditure					
Grants and Donations		13,782.90		13,782.90	5,240.00
Purchase of Teddy Bears		649.73		649.73	566.66
Other Expenditure Management				0.00	0.00
and Administration of the Charity		4,682.80		4,682.80	11,149.47
Total Resources Expended		19,115.43	0.00	19,115.43	16,956.13
Net Incoming / (Outgoing) Resources		26,066.12	316.00	26,382.12	20,884.68
Bequests for designated funds		128,913.43		128,913.43	10,651.53
Gains / (Losses) on Investments					
Realised		(14,713.98)		(14,713.98)	0.00
Unrealised		75,533.01		75,533.01	12,281.62
Net Movement in Funds		215,798.58	316.00	216,114.58	43,817.83
Balances brought Forward		910,867.55	37,557.93	948,425.48	904,607.65
Balances as Balance Sheet		1,126,666.13	37,873.93	1,164,540.06	948,425.48

STAFFORDSHIRE MASONIC CHARITABLE ASSOCIATION
BALANCE SHEET AS AT 31st DECEMBER 2025

		2025		2024
GENERAL FUND ASSETS				
Fixed Assets				
Fixtures and Fittngs		53.00		62.00
Investments		1,098,840.62		909,108.16
		1,098,893.62		909,170.16
Current Assets				
Sundry Debtors:-				
Overhead allocation control:-				
Provincial Grand Lodge of Staffordshire	2,348.78		2,945.78	
Cash at Bank:-				
General Account	68,659.37		34,051.79	
Annuitants' Account	2,264.46		2,257.75	
Cash in Hand				
	73,272.61		39,255.32	
Current Liabilities				
Accruals	0.00			
Sundry Creditor	0.00			
Sundry Creditor (HWK)	7,626.17			
Overhead allocation control:-				
Provincial Grand Lodge of Staffordshire	0.00			
Annuitants for Amounts Payable	0.00			
	7,626.17		0.00	
Net Current Assets		65,646.44		39,255.32
		1,164,540.06		948,425.48
Summary of Funds				
General Restricted Fund		37,873.93		37,557.93
General Designated Fund		1,126,666.13		910,867.55
		1,164,540.06		948,425.48

STAFFORDSHIRE MASONIC CHARITABLE ASSOCIATION
NOTES TO THE ACCOUNTS

2 FIXED ASSETS OF THE GENERAL FUND QUOTED INVESTMENTS

Market Value at 31st December 2024	909,108.16	886,175.01
Acquisitions at Cost / Sale proceeds	219,199.45	10,651.53
Disposals at Cost	(105,000.00)	0.00
Net Gains / (Losses) on Revaluation at 31st December	75,533.01	12,281.62
Market Value at 31st December 2025	1,098,840.62	909,108.16
Historical Cost at 31st December	934,261.85	820,062.40

3 INVESTMENT INCOME GENERAL FUND

Gross Income from :-		
Dividends from Government Securities		
Interest from Bank balances etc	28,461.91	29,203.36
	28,461.91	29,203.36

4 DONATIONS TO THE GENERAL FUND

Donations etc	420.00	300.00
Special Deposits	16,615.64	8,337.45
	17,035.64	8,637.45

		General Designated Fund	General Restricted Fund	Total Funds 2025	Total Funds 2024
DIRECT CHARITABLE EXPENDITURE					
5 GRANTS AND DONATIONS					
MASONIC GRANTS					
Payments to Petitioners	13,782.90				
Less Grand Charity Contributions	0.00				
Total Grants and Donations		13,782.90	0.00	13,782.90	5,240.00
6 MANAGEMENT AND ADMINISTRATION OF THE CHARITY					
Staff Costs		0.00		0.00	3,061.52
Premises Costs		3,328.00		3,328.00	4,701.34
Management Costs		1,354.80		1,354.80	3,386.61
Total Management and Administration Costs		4,682.80	0.00	4,682.80	11,149.47

Management costs include, Printing and stationery, Postage, Telephone, Equipment Maintenance and Computer Expenses

	Staff Costs	Other Costs	Total 2025	Total 2024
7 TOTAL RESOURCES EXPENDED				
DIRECT CHARITABLE EXPENDITURE				
Grants and donations (Net)		13,782.90	13,782.90	5,240.00
Net Costs of Teddy Bear Scheme		649.73	649.73	566.66
	0.00	14,432.63	14,432.63	5,806.66
OTHER EXPENDITURE				
Management and Administration of the Charity	0.00	4,682.80	4,682.80	11,149.47
	0.00	19,115.43	19,115.43	16,956.13
STAFF COSTS				
Salaries	0.00		0.00	3,061.52
Social Security Costs			0.00	0.00
	0.00	0.00	0.00	3,061.52
The average number of Employees analysed by function was:				
Management and Administration of the Charity			0	1
8 COST OF AUDIT AND OTHER FINANCIAL SERVICES:				
Independent Examiner's Fee			0.00	0.00

STAFFORDSHIRE MASONIC CHARITABLE ASSOCIATION
NOTES TO THE ACCOUNTS (CONTINUED)

9 SUMMARY OF FUNDS:

GENERAL RESTRICTED FUNDS	Balances at 1st Jan 2025	Movement in Resources Incoming	Movement in Resources Outgoing	Balances at 31st Dec 2025
'A' Fund	37,557.93	316.00		37,873.93

GENERAL DESIGNATED FUNDS 'B' Fund	Balances at 1st Jan 2025	Movement in resources Incoming (Outgoing)	Applied to Expenses	Balances at 31st Dec 2025
General Fund	400,054.41	99,756.68	15,315.70	484,495.39
Teddies Loving Care Scheme		7,686.72	649.73	7,036.99
The Parker Bequest	80,000.00			80,000.00
Joan Alpin Bequest	5,000.00			5,000.00
The A E Blundell Bequest	5,000.00			5,000.00
The W J Ellesmere Bequest	60,000.00			60,000.00
The Norah Mitchell Bequest	115,781.37	3,557.18	3,150.00	116,188.55
W Bro R A McDarmaid Bequest	20,000.00			20,000.00
G F E Blake Bequest		123,913.43		123,913.43
A A Cooke Bequest	225,031.77			225,031.77
	910,867.55	234,914.01	19,115.43	1,126,666.13
TOTAL	948,425.48	235,230.01	19,115.43	1,164,540.06

10 FIXED INVESTMENT ASSETS OF THE GENERAL FUND (EXCLUDING THE NORAH MITCHELL BEQUEST)

	2025 Market Value	2025 Book Value	2024 Market Value	2024 Book Value
INVESTMENTS				
Midland & General Charifund	112,069.44	75,347.19	95,517.93	75,347.19
Midland & General Charibond	0.00	0.00	89,877.86	105,000.00
Quilter Cheviot (Cooke account inc cash for distribution)	233,654.00	225,031.77	225,031.77	225,031.77
Quilter Cheviot (Blake)	125,670.00	123,913.43		
Quilter Cheviot (Parker McDermot)	17,150.32	17,150.32		
Quilter Cheviot (B Fund)	462,487.70	428,135.70	361,591.00	350,000.00
TOTAL	951,031.46	869,578.41	772,018.56	755,378.96

11 NORAH MITCHELL FUND INVESTMENT

	2025		2024	
Carvetian Electric & General Trust 16,134.02 Units	60,534.84	12,308.47	60,720.38	12,308.47
Fidelity European Focus Trust 5,867 Ordinary 2.5p Shares	24,406.72	3,680.17	19,895.00	3,680.17
Henderson Fixed Interest Monthly Income Fund 20,400 Units	3,598.56	6,016.95	3,561.84	6,016.95
Midland & General Securities Charifund 2,393 Units	41,340.03	25,000.00	35,234.53	25,000.00
Cash held on deposit for investment	17,929.00	17,677.85	17,677.85	17,677.85
TOTAL	147,809.16	64,683.44	137,089.60	64,683.44
TOTAL AS BALANCE SHEET	1,098,840.62	934,261.85	909,108.16	820,062.40