

**WEST LANCASHIRE MARK CHARITY FUND**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED  
30 SEPTEMBER 2025**

**REGISTERED CHARITY NO: 327021**

**WEST LANCASHIRE MARK CHARITY FUND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2025**

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# WEST LANCASHIRE MARK CHARITY FUND

## LEGAL AND ADMINISTRATIVE DETAILS

<b>Registered Charity Number</b>	327021
<b>Address</b>	c/o 25 Hough Lane Leyland Lancashire PR5 2SB
<b>Trustees</b>	K A Beardmore P Connolly M J Clarke G H Lee
<b>Committee</b>	K A Beardmore P Connolly G H Lee M J Clarke G F Berkley (Chairman) L F Norton P H Taaffe E J Sarti C Hughes (Hon.Secretary) G M Bury M J Pinkard B C Povey
<b>Hon Treasurer</b>	B C Povey
<b>Hon Secretary</b>	C Hughes
<b>Bankers</b>	National Westminster Bank Plc City Office 22 Castle Street Liverpool L69 2BE
<b>Independent Examiner</b>	D J Hudd FCA Livesey Spottiswood Registered Auditors & Chartered Accountants 17 George Street St Helens Merseyside WA10 1DB

## WEST LANCASHIRE MARK CHARITY FUND

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2025

The Trustees present their report together with financial statements for the year ended 30 September 2025.

#### **Objectives and Organisation**

West Lancashire Mark Charity Fund was established by a Declaration of Trust dated 2 June 1985 and is registered with the Charity Commission No. 327021.

The object of the Fund is to raise funds for the benefit of such Masonic charities or other charitable institutions, societies and objects, as the Committee shall from time to time direct.

The management of the Fund is under the control of the Committee.

#### **Committee and Trustees**

Members of the Committee at the end of the year are listed below:-

K A Beardmore  
P Connolly  
G H Lee  
M J Clarke  
G F Berkley (Chairman)  
E J Sarti  
L F Norton  
P H Taaffe  
C Hughes  
G M Bury  
M J Pinkard  
B C Povey

The Hon Treasurer during the year was B C Povey.

The Trustees are K A Beardmore, P Connolly, M J Clarke and G H Lee.

The charity is administered by the Committee who meet regularly throughout the year.

All Committee members retire by rotation each year and may stand for re-election. Election of Trustees and Committee members is by existing Trustees and Committee members.

Within the Committee and Trustees there is a wide range of expertise and experience.

#### **Financial Review and Statement of Policies**

The attached financial statements show the current state of the finances, which the Trustees consider to be sound.

The Charity had incoming resources of £29,266 (2024: £40,373) and outgoing expenditure of £20,024 (2024: £35,151), excluding unrealised gains/(losses) on investments, resulting in net incoming resources of £9,242 (2024: £5,222). The resources expended comprised £17,012 (2024: £24,686) of grants and donations made to other charities in accordance with the Charity's objectives, and £854 (2024: £8,782) on its management and administration.

# WEST LANCASHIRE MARK CHARITY FUND

## REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2025 (continued)

### Investment Policy

The committee meets regularly to consider the charity's funding position and throughout the year funds have been held in interest bearing accounts with the charity's bankers, yielding a return of less than 1%. In addition, there is a portfolio of investments managed by Rathbones on behalf of the Charity.

### Public Benefit

The Trustee's Report and the Financial Statements are prepared having due regard to the Charity Commissions guidance on public benefit and demonstrate how the organisation's objectives, activities and performance meet these requirements.

### Reserves Policy

It is the policy of the charity to hold reserves in its unrestricted funds in order to establish an appropriate level of working capital and to protect the future operations of the charity from the effects of any unforeseen and material variations in its income streams, as part of a policy of good financial management.

### Risk Management

The Trustees continue to be aware of their responsibility regarding risk management and meet regularly to continue to profile risks, examine controls already in place and embed controls to mitigate significant risks.


### Trustees' Responsibilities for the Financial Statements

Charity law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the financial activities of the charity during the year and of its financial position at the year end. In preparing those financial statements, the Trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and to ensure that the financial statements comply with the Charities Act 2011 and regulations there under. 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.

**ON BEHALF OF THE TRUSTEES**



**K A Beardmore**  
Trustee

14 January 2026.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES  
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

I report on the accounts for the year ended 30 September 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. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under charity law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

- i. which gives me reasonable cause to believe that, in any material respect, the requirements
  - to keep accounting records in accordance with Section 130 of the Charities Act;
  - to prepare accounts which accord with the accounting records
  - to comply with the applicable requirements set out in the Charities (Accounts and Reports) Regulations 2008have not been met; or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**David Hudd BA FCA**  
**Livesey Spottiswood Chartered Accountants**  
**St Helens Merseyside**  
**WA10 1DB**

*David Hudd BA FCA*  
*11 March 2026*

FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 SEPTEMBER 2025

**PRINCIPAL ACCOUNTING POLICIES**

**Basis of Preparation**

The financial statements have been prepared under the historical cost convention in accordance with the Statement of Recommended Practice; Accounting and reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trustees consider that there are no material uncertainties arising about the charity's ability to continue as a going concern.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**Incoming Resources**

All donations are included in full in the statement of financial activities when receivable.

Investment income is recognised when receivable.

**Expenditure**

Expenditure is allocated between:

- expenditure incurred directly to the fulfilment of the charity's objectives (direct charitable)
- expenditure incurred directly in the effort to raise voluntary contributions (fundraising);
- expenditure incurred in the management and administration of the charity

**Stocks**

Stocks are stated at the lower of cost and net realisable value.

**Grants and Donations**

Grants and donations are made in accordance with the charity's objectives. Applications for grants are invited for the purchase of specific capital expenditure from mainly locally based charities, and if considered appropriate, are then approved by the Committee before the grant is made.

**Fund Accounting**

The general fund is considered to be unrestricted and comprises all incoming resources received or generated for expenditure on the general objectives of the charity.

**Investments**

Investments are valued at market value at the balance sheet date.

WEST LANCASHIRE MARK CHARITY FUND

STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	Unrestricted Funds 2025	Unrestricted Funds 2024
<b>Income</b>		£	£
<b>Incoming resources</b>			
Voluntary income – donations		23,083	34,568
Activities for generating funds	1	5,150	4,130
Investment income	2	<u>1,033</u>	<u>1,675</u>
<b>Total incoming resources</b>		<u>29,266</u>	<u>40,373</u>
<b>Expenditure</b>			
<b>Resources expended</b>			
Charitable activities: grants and donations	3	13,012	17,686
Merchandising costs	1	854	8,782
To Benevolent account		5,000	7,000
Management and administration	4	<u>1,158</u>	<u>1,683</u>
<b>Total resources expended</b>		<u>20,024</u>	<u>35,151</u>
<b>Net incoming resources</b>		9,242	5,222
<b>Other unrecognised gains/(losses)</b>			
Gains/(losses) on investment assets	6	<u>14,556</u>	<u>22,179</u>
Fund balances brought forward at 1 October 2024		<u>227,880</u>	<u>200,479</u>
<b>Fund balances carried forward at 30 September 2025</b>		<u>251,678</u>	<u>227,880</u>

The accompanying accounting policies and notes form an integral part of these financial statements.

**WEST LANCASHIRE MARK CHARITY FUND**  
**BALANCE SHEET**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2025**

	Notes	2025	2024
		£	£
<b>Fixed Assets</b>			
Investments	6	222,055	206,506
<b>Current Assets</b>			
Cash at bank		<u>29,623</u>	<u>21,374</u>
		<u>251,678</u>	<u>227,880</u>
<b>Funds</b>			
Unrestricted funds – General funds		<u>251,678</u>	<u>227,880</u>

The financial statements were approved by the Trustees on 14 January 2026 and signed on the Trustees' behalf by:

K A Beardmore

Chairman



M J Clarke

Trustee



The accompanying accounting policies and notes form an integral part of these financial statements.

WEST LANCASHIRE MARK CHARITY FUND

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Activities for Generating Funds

	2025	2024
	£	£
Merchandise	2,004	4,130
Whiskey raffle	3,146	-
Direct expenses	<u>(854)</u>	<u>(8,782)</u>
	<u>4,296</u>	<u>(4,652)</u>

2 Investment Income

	2025	2024
	£	£
Bank Interest	40	48
Investments held by Fund Manager	<u>993</u>	<u>1,627</u>
	<u>1,033</u>	<u>1,675</u>

The Investments held by Fund Manager comprises £3,604 income less Management Charges of £2,611.

**WEST LANCASHIRE MARK CHARITY FUND**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

**3 Direct Charitable Expenditure – grants and donations**

	2025	2024
	£	£
Consultancy Fund	1,000	-
Royal British Legion – Poppy Appeal	962	-
John Sarti (collars)	100	-
Little Green Sock	1,000	-
Southport Childrens’ party	100	-
MBF (RIPs x 23)	2,300	-
MBF (5 gold level collars)	7,550	-
Rosemere Cancer	-	150
Northwest Blood Bikes	-	10,000
Heartbeat NW	-	3,354
Morecambe RNLI	-	245
Mark Benevolent Fund (in memoriam)	-	2,800
Blackpool Victoria Hospital	-	937
Genisys Care	-	100
St Lawrence Church PCC	-	100
	<u>13,012</u>	<u>17,686</u>

**4 Management and Administration Expenditure**

	2025	2024
	£	£
Printing, stationery and postage	-	554
Accountancy fees	1,158	1,104
Other administration expenses	-	25
	<u>2,158</u>	<u>1,683</u>

**5 Payments to the Trustees, Committee and Connected Persons**

No Trustees or member of the Committee or person with a family or business connection with a Trustee or member of the Committee, received remuneration or expenses in the year, either directly or indirectly, from the charity.

WEST LANCASHIRE MARK CHARITY FUND

NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 30 SEPTEMBER 2025

6 Investments

	2025	2024
	£	£
<u>Held by Investment Manager</u>		
Market Value at beginning of year	206,506	182,700
Net additions to investments at cost	993	1,627
Net gain on revaluation	<u>14,556</u>	<u>22,179</u>
Market Value at end of year	<u>222,055</u>	<u>206,506</u>

7 **Contingent Liabilities**

There were no contingent liabilities at 30 September 2025 and 30 September 2024.

8 **Capital Commitments**

The charity had no capital commitments at 30 September 2025 and 30 September 2024.