



KARAGI COURT  
LIMITED

# ANNUAL REPORT 2025

## Board of Directors

Jim Noble  
President

Leigh Pollard  
Vice President

Graeme Ingall  
Secretary

Chris Matthews  
Treasurer

Simon Pierce

David Levesque

Alex Mountain

Ben Falconer

Andrew Kfoury



Karagi Court Limited (ABN 92 002 044 500)  
trading as Freemasons on the Central Coast  
PO Box 6232, West Gosford NSW 2250

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Freemasons on the Central Coast is a trading name of Karagi Court Limited (ABN: 92 002 044 500) and is the preferred identity used for all external and community-facing communications.



## Important Dates

### Deadlines

AGM Questions: 3 April 2026  
Director Nominations: 10 April 2026  
Proxy Forms: 21 April 2026  
Member Subscriptions: 22 April 2026

### Annual General Meeting

Thursday 23 April 2026  
Gosford Masonic Centre

## Website

All AGM documents are available to members on our website at [www.freemasonsc.org](http://www.freemasonsc.org)

# 2025 Donations

In 2025, Freemasons on the Central Coast donated to:

- Berkeley Vale Neighbourhood Centre
- Brisbania Public School
- Central Coast Bulldogs
- Central Coast Kids in Need
- Surf Life Saving Central Coast
- Community Support and Outreach Services Central Coast
- District 21 – Fund Raising Assistance
- District 21 – The Smith Family
- Feed the Need Concert
- Gosford RSL Sub-Branch
- Long Jetty Over 50s Club
- Lodge Wyong Tuggerah Lakes
- Shirley Shuttle
- Soldiers Beach Surf Life Saving Club
- The Central Coast Lodge
- The Entrance Neighbourhood Centre



## Total Donations

**\$105,650**

down 10.2% on prior year

# 2024 Donations

Last year, in 2024, Freemasons on the Central Coast donated to:

- Brisbane Public School
- Central Coast Bulldogs
- Central Coast Kids In Need
- Surf Life Saving Central Coast
- John O'Brien Lifehouse
- Long Jetty Over 50s Club
- Mary Macs
- Soldiers Beach Surf Life Saving Club
- The Biker's Hand
- The Smith Family
- Toukley Neighbourhood Centre



Total Donations

**\$117,905**

down 13.2% on prior year



In 2024 we continued to support Central Coast Kids in Need



Freemasons on the Central Coast are proud sponsors of the SLSC Rookie Program

# Notice of Annual General Meeting

Notice is hereby given that the

## Annual General Meeting

of **Karagi Court Limited** (ABN 92 002 044 500)

will be held at the **Gosford Masonic Centre**,  
86–88 Manns Street, Gosford on **Thursday 23 April 2026**  
commencing at **7.00 pm**

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**Please Note:**

If you have any questions of a financial nature arising from the Annual Report, or of the Board, please forward your question/s in writing to [info@freemasonscc.org](mailto:info@freemasonscc.org) by **5.00 pm on Friday 3 April 2026**.

For and on behalf of the Board



**Graeme Ingall**  
Director & Honorary Secretary

27 February 2026



**6. Any Matters arising from those Minutes**

**7. The President's Report – Mr James Noble** (refer page 13)

**Resolution:** *'That the President's Report be accepted.'*

**Moved:** James Noble      **2nd:**

**Carried:**     Yes    No

**8. Review Report by Fortunity Assurance** (refer page 23)

**Resolution:** *'That the Review Report and notes, if any, from Fortunity Assurance be received and adopted.'*

**Moved:** Chris Matthews      **2nd:**

**Carried:**     Yes    No

**9. Confirmation of the Capital Investment** (refer page 38)

**Resolution:** *'That the report by Mr Adrian Thompson be adopted.'*

**Moved:** Chris Matthews      **2nd:**

**Carried:**     Yes    No

**10. Treasurer's Report – Mr Chris Matthews** (refer page 40)

**Resolution:** *'That the Treasurer's Report be received and adopted.'*

**Moved:** Chris Matthews      **2nd:**

**Carried:**     Yes    No

**11. Charity Report – Mr Leigh Pollard** (refer page 41)

**Resolution:** *'That the Charity Chairman's Report be received and adopted.'*

**Moved:** Leigh Pollard      **2nd:**

**Carried:**     Yes       No

**12. Appointment of Auditor**

**Resolution:** *'That Mr Adrian Thompson from Fortunity Assurance be retained as the auditor for the 2026 financial year.'*

**Moved:** Chris Matthews      **2nd:**

**Carried:**     Yes       No

### 13. Appointment of Solicitor

**Resolution:** *That Mr Peter Kernan of Aubrey Brown Lawyers be retained as our solicitor until the next Annual General Meeting in 2027.*

**Moved:** Chris Matthews      **2nd:**

**Carried:**       Yes                       No

### 14. Joining Fee and Annual Subscription for 2026 – Constitution Rule 6.8.3

**Resolution:** *That the Joining Fee and Annual Subscription Fee remain at five dollars (\$5.00) each until the next Annual General Meeting 2027.*

**Moved:** Chris Matthews      **2nd:**

**Carried:**       Yes                       No

### 15. Any questions of the Board

### 16. Election of Directors

In accordance with the Constitution, all positions will be declared vacant.

The Board has appointed Mr Gary Young, as Returning Officer.

### 17. Annual General Meeting declared closed

**Declared closed at:**                      pm.

**At the conclusion of the Annual General Meeting,**

A proposal of Strategic Sponsorship Visibility and Civic Partnership has been placed before the Board for discussion. It was decided that it should be discussed at a meeting where all members had the opportunity to become involved and give input.

This is your opportunity to digest the strategic plan and give input.

**Light refreshments will be served at the conclusion of the AGM.**



**Graeme Ingall**  
Director & Honorary Secretary

27 February 2026

# Minutes

Below are the Minutes from the 2025 Annual General Meeting of Karagi Court Limited (ABN 92 002 044 500) held on Thursday 3 April 2025 at the Gosford Masonic Centre, Gosford at 7.00 pm.

## Present:

Leigh Pollard; Derek Crawford; Graeme Ingall; David Levesque; Chris Matthews; Alex Mountain; David Walker; Benjamin Falconer; Jake Bright. (9)

1. **The Vice-President, Mr Leigh Pollard, gave a very warm welcome to our life members, members and our guests – Mrs Natalie Cummings, Brisbane Public School and Mr Simon Falconer, President of the Soldier’s Beach Surf Life Saving Club.**

2. **Proxies**

Nil.

3. **Quorum was satisfied and the AGM declared open at 7:10 pm**

4. **Apologies**

Richard Collins, Andrew Kfoury, David Leabeater, Jim Noble, Simon Pierce, Gary Young. (6)

**Resolution:** *‘That the above apologies be accepted’*

**Moved:** Graeme Ingall      **2nd:** Chris Matthews      **Carried**

5. **Minutes of the 2025 Annual General Meeting held on 3 April 2025**

**Resolution:** *‘That the Minutes of the 2025 Annual General Meeting held on 3 April 2025 as contained in the 2024 Annual Report be received and accepted.’*

**Moved:** Graeme Ingall      **2nd:** Chris Matthews      **Carried**

6. **Any Matters arising from those Minutes**

**Nil matters raised.**

## 7. The President's Report – Mr James Noble

**Resolution:** *'That the President's Report be accepted.'*

**Moved:** Leigh Pollard      **2nd:** Alex Mountain      **Carried**

## 8. Review Report from Fortunity Assurance

**Resolution:** *'That the Review Report and notes, if any, from Fortunity Assurance be received and adopted.'*

**Moved:** Chris Matthews      **2nd:** Graeme Ingall      **Carried**

## 9. Confirmation of the Capital Investment

**Resolution:** *'That the report by Mr Adrian Thompson be adopted.'*

**Moved:** Chris Matthews      **2nd:** Alex Mountain      **Carried**

## 10. Treasurer's Report – Mr Chris Matthews

**Resolution:** *'That the Treasurer's Report be received and adopted.'*

**Moved:** Chris Matthews      **2nd:** Benjamin Falconer      **Carried**

## 11. Charity Report – Mr Leigh Pollard

**Resolution:** *'That the Charity Chairman's Report be received and adopted.'*

**Moved:** Leigh Pollard      **2nd:** Alex Mountain      **Carried**

## 12. Appointment of Auditor

**Resolution:** *'That Mr Adrian Thompson from Fortunity Assurance be retained as the auditor for the 2026 financial year.'*

**Moved:** Chris Matthews      **2nd:** Graeme Ingall      **Carried**

## 13. Appointment of Solicitor

**Resolution:** *'That Mr Peter Kernan of Aubrey Brown Lawyers be retained as our solicitor until the 2027 Annual General Meeting.'*

**Moved:** Chris Matthews      **2nd:** Graeme Ingall      **Carried**

#### 14. Joining Fee and Annual Subscription for 2025 – Constitution Rule 6.8.3

**Resolution:** *That the Joining Fee and Annual Subscription Fee remain at five dollars (\$5.00) each until the next Annual General Meeting 2026.*

**Moved:** Chris Matthews      **2nd:** Alex Mountain      **Carried**

#### 15. Any questions of the Board

There were no questions of the Board.

#### 16. Election of Directors

In accordance with the Constitution, all positions declared vacated by Mr Gary Young, Returning Officer and the following Directors were elected for the year 2025:

**President:** James Noble  
**Vice President:** Leigh Pollard  
**Secretary:** Graeme Ingall  
**Treasurer:** Chris Matthews  
**Directors:** Benjamin Falconer; Andrew Kfoury; Alex Mountain; David Levesque; and Simon Pierce.

#### 17. The Annual General Meeting was closed at 7.35 pm

Our guest speakers were then invited to address the AGM.

**Ms Natalie Cumming, organiser of the RoboCup at Brisbania Public School, Saratoga.**

Natalie spoke of the children’s direct involvement in the making of and the programming of robots who were required to play soccer against another team. After the team made their robots, they attended a competition in Newcastle. By coming first, they were then able to attend the National Championships at the University of Queensland.

Her presentation was well received.

**Mr Simon Falconer, President of Soldier’s Beach Surf Life Saving Club.**

Simon, commencing with a brief overview of the Soldiers Beach Surf Life Saving Club’s programme, spoke of the gains the Club had made with the refurbishment of the First Aid Room and the provision of a gym. The gym has been well received by all members, especially the competitors in the IRB and Surf Boat championships.

**Signed as a true and correct record.**



**James Noble**  
President

23 April 2026

# President's Report

It is my great pleasure to present the 2025 Annual Report detailing the performance of Karagi Court Limited (FOCC) for the year.

The primary role of our institution in providing charitable aid to the district has again continued with our long-term partners while this year has also seen an increased number of new identities within the community. Our long-term partnerships with both Surf Lifesaving Central Coast (SLSCC) and the Central Coast Bulldogs has seen the continuation of our logo displayed on their respective attires and the subsequent promotion of Freemasonry to the public.

This year has also seen further additional funding provided to previous recipients including: Central Coast Kids in Need (CCKIN), Shirley Shuttle, Mary Mac's, Brisbania Public School, Soldiers Beach SLSC, and the Toukley Neighbourhood Centre, among others. We were also pleased to welcome and assist Coast & Country Primary Care, Toukley View Club, Central Coast ARAFMI and Neighbourhood Centres from both Berkeley Vale, The Entrance and Narara.



The Central Coast Lodge raising money for CC ARAFMI with a little help from FotCC



FotCC Directors at the 2025 SLSCC Awards Gala



Promoting Freemasonry on the Central Coast

Our Monthly fundraising activity in partnership with the The Central Coast Lodge (TCCL) continued, conducting the monthly sausage sizzle at the Narara Miniature Trains, raising funds towards our annual donation to Gosford Hospital which on this occasion was presented to the Paediatrics' Special Care Nursery and my thanks to all those who assisted.

This year has also seen the introduction of the Lodge Fundraising Assistance Program whereby FotCC provides initial funding to aid District 21 lodges in their fundraising activities; this has been warmly received and utilised on several occasions since it began.

The continued success of FotCC is a result of the commitment of its members. I take this opportunity to thank all our directors who have again given up their time unselfishly to ensure this and the continued promotion of Freemasonry in our district. Both our Secretary and Treasurer are long-standing in their roles, and I thank both Graeme Ingall and Chris Matthews again for their efforts. My thanks also to Ben Falconer, Andrew Kfoury, Simon Pierce, David Levesque and Alex Mountain for their continued energy and passion in their various roles.

As a Board of Directors, we are invited to numerous events during the course of the year at which we are invited to speak or make presentations and I take this opportunity to thank all members of the Board for their attendance at the various functions including awards nights and presentations of funding. A special mention for Leigh Pollard, who continued in his role as Charity Officer and also stood in for me at some meetings this year during my extended absence.

In respect to our finances, Fortunity Chartered Accountants and Financial Planners continue to provide guidance, advice, and assistance throughout the year and I thank Shaun O'Farrell and the team for their assistance.

A handwritten signature in blue ink that reads 'James Noble'.

**James Noble**

President

27 February 2026

# Directors' Report

Your directors present their report on the company for the financial year ended 31 December 2025 in order to comply with the provisions of the *Australian Charities and Not-for-profits Commission Act 2012*. The directors report as follows:

## Directors

The names of each person who has been a director during the year and to the date of this report are:

- James Arthur Noble – President
- Leighton Pollard – Vice President
- Graeme Kenneth Ingall – Secretary
- Christopher William Matthews – Treasurer
- Benjamin Stuart Falconer – Director
- Alex John Mountain – Director
- David Ian Levesque – Director
- Simon Pierce – Director
- Andrew Kfoury – Director

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

## Principal Activities

The principal activity of the company during the financial year was to support charitable organisations on the Central Coast.

## Objectives

The company's short-term objectives are to:

- provide relief to necessitous persons within the Central Coast community
- provide relief to aged persons within the Central Coast community
- provide relief of sickness or disabilities to persons within the Central Coast Community
- assist in the advancement of education within the Central Coast community; and
- any other purpose for the betterment of the Central Coast community

The company's long-term objectives are to:

- maintain its capital base and to use the earnings from the invested capital to support charitable organisations on the Central Coast.



## Strategies

To achieve its stated objectives, the company has adopted the following strategies:

- Invested all monies received from the sale of Karagi Court Retirement Village in the Capital Account
- A minimum of twenty percent (20%) of the income received from the investment of the Capital Account to be reinvested in the Capital Account
- That the remainder of the income earned be distributed in accordance with the resolution of the directors. The Directors endeavour to distribute 70% of the income earned to Central Coast charities.

## Auditor's Independence Declaration

The lead Auditor's Independence Declaration for the year ended 31 December 2025 has been received and can be found on page 22 of this report.

**Signed in accordance with a resolution of the Board of Directors.**

**C.W. Matthews**  
Director

**G.K. Ingall**  
Director

**J.A. Noble**  
Director

17 February 2026

# Financial Highlights

## Total Income

**\$158,812**

down 39.94% on prior year

## Movement in Investments

**\$(12,439)**

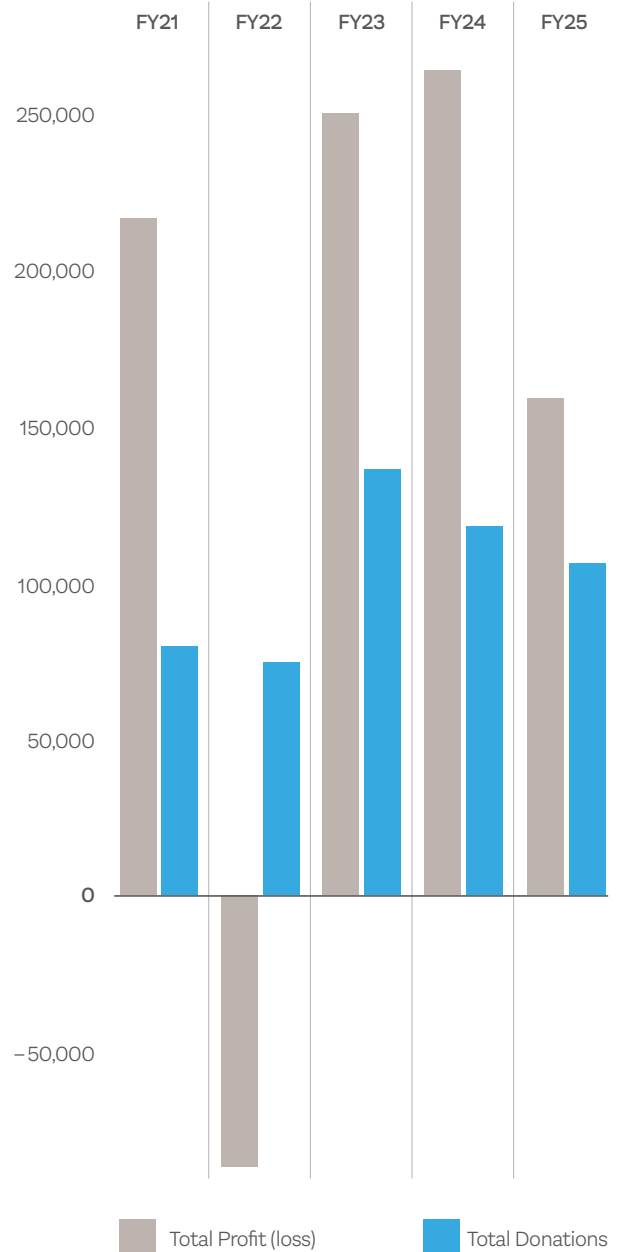
2024: \$104,874

## Total Donations

**\$105,650**

down 10.23% on prior year

## 5 Year Summary



# Central Coast Local Government Area



# Our Mission

Promoting Freemasonry on the Central Coast through community action, charitable relief and the advancement of education.

## Principal Activity

Our principal activity is to support charitable organisations on the Central Coast<sup>1</sup>.

## Our Objectives

The company's short-term objectives are to:

- provide relief to necessitous persons within the Central Coast community
- provide relief to aged persons within the Central Coast community
- provide relief of sickness or disabilities to persons within the Central Coast Community
- assist in the advancement of education within the Central Coast community
- any other purpose for the betterment of the Central Coast community

The company's long-term objectives are to:

- maintain its capital base and to use the earnings from the invested capital to support charitable organisations on the Central Coast.

## Our Strategy

To achieve its stated objectives, the company has adopted the following strategies:

- Invested all monies received from the sale of Karagi Court Retirement Village in the Capital Account
- A minimum of twenty percent (20%) of the income received from the investment of the Capital Account to be reinvested in the Capital Account
- That the remainder of the income earned be distributed in accordance with the resolution of the directors. The Directors endeavour to distribute 70% of the income earned to Central Coast charities.

<sup>1</sup> The Central Coast refers to the current Central Coast Local Government Area (LGA) which is shown on page 18



**MEDIA RELEASE**

12 August 2020

Subject: 21 - Central Coast

**The Chilling Story of Berkeley Vale Neighbourhood Centre**



One fearful Monday morning, a Board member opening up the Berkeley Vale Neighbourhood Centre received a call of alarm in the middle of the night.

One other fear comes courtesy of Berkeley Vale Neighbourhood Centre, a dark hallway where a child had been taken from their bedroom, crying, and all that was left behind was a note.

The police are currently investigating the case, and they are looking for the person who took the child. The police are currently investigating the case, and they are looking for the person who took the child.

Supporting Freemasons of the Central Coast through community service, charitable work and the advancement of education.


**KARAGI COURT**

**MEDIA RELEASE**

12 August 2020

Subject: 21 - Central Coast

**On The Road Again**



On Saturday 17 April, Shirley Shuttle Inc. was officially re-launched at the Gosford RSL, with over 1000 people in attendance. Organized by Freemasons of the Central Coast (FCC) and the Local Club of Gosford.

The Shirley Shuttle is a highly successful, free-of-charge, volunteer-run service that provides a safe and secure transport service for the elderly and those with limited mobility.

Freemasons of the Central Coast (FCC) are proud to support the Shirley Shuttle, a highly successful, free-of-charge, volunteer-run service that provides a safe and secure transport service for the elderly and those with limited mobility.

Supporting Freemasons of the Central Coast through community service, charitable work and the advancement of education.


**KARAGI COURT**

**MEDIA RELEASE**

12 August 2020

Subject: 21 - Central Coast

**Freemasons raise funds for Central Coast ARAFMI**



On Saturday 19th August, The Central Coast Lodge (FCC) organized and presented a highly successful Savings Showcase at the Central Coast RSL, in order to raise money and fund raising for Central Coast ARAFMI, a mental health organization based on the Central Coast with branches in Narara, Schoharriet and Belconnen.

Central Coast ARAFMI provides an early intervention and support service for people with mental health issues. The organization is a not-for-profit organization that provides a range of services to people with mental health issues.

Supporting Freemasons of the Central Coast through community service, charitable work and the advancement of education.


**KARAGI COURT**

**MEDIA RELEASE**

18 October 2020

Subject: 21 - Central Coast

**Freemasons to donate \$7,200 to Central Coast Kids in Need**



On Saturday 18 October 2020, Lodge Woyang Tuggerah Ladies held a Savings Showcase at the Tuggerah RSL, in order to raise money and fund raising for Central Coast Kids in Need (CCKN).

CCKN is a not-for-profit organization that provides a range of services to children and young people in need. The organization is a not-for-profit organization that provides a range of services to children and young people in need.

Supporting Freemasons of the Central Coast through community service, charitable work and the advancement of education.


**KARAGI COURT**

**MEDIA RELEASE**

23 November 2020

Subject: 21 - Central Coast

**Freemasons raise \$10,000 for Business with a Heart**



With just short notice the Buronga West Golf Club reached out to the 20th Members of the Central Coast Lodge to see if they could be in for a last minute BSH contribution.

The Buronga West Golf Club is a not-for-profit organization that provides a range of services to the community. The organization is a not-for-profit organization that provides a range of services to the community.

Supporting Freemasons of the Central Coast through community service, charitable work and the advancement of education.

**KARAGI COURT**



**MEDIA RELEASE**

18 November 2024

Shared by: Central Coast

**Community Centre Donations**

Freemasons on the Central Coast (FCC) have donated items to Gosford Community and Neighbourhood Centre, Sassa and a new record collection.

**Media Community Centre**

Media Release (MR) of Community Support (CSC) at Gosford Community Centre, Sassa and a new record collection.

Freemasons on the Central Coast (FCC) have donated items to Gosford Community and Neighbourhood Centre, Sassa and a new record collection.

**Keywords:** Freemasons on the Central Coast (FCC), Community Support (CSC), Gosford Community and Neighbourhood Centre, Sassa, record collection.

**Hashtags:** #Freemasons #CommunitySupport #GosfordCommunityCentre #Sassa #RecordCollection

**MEDIA RELEASE**

18 November 2024

Shared by: Central Coast

**\$6,000 for the Gosford Hospital Special Care Nursery**

From clean bins and saunas to life saving equipment.

Freemasons on the Central Coast (FCC) have donated \$6,000 to the Gosford Hospital Special Care Nursery.

**Keywords:** Freemasons on the Central Coast (FCC), Gosford Hospital Special Care Nursery, donation.

**Hashtags:** #Freemasons #GosfordHospital #SpecialCareNursery #Donation

**MEDIA RELEASE**

18 November 2024

Shared by: Central Coast

**Freemason's Rookie Challenge**

Freemasons on the Central Coast (FCC) and Surf Life Saving Central Coast (SLSCC) celebrate 40 years of the Surf Life Saving Rookie Challenge.

**Keywords:** Freemasons on the Central Coast (FCC), Surf Life Saving Central Coast (SLSCC), Rookie Challenge, 40 years.

**Hashtags:** #Freemasons #SLSCC #RookieChallenge #40Years

**MEDIA RELEASE**

18 November 2024

Shared by: Central Coast

**Two Scholarships for Brisbane Public School**

Earlier this year, at the Brisbane Public School Presentation Day, Freemasons on the Central Coast (FCC) presented two scholarships to two Year 5 students.

**Keywords:** Freemasons on the Central Coast (FCC), Brisbane Public School, Presentation Day, scholarships, Year 5 students.

**Hashtags:** #Freemasons #BrisbanePublicSchool #PresentationDay #Scholarships #Year5Students

**MEDIA RELEASE**

18 November 2024

Shared by: Central Coast

**Freemasons continue to support the Central Coast Kids in Need (CCKIN) Charity Race Day.**

On Saturday 9 November 2024, many Directors and members of Freemasons on the Central Coast (FCC) celebrated the annual CCKIN Charity Race Day at the Central Coast Kids in Need Charity Race Day at Wyong Beach Club. The day was a great success with many people participating and enjoying a wonderful day.

**Keywords:** Freemasons on the Central Coast (FCC), Central Coast Kids in Need (CCKIN), Charity Race Day, Wyong Beach Club.

**Hashtags:** #Freemasons #CCKIN #CharityRaceDay #WyongBeachClub

# Auditor's Independence Declaration

## Auditor's Independence Declaration to the Directors of Karagi Court Ltd

As lead auditor for the audit of Karagi Court Ltd for the year ended 31 December 2025, I declare that, to the best of my knowledge and belief, there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Australian Charities and Not-for-profits Commission Act 2012* in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

### FORTUNITY ASSURANCE



**Adrian Thompson**  
Partner

167B The Entrance Road, Erina NSW, 2250

Dated: 17 February 2026

Liability limited by a scheme approved under  
Professional Standards Legislation

Fortunity Assurance ABN 95 862 442 962  
Erina Business Park 155 The Entrance Road  
PO BOX 3622 Erina NSW 2250 Australia  
Tel: 02 4304 8888 Fax: 02 4304 8800  
info@fortunity.com.au [www.fortunity.com.au](http://www.fortunity.com.au)

# Financial Report

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## Important Dates

### Deadlines

AGM Questions: 3 April 2026  
Director Nominations: 10 April 2026  
Proxy Forms: 21 April 2026  
Member Subscriptions: 22 April 2026

### Annual General Meeting

Thursday 23 April 2026  
Gosford Masonic Centre

## Website

All AGM documents are available  
to members on our website at

[www.freemasonscc.org](http://www.freemasonscc.org)

# Statement of Profit or Loss and Other Comprehensive Income

for the year ended 31 December 2025

	Note	2025 \$	2024 \$
Revenue	2	175	325
Other income	2	212,417	197,949
Movement in Investments	2	(12,439)	104,874
Audit expense	3	(5,810)	(5,240)
Administration expense		(19,244)	(18,141)
Other expenses		(16,287)	(15,326)
<b>Surplus before income tax</b>		<b>158,812</b>	<b>264,441</b>
Income tax expense		-	-
<b>Surplus for the year</b>		<b>158,812</b>	<b>264,441</b>
Other comprehensive income for the year		-	-
<b>Total comprehensive income for the year</b>		<b>158,812</b>	<b>264,441</b>

The accompanying notes form part of these financial statements.

# Statement of Financial Position

as at 31 December 2025

	Note	2025 \$	2024 \$
<b>Current Assets</b>			
Cash and cash equivalents	4	2,545,263	2,514,512
Trade and other receivables	5	69,742	73,298
Financial assets	6	1,693,855	1,667,687
<b>Total Current Assets</b>		<b>4,308,860</b>	<b>4,255,497</b>
<b>Total Assets</b>		<b>4,308,860</b>	<b>4,255,497</b>
<b>Current Liabilities</b>			
Accrued expenses	7	5,000	4,800
<b>Total Current Liabilities</b>		<b>5,000</b>	<b>4,800</b>
<b>Total Liabilities</b>		<b>5,000</b>	<b>4,800</b>
<b>Net Assets</b>		<b>4,303,860</b>	<b>4,250,697</b>
<b>Members' Funds</b>			
Retained earnings		171,738	137,897
Capital reserve		4,132,122	4,112,800
<b>Total Members Funds</b>		<b>4,303,860</b>	<b>4,250,697</b>

The accompanying notes form part of these financial statements.

# Statement of Changes in Members Funds

for the year ended 31 December 2025

	Capital Reserve \$	Retained Earnings \$	Total \$
<b>Balance at 1 January 2024</b>	3,965,964	137,985	4,103,949
Total comprehensive income for the year	–	264,441	264,441
Donations to charities	–	(117,693)	(117,693)
Transfers from/to reserves	146,836	(146,836)	–
<b>Balance at 31 December 2024</b>	4,112,800	137,897	4,250,697
Total comprehensive income for the year	–	158,812	158,812
Donations to charities	–	(105,649)	(105,649)
Transfers from/to reserve	19,322	(19,322)	–
<b>Balance at 31 December 2025</b>	4,132,122	171,738	4,303,860

The accompanying notes form part of these financial statements.

# Statement of Cash Flows

for the year ended 31 December 2025

	Note	2025 \$	2024 \$
<b>Cash flows from Operating Activities</b>			
Interest/Distributions received		215,662	201,564
Subscriptions and other receipts		262	782
Administration and investment expenses		(40,917)	(37,573)
<b>Net cash provided by operating activities</b>	8(b)	175,007	164,773
<b>Cash flows from Investing Activities</b>			
Donations to charities		(105,649)	(117,693)
Investments Disposed		1,088,987	175,246
Investments Made		(1,127,594)	(209,751)
<b>Net cash (used in) investing activities</b>		(144,256)	(152,198)
<b>Net increase/(decrease) in cash held</b>		30,751	12,575
Cash at beginning of the financial year		2,514,512	2,501,937
<b>Cash at the end of the financial year</b>	8(a)	2,545,263	2,514,512

The accompanying notes form part of these financial statements.

# Notes to the Financial Statements

for the year ended 31 December 2025

## Note 1. Summary of Significant Accounting Policies

The financial statements are for Karagi Court Limited as an individual entity, incorporated and domiciled in Australia. Karagi Court Limited is a company limited by guarantee.

### Basis of Preparation

The financial report is a special purpose financial report in order to satisfy the financial reporting requirements of the *Corporations Act 2001* and the *Australian Charities and Not-for-profits Commission Act 2012* and associated regulations. In the Board's opinion, the incorporated association is not a reporting entity because there are no users dependent on general purpose financial statements.

The financial statements, except for the cash flow information have been prepared on an accruals basis and are based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities. The amounts presented in the financial statements have been rounded to the nearest dollar.

These are special purpose financial statements that have been prepared for the purpose of complying with the *Australian Charities and Not-for-profits Commissions Act 2012* and associated regulations. The Board have determined that the accounting policies adopted are appropriate to meet the needs of the members of the Karagi Court Limited.

These financial statements have been prepared in accordance with the recognition and measurement requirements specified by the Australian Accounting Standards and Interpretations issued by the AASB and the disclosure requirements of AASB 101 'Presentation of Financial Statements'; AASB 108 'Accounting Policies, Changes in Accounting Estimates and Errors'; AASB 1048 'Interpretations of Standards' as appropriate for not-for-profit oriented entities.

The financial statements were authorised for issue on 17 February 2026 by the directors of the company.

### Income Tax

The Company is exempt from income tax under Division 50 of the Income Tax Assessment Act.

### Revenue

Revenue is recognised when the amount of the revenue can be measured reliably, it is probable that economic benefits associated with the transaction will flow to the Company and specific criteria relating to the type of revenue as noted below, have been satisfied. Revenue is measured at the fair value of the consideration received or receivable and is presented net of returns, discounts and rebates.

#### Sale of goods

Revenue is recognised on transfer of goods to the purchaser as this is deemed to be the point in time when risks and rewards are transferred and there is no longer any ownership or effective control over the goods.

Donations and bequests are recognised as revenue when received.

Interest revenue is recognised using the effective interest method, which for floating rate financial assets is the rate inherent in the instrument. Dividend revenue is recognised when the right to receive a dividend has been established.

### Cash and Cash Equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk change in value.

### Plant and Equipment

Plant and equipment are measured on the cost basis and are therefore carried at cost less accumulated depreciation and accumulated impairment losses. In the event the carrying amount of plant and equipment is greater than its estimated recoverable amount, the carrying amount is written down immediately to the estimated recoverable amount and impairment losses are recognised either in profit or loss. A formal assessment of recoverable amount is made when the impairment indicators are present (refer to note 1(e) for details of impairment).

Plant and equipment that have been contributed at no cost are recognised at the fair value of the asset at the date it is acquired.

### Depreciation

The depreciable amount of all fixed assets is depreciated on a straight line basis over the asset's useful life to the entity commencing from the time the asset is held ready for use.

The depreciation rates used for each class of depreciable assets are:

Class of Fixed Asset	Depreciation Rate
Plant & Equipment	25 – 50%

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at end of each reporting period.

Gains and losses on disposals are determined by comparing proceeds with the carrying amount. These gains or losses are recognised in profit or loss in the period in which they arise.

### Financial Instruments Recognition

Financial assets and financial liabilities are recognised when the entity becomes a party to the contractual provisions to the instrument. For financial assets, this is equivalent to the date that the company commits itself to either purchase or sell the asset (i.e. trade date accounting is adopted). Financial instruments are initially measured at cost which includes transaction costs when the related contractual rights or obligations exist. Subsequent to initial recognition these instruments are measured as set out below.

### Financial assets

Financial assets that are within the scope of the accounting standards are required to be subsequent measured at amortised or fair value on the basis of the business model for managing financial assets and the contractual cash flow characteristics of the financial assets. The Company holds no fair value financial asset at balance date.

### Financial liabilities

Non-derivative financial liabilities are recognised at amortised cost, comprising original debt less principal payments and amortisation.

### Impairment of Assets

At the end of each reporting period, the entity assesses whether there is any indication that an asset may be impaired. If such an indication exists, an impairment test is carried out on the asset by comparing the recoverable amount of the asset, being the higher of the assets fair value less costs to sell and value in use, to the assets carrying amount. An excess of the assets carrying amount over its recoverable amount is recognised immediately in profit or loss, unless the asset is carried at a revalued amount in accordance with another standard (e.g. in accordance with the revaluation model in AASB 116). Any impairment loss of a revalued asset is treated as a revaluation decrease in accordance with that other standard.

Where it is not possible to estimate the recoverable amount of an individual asset, the entity estimates the recoverable amount of the cash-generating unit to which the asset belongs.

### Critical Accounting Estimates and Judgments

The directors evaluate estimates and judgments incorporated into the financial statements based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the company.

### Goods and Services Tax (GST)

The Company is not currently registered for GST.

### Comparative Figures

Where required by Accounting Standards, comparative figures have been adjusted to conform with changes in presentation for the current financial year.

## Note 2. Revenue and Other Income

	2025 \$	2024 \$
<b>Revenue</b>		
Subscriptions and joining fees	175	325
	175	325
<b>Other Income</b>		
Interest received	78,321	75,256
Distributions received	125,394	122,237
Other revenue	8,702	456
	212,417	197,949
<b>Movement in Investment</b>		
Movement in market value gain/loss on sale	(12,439)	104,874
<b>Total revenue and other income</b>	200,153	303,148

### Note 3. Profit before income tax

	2025 \$	2024 \$
<b>Expenses</b>		
Audit Expenses	5,480	5,240
Other Services	330	–
<b>Total Audit Expenses</b>	<b>5,810</b>	<b>5,240</b>

### Note 4. Cash and Cash Equivalents

	2025 \$	2024 \$
Cash at bank	97,527	68,727
Term deposits	2,447,736	2,445,785
	<b>2,545,263</b>	<b>2,514,512</b>

### Note 5. Other Receivables

	2025 \$	2024 \$
Accrued interest on term deposits	53,649	52,714
Accrued Distributions – Imputation Credits	16,093	20,584
	<b>69,742</b>	<b>73,298</b>

### Note 6. Financial Assets

As at 31 December 2025 the market value of available for sale financial assets was as follows:

	2025 \$	2024 \$
Macquarie Investment Consolidator	1,693,855	1,667,687
	<b>1,693,855</b>	<b>1,667,687</b>

## Note 7. Accrued expenses

	2025 \$	2024 \$
Accrued audit fees	5,000	4,800
	5,000	4,800

## Note 8. Cash Flow Information

### (a) Cash

For the purpose of the statement of cash flows, cash includes:

- (i) cash on hand and in at call deposits with banks or financial institutions, net of bank overdrafts; and
- (ii) investments in money market instruments.

	2025 \$	2024 \$
Cash and cash equivalents	97,527	68,727
Term deposits	2,447,736	2,445,785
	2,545,263	2,514,512

### (b) Net cash provided by (used in) Operating activities

	2025 \$	2024 \$
Operating profit after Income Tax	158,812	264,441
Non-cash flows in operating profit – Distributions re-invested	–	–
Net change in market value/loss on sale of investment	12,439	(104,874)
<b>Changes in net assets and liabilities:</b>		
Increase (decrease) in other receivables	3,556	4,806
Increase in accrued expenses	200	400
<b>Cash Flows from Operations</b>	<b>175,007</b>	<b>164,773</b>

## Note 9. Company Details

The registered office of the Company is:

Erina Business Park  
167B The Entrance Road  
Erina NSW 2250

The principal place of business is:

40 Etna Street,  
North Gosford NSW 2250

# Directors' Declaration

For the Financial Year Ended 31 December 2025

The directors declare that:

1. The financial statements and notes are in accordance with *Australian Charities and Not-for-profits Commission Act 2012* and:
  - a) Comply with Australian Accounting Standards; and
  - b) Give a true and fair view of the financial position as at 31 December 2025 and of the performance for the year ended on that date of the entity.
2. In the directors' opinion there are reasonable grounds to believe that the entity will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of the directors made pursuant to s.60-15 of the *Australian Charities and Not-for-profits Commission Regulation 2013*.



**C.W. Matthews**  
Director

17 February 2026



**G.K. Ingall**  
Director



**J.A. Noble**  
Director

# Independent Auditor's Report

To the Members of Karagi Court Limited

## Opinion

We have audited the accompanying financial report of Karagi Court Limited (the company), which comprises the statement of financial position as at 31 December 2025, the statement of comprehensive income, statement of changes in members funds and statement of cash flows for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information, and the directors' declaration.

In our opinion, the accompanying financial report of Karagi Court Limited is prepared, in all material respects, in accordance with the *Australian Charities and Not-for-profits Commission Act 2012*, including:

- (a) giving a true fair view of the company's financial position as at 31 December 2025 and of its financial performance for the year then ended; and
- (b) complying with Australian Accounting Standards to the extent described in Note 1 and the *Australian Charities and Not-for-profits Commission Regulation 2013*.
- (c) the Charitable Fundraising Act 1991, including
  - (i) the financial report shows a true and fair view of the financial result of fundraising appeals for the year to which they relate; and
  - (ii) the financial report and associated records have been properly kept during the year in accordance with this Act and the regulations; and
  - (iii) money received as a result of fundraising appeals conducted during the year has been properly accounted for and applied in accordance with this Act and the regulations; and
  - (iv) Karagi Court Limited is solvent, as it is able to pay its debts as and when they fall due.

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report*. We are independent of the company in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



## Emphasis of Matter

The financial report of Karagi Court Limited is a special purpose financial report that has been prepared in accordance with the accounting policies described in Note 1 of the financial report.

## Other Information

Those charged with governance are responsible for the other information. The other information comprises the information included in the Company's annual report for the year ended 31 December 2025, but does not include the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this report.

## Responsibilities of the Directors for the Financial Report

The directors of the registered entity are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Australian Charities and Not-for-profits Commission Act 2012* and for such internal control as the committee members determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the registered entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the registered entity or to cease operations, or have no realistic alternative but to do so.

The Directors are responsible for overseeing the Company's financial reporting process.

## Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than one from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the registered entity's internal control.
- Evaluate the effectiveness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the registered entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the registered entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

#### FORTUNITY ASSURANCE



**Adrian Thompson**  
Partner

167B The Entrance Road, ERINA NSW 2250

Dated: 17 February 2026

Liability limited by a scheme approved under  
Professional Standards Legislation

Fortunity Assurance ABN 95 862 442 962  
Erina Business Park 155 The Entrance Road  
PO BOX 3622 Erina NSW 2250 Australia  
Tel: 02 4304 8888 Fax: 02 4304 8800  
info@fortunity.com.au [www.fortunity.com.au](http://www.fortunity.com.au)

# Additional Financial Information

## Profit and Loss Statement

for the year ended 31 December 2025

	2025 \$	2024 \$
<b>Income</b>		
Interest received/distributions	212,417	197,949
Subscriptions and joining fees	175	325
Movement in market value	(12,439)	104,874
	200,153	303,148
<b>Less: Expenses</b>		
Auditor remuneration	5,810	5,240
Connectivity costs	–	1,680
Directors expenses	6,532	6,082
Insurance	1,402	1,260
Investment advice	14,885	14,066
Printing, postage and stationery	276	341
Storage costs	2,496	2,268
Sundry expenses	9,940	7,770
	41,341	38,707
Net (deficit)/Surplus for the financial year	158,812	264,441
Retained profits at the beginning of the financial year	137,897	137,985
<b>Total available for appropriation</b>	296,709	402,426
Less: Donations to charities	(105,649)	(117,693)
Transfer to capital reserve	(19,322)	(146,836)
<b>Retained profits at the end of the financial year</b>	171,738	137,897

# Confirmation of Capital Investment

Dear Directors,

## Income Allocation Letter – 2025

We have completed our audit of the company's books and records for the year ended 31 December 2025.

As part of our audit we have in accordance with the company's constitution determined that the gross earnings of the company should be allocated as follows:

	\$
Net Surplus for the year ended 31 December 2025	158,812
70% available for donations	111,169
20% available for reinvestment	31,762
10% available for overheads	15,881
	158,812

We have set out below details of the current amounts available in respect of the year ended 31 December 2025.

### (a) Base Capital

	\$
Balance as at 31 December 2024	4,112,800
Add capital gains	10,523
Less capital losses	(22,963)
2025 allocation	31,762
<b>Surplus base capital carried forward 2025</b>	<b>4,132,122</b>
<b>Actual base capital carried forward 2024</b>	<b>4,112,800</b>
<b>Transfer to Capital Reserve 2025</b>	<b>19,322</b>

(b) Donations

	\$
Available 31 December 2024	374,082
2025 Allocation of Donations – 70%	111,169
Donations Paid	(105,649)
<b>Surplus available for donations 2025</b>	<b>379,602</b>

(c) Overhead Expenses

	\$
Available 31 December 2024	2,660
2025 Allocation for Overhead Expenses 10%	15,881
2025 Overhead Expenses Incurred*	(25,054)
<b>Surplus available for Overhead Expenses 2025</b>	<b>(6,513)</b>

\* We advise that the Overhead Expenses includes all direct costs of operating Karagi Court Ltd, however excludes investment management fees which are charged on investments held with Macquarie Investment Management Limited.

The Company has also set an investment policy whereby they have set a trigger point for the increase and decreases in the markets to ensure that the risk of falls and increases are managed.

We have reviewed the accounting system and other records and do not recommend that any changes or improvements are required.

Should you require any further information in relation to the above please do not hesitate to contact the writer on 02 4304 8888.

Yours sincerely

FORTUNITY ASSURANCE

  
Adrian Thompson  
Partner

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Professional Standards Legislation

Fortunity Assurance ABN 95 862 442 962  
Erina Business Park 155 The Entrance Road  
PO BOX 3622 Erina NSW 2250 Australia  
Tel: 02 4304 8888 Fax: 02 4304 8800  
info@fortunity.com.au [www.fortunity.com.au](http://www.fortunity.com.au)

# Treasurer's Report

The year of 2025, is considered to be on par with that of the year 2024 and considerably better than the previous year of 2023 with the markets a lot more stable.

The Finance Committee consisting of Mr Graeme Ingall, Mr Chris Matthews, Mr Jim Noble, Mr Ben Falconer, and Mr David Levesque are to meet with Mr Shaun O'Farrell of Premium Wealth Management Limited (Fortunity Financial Planning) and Mr Adrian Thompson (Auditor) on Tuesday 10 February 2026 to discuss the results of the 2025 Portfolio. The fees for these services are \$12,066.24 financial and \$5,610.00 audit per annum.

We now have \$250K @ 4.6% with Goldfields Money Business, \$250K @ 4.5% with Community First Credit Union for 369 days, \$250K @4.8% with Judo Bank, \$250K @4.75% with HBA, \$250K @ 4.9% with Move Bank for 369 days, \$250K @ 4.75% with Challenger Bank for 366 days, \$250K @ 4.75% with Challenger Bank for 731 days and \$250K @ 4.5% with AMP for 365 days.

During the year of 2025, we made a nett interest of \$158,812. The Company donated \$105,649 to worthy causes within the Central Coast Local Government Area. As per our constitution, 20% of our dividends were reinvested into the principal giving the Company a total valuation in excess of \$4 million. Some of the recipients of our donations were: the Smith Family, the Shirley Shuttle, Berkley Vale Neighbourhood Centre, Gosford RSL, Feed the Need, Narara Neighbourhood Centre, CC Surf Lifesaving, Toukley Neighbourhood Centre, CC Bulldogs, CC Kids in Need, Brisbania Public School, Soldiers Beach SLSC, Long Jetty Over 50's Club and The Entrance Neighbourhood Centre.

Directors were reimbursed for out-of-pocket expenses only and no Director has received fees or consultation fees in 2025; all Directors work on a voluntary basis. During 2025, the Company paid a premium of \$1,402.45 for Directors Indemnity, Public Liability, Volunteers Insurance as well as Car Insurance for all Directors and Members whilst on official business. We also paid \$2,496.00 for storage facilities.

I would like to thank all members and directors for the assistance they have given me during this year.



**Chris Matthews**

Treasurer

27 February 2026

# Charity Officer's Report

This has been another turbulent year for politics, economics, trade and conflict worldwide and has obviously caused feelings of uncertainty and additional hardship to our community on the Central Coast.

This past year has seen a continuation, if no actual growth, in the needs of our local community away from equipment and towards more basic staples such as food, clothing, housing, and access to finance assistance.

We have been able to assist some of our community partners by providing support and stability in the funding of their programmes and we have welcomed the opportunity to assist a few more neighbourhood centres and projects this past year. We are committed to continuing our support for the Central Coast Community wherever and whenever we can. The work we do is very rewarding and a keystone value of a freemason's heart, but we are also truly humbled when we see all the hard work and tireless effort of the workers, volunteers and organisations on the Central Coast helping so many people.

These are just a few of the organisations we were able to assist in 2025.

## Sponsorships:

Central Coast Surf Lifesaving; Central Coast Kids in Need (CCKIN); Central Coast Bulldogs (Masters Team); and Smith Family – Sponsor 10 children.

## Donations:

Berkeley Vale Neighbourhood Centre (Water pump for irrigating their Community Garden growing vegetables and herbs and two Laptops and a Mobile Phone to upgrade their outdated technology); The Entrance Neighbourhood Centre (Desktop Computer to upgrade their outdated technology); Narara Neighbourhood Centre (Smart TV and Surround Sound System for use by their Community Clubs and Venue users); Gosford RSL Sub Branch (Laptops and an Office Printer to upgrade their outdated technology); Long Jetty Over 50's Club (Wireless Headset Microphones for use by their Community Clubs and Venue users); Brisbania Public School (2 x \$ 100 scholarships for Year 5); and Soldiers Beach SLSC (NIPA – Learn to swim programme at Toukley Swimming Pool for the Nippers).

### **Lodge Fundraising Assistance:**

There has been a lot of contemplation by the Board of Directors for more than two years now on how we can support and encourage the District 21 Lodges and other Masonic Groups on the Central Coast to undertake fundraising initiatives to raise monies in support of organisations that really need their assistance.

Lodge Fundraising began in August – it was a test – and was then confirmed at the October meeting of District 21. It was a great achievement to officially start the Lodge Fundraising Assistance Programme this year and, in its infancy, it has been very successful. The participating Freemason groups this year were:

### **Central Coast Lodge**

The Central Coast Lodge once again this year proved themselves to be the most active publicly with social days, barbecues, and other events. They had the opportunity thanks to Bunnings at West Gosford to have two Barbecue days. We contributed to the material cost of both those events to maximise the donations to their nominated recipients.

#### **9 August 2025 – Bunnings Sausage Sizzle**

Central Coast ARAFMI was the recipient of the raised funds; that organisation does great work providing support and assistance for mental health on the Central Coast.

#### **15 November 2025 – Bunnings Sausage Sizzle**

Business with a Heart was the recipient of the raised funds on this occasion; they provide adorable cute teddy bears to children in hospital who are undergoing major surgery or treatment. These bears have such a great impact on the children who are overwhelmed by their condition and have long moments when their parents, siblings, family, and friends aren't there. These bears need cuddling and are very good listeners, so the child has someone to talk to and distract them from their surroundings.

### **Lodge Wyong Tuggerah Lakes**

Wyong Tuggerah Lakes Lodge, with the assistance of some Central Coast Lodge, motivation proved that they could organise and mobilise for a good cause as well. They had the opportunity thanks to Bunnings at Tuggerah to also be allocated two Barbecue days. We contributed to the material cost of both those events to maximise the donations to their nominated recipients.

#### **18 October 2025 and 31 January 2026 – Bunnings Sausage Sizzles**

Central Coast Kids in Need was the recipient of the raised funds; that organisation does great work providing support and assistance for unwell children and their families on the Central Coast which includes contributing towards the cost of medicines, transport to doctors, specialists, and hospitals. Some of those unfortunate children are in hospital for a very long time and their parents often must stay in accommodation nearby in case of emergency. CCKIN also assist them with finding accommodation and contributing to that cost burden.

### **District 21**

The Lodges Christmas Party had a free BBQ and an open invite to all Freemasons on the Central Coast to attend with family, friends, and anyone they knew who could be interested in learning more about Freemasonry. There were donation tins scattered around the event to raise much-needed money for the support of the Smith Family.

District 21 are also running a raffle with a great holiday prize incentive to raise money for the Smith Family which we have sponsored.

It should be noted that Freemasons on the Central Coast members assisted in all events.

I would also like to thank the Board members for their support and contributions over the last 12 months. Charity is one of the main tenets of Freemasonry and certainly rewards all those who practice it. We look forward as a Board to continue assisting the community over the ensuing 12 months and I would like to leave you with this thought as we welcome another new year.



“Charity is patient and kind, charity is not jealous or boastful; it is not arrogant or rude. Charity does not insist on its own way; it is not irritable or resentful; it does not rejoice at wrong, but rejoices in the right.”

*L Pollard*

**Leigh Pollard**

Chairman of the Charities Committee

27 February 2026

# Additional Information

## Directors' Attendance at Board Meetings

(from 22 May 2025 to 23 April 2026)

	Date Elected	26 May 2025	24 Jul 2025	25 Sep 2025	27 Nov 2025	27 Feb 2026	Total
Benjamin Falconer	03.04.25	P	P	P	P	P	5/5
Graeme Ingall	03.04.25	P	P	P	P	P	5/5
Andrew Kfoury	03.04.25	P	P	P	P	P	5/5
David Levesque	03.04.25	P	P	P	A	P	4/5
Christopher Matthews	03.04.25	P	P	P	P	P	5/5
Alex Mountain	03.04.25	P	P	P	P	P	5/5
James Noble	03.04.25	A	A	A	P	A	1/5
Simon Pierce	03.04.25	P	P	P	P	P	5/5
Leighton Pollard	03.04.25	P	P	P	P	P	5/5
		8/9	8/9	8/9	8/9	8/9	

P = Present    Z = via Zoom    A = Apology    N = Not Eligible

## Life Members

(as of 31 December 2025)

	Life Member since
Gary Robert Young	23 April 2013
David Bowring Walker	30 April 2015
Graeme Kenneth Ingall	3 May 2018
Maxwell Robert Hiron	23 April 2019
Christopher William Matthews	5 May 2021
<b>Total Life Members</b>	<b>= 5</b>



## List of Members

(as of 31 December 2025)

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Marcelo Aguanta	Ron Arnott
Stuart Butler	Jake Bright
Jeffrey J Carey	Cameron Churchill
Richard K Collins	John Cooper
Derek Crawford	Ben Crockett
Cornelio De Los Santos	John Edgington
Benjamin Falconer	Brenden Flynn
Eric Gibbs	Steven Hart
Max R Hiron <sup>(L)</sup>	Graeme K Ingall <sup>(L)</sup>
Paul A Kelly	Andrew Kfoury
David Leabeater	David I Levesque
Rex A McCormick	Christopher W Matthews <sup>(L)</sup>
Alex J Mountain	Craig A Nash
Lance Nelson	James A Noble
Guillermo Pastana-Gonzalaz	Simon Pierce
Leigh Pollard	Michael Sharpe
Guy Thornycroft	Ian Todd
David B Walker <sup>(L)</sup>	Geoffrey Whitehead
Roger J Whitehead	David Williams
Simon Woods	Gary R Young <sup>(L)</sup>

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**Total Members = 40**

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L = Life members



**KARAGI COURT**  
LIMITED

**Karagi Court Limited** (ABN 92 002 044 500)  
trading as Freemasons on the Central Coast  
PO Box 6232, West Gosford NSW 2250