

PROVINCIAL GRAND CHARITY

PROVINCIAL GRAND LODGE OF YORKSHIRE NORTH & EAST RIDINGS

INFORMATION FOR CHARITY STEWARDS AND ALMONERS – Escrick October 2016

On 1st April 2016, the **Masonic Charitable Foundation (MCF)** was established to bring together the charitable activities of the four existing Central Masonic Charities (CMCs). The **MCF** will continue to offer the same support and services to those Freemasons and family members who need help as well as providing support for the non-Masonic charitable causes that the Craft wishes to assist.

More information is available: mcf.org.uk

Please note that although the four CMCs will ultimately be fully absorbed into the MCF, for legal and financial reasons, they will continue to exist for some considerable time. It is hoped that all future donations will be made to the MCF although it is still permitted to donate specifically to any one of the four CMCs.

CENTRAL MASONIC CHARITIES

- The Freemasons' Grand Charity (FGC) ([Website: www.grandcharity.org](http://www.grandcharity.org))
- Royal Masonic Benevolent Institution (RMBI) ([Website: www.rmbi.org.uk](http://www.rmbi.org.uk))
- Royal Masonic Trust for Girls and Boys (RMTGB) ([Website: www.rmtgb.org](http://www.rmtgb.org))
- Masonic Samaritan Fund (MSF) ([Website: www.msfund.org.uk](http://www.msfund.org.uk))

All four Charities will continue to work within Freemasonry to provide financial assistance and help for Freemasons and their dependents (wives, widows, children) – the “Masonic Family”- in various ways.

In the 12 month period to 30th June 2016, across England and Wales, the total support from the four Central Masonic Charities for Masons and their dependents was **£14.25 million to 4,413 beneficiaries**.

In the same period the combined help from these four Central Masonic Charities for Masons and their dependents **in this Province** alone amounted to **£325,623 for 118 beneficiaries**, as detailed below:

Royal Masonic Benevolent Institution (RMBI)

“Meeting the needs of older freemasons and their dependants”

Grants totalling £152,584 awarded to 37 Beneficiaries

(Care Advice, Holidays, Sheltered Accommodation, Nursing, Residential Dementia Care)

Masonic Samaritan Fund (MSF)

“Health and Care Support for Freemasons and their Dependants”

Grants totalling £50,536 awarded to 28 Beneficiaries (Mobility Aids, Respite Care, Dental Work)

Royal Masonic Trust for Girls and Boys (RMTGB)

“Aims to relieve poverty and advance education for children and young people”

Grants totalling £58,923 awarded to 27 Beneficiaries

(Education Support, Maintenance Allowance, Travel and Holiday)

Freemasons Grand Charity (FGC)

“A grant-making charity dedicated to supporting people in need”

Grants totalling £63,580 awarded to 26 Beneficiaries

(Household living expenses, costs of essential Goods and even funeral expenses)

The Freemasons' Grand Charity also supports **national non-Masonic Charities** in the wider community throughout England and Wales with **grants in 2015 amounting to about £2.5 million**.

FUNDING

Masonic Charities at all levels - national, Provincial and individual lodges are funded from within Freemasonry – from masons, their families and friends and from Lodges and Chapters. Unlike many other charities, in Freemasonry, we do not seek funding from the public or from local businesses etc.

PROVINCIAL GRAND CHARITY (PGC)

This is the Charity of the Province of Yorkshire North and East Ridings. It supports Masonic Charities and non-Masonic local Charities in the wider community.

- **Masonic Charities** PGC supports the MCF and Central Masonic Charities with donations.

- **Non-Masonic Charities**

PGC supports **local** non-Masonic charities in the community through applications from lodges and chapters. The PGC offers additional funding to local charities that those lodges/chapters are already supporting. All grants are subject to conditions which are set out in the Guidelines which accompany the Application Form – copy in Information Pack.

The PGC Standing Committee meets four times a year to administer its business including considering grant applications from Lodges/Chapters. The Grants & Area Representatives Sub-Committee meets approx. 2 weeks prior to the Standing Committee to provide recommendations to the Standing Committee on Grant Applications submitted from lodges and chapters.

Grants made in 2015 are shown in the schedules enclosed in the Information Pack.

- **Area Representatives**

These Brethren and Companions are appointed by the PGC to liaise with Lodges and Chapters in their area. They can help Charity Stewards in many ways – general advice, preparing Applications for PGC support, publicity, newsletter articles etc. A List of Area Representatives and the lodges and chapters that they cover is enclosed in the Information Pack.

- **Lodge and Chapter Charity Stewards (See section in National Handbook)**

Lodges and Chapters are the foundation on which the whole of the Masonic Charity System stands. All funding comes from individual Masons and their families either directly or through Lodges and Chapters. Charity Stewards are crucial to all of this – they are:

- the driving force in encouraging Brethren to support charities, Masonic and non-Masonic
- the main influence on how charity funds are distributed
- the Lodge/Chapter member who provides information on Masonic Charities
- generally the custodian and administrator of the Charity funds

RELIEF CHESTS

Any Lodge or Chapter can open and hold a Relief Chest with The Freemasons' Grand Charity to operate in conjunction with (or without) an existing Charity or Benevolent Account. The Lodge/Chapter still has control of its funds held in the Relief Chest and can decide where they are to be used.

Advantages

- More favourable interest rate (resulting from having funds jointly held in very large account)
- Interest is paid gross with no tax liability (takes advantage of Grand Charity Registered Charity status)
- Can benefit from Gift Aid on identifiable individual donations.
- Annual statement provided on all activity in the Lodge's Relief Chest to help with administration.
- No cost to the Lodge.

Restrictions

Only a few and these are mainly to comply with Charity Law and HM Revenue and Customs (Tax)

- Funds can only be used for "charitable purposes" – which means donations can only be made to registered charities or causes recognised by HM Revenue and Customs as "charitable".
- Funds must be used as above – they cannot be simply held in a Relief Chest for a time to make better interest and claim Gift Aid etc and then paid back into the Lodge's charity / Benevolent Account. (HMRC views this as using the system to avoid tax).

Operation

1. Setting Up

- Obtain Application Form and information pack from Grand Charity Relief Chest Office by post or by downloading from Grand Charity Website – www.grandcharity.org
- Resolution in open Lodge to establish a Relief Chest Account.
- Nominate a Lodge "Representative" to operate and administer the Relief Chest Account.

2. Paying into a Relief Chest

- Donations from individuals – one-off or regular payments by Standing Order – can be Gift Aided.
- Donations from Lodges – lump sum from Lodge funds, Lodge Charity or Benevolent Fund.
- Donations from collections specifically for the Lodge Relief Chest – can benefit from Gift Aid if proper envelopes and paperwork are used (available from Grand Charity Relief Chest Office).

3. Making Donations from a Relief Chest

- Donation approved by resolution in open Lodge (in same way as for any other donation).
- Voucher completed by Lodge “Representative” and counter-signed by one other designated signatory – then sent to Relief Chest Office.
- Cheque issued by Relief Chest Office – payable to nominated charity and sent direct to the charity with letter requesting acknowledgment of receipt to be sent to the donor Lodge “Representative” (If required, by request the cheque can be sent to the Lodge for them to present to the charity).
- Funds in a Relief Chest can also be used by Almoner to assist an individual in need or distress in same way as Lodge funds.

GIFT AID

A means of increasing the value of a charitable donation in certain situations by allowing a charity to claim back the tax paid by the donor on the amount he / she has donated.

- Can only be claimed by a Registered Charity.
- The Donor must be a UK taxpayer and have paid sufficient tax in the year of the donation to cover the tax reclaimed.
- The donor must have completed a properly worded Gift Aid Declaration in favour of the charity to which the donation is made. In the Form the donor confirms that he is a taxpayer. If he becomes a non-taxpayer **he must rescind the Form** and advise PGC accordingly.

One-off or Regular payments by individuals

- The donor must complete a Gift Aid Declaration naming the Charity the donation is going to.
- To satisfy HMRC requirements the Declaration must clearly identify the donor by name (preferably full name but at least initials and surname), full address and postcode.
- The donor must indicate agreement to a properly worded declaration that he is a UK taxpayer and has paid sufficient tax to cover the reclaimed tax **and** that they wish the tax on the donation to be reclaimed.

Gift Aid Collections

- Each donor must complete proper Gift Aid envelope – these require the same information as detailed above for one-off donations – i.e. must clearly identify the donor **and the receiving charity** and have the properly worded declaration.
- It is also essential that each donor indicates clearly, by ticking a box to agree to the declaration (and if required, signing the envelope in the space provided). Note that unless the box is ticked, the claim is invalid.
- Printed Gift Aid Envelopes should be obtained **from the specific charity** for which the collection is to be held. Please note that envelopes for PGC may only be used for PGC donations and not donations for Festival 2018.
- After the collection has taken place, the cash should be counted, banked in the Lodge’s charity account and a cheque made out to the charity which is to receive the donation.
- A spreadsheet or table should be completed listing all the details from the envelopes (this summarises and verifies the details of the donors).
- The spreadsheet should be sent to the charity with the overall donation cheque.
- The charity has to keep the envelopes and the spreadsheet for inspection by HMRC.

For Gift Aid Collections for Provincial Grand Charity, the appropriate Gift Aid envelopes can be obtained from the Provincial Grand Charity Steward together with Notes of Guidance. A copy is enclosed in the Information Pack.

INFORMATION AVAILABLE

- National Handbook for Charity Stewards – **First Issued Oct 2012.**
- National Handbook for Almoners.
- Brochures and leaflets from the Masonic Charitable Foundation (see Information Pack)
- Websites for MCF and the four National Masonic Charities (see above)
- Information releases from MCF
- Information from the Provincial Grand Charity Steward
- Charities Information Day at Escrick (to include the charity’s AGM)

All Candidates at their initiation receive a copy of the “Yellow Book” (an overview of Masonic Charities) when they are presented with their Book of Constitutions. This should be included, along with a blue booklet “Information for Members of the Craft” with each Book of Constitutions purchased.

Candidates are also presented with a Charity Information Pack at the end of their Third Degree Ceremony.