

The Charity Steward's Handbook

.....	
Name of Lodge or Chapter	No.
This handbook is intended to remain the property of the Lodge or Chapter. Hence, it should be passed to successive Charity Stewards and developed as a permanent record of the Lodge's or Chapter's charitable activities.	

This document has been compiled to provide guidance and general information.
Every effort has been made to ensure the accuracy of the information,
but it does not constitute legal or professional advice.



FOREWORD

Charity and Benevolence are close to the hearts of all Freemasons. Hence, the role of Charity Steward forms a vital part of our fraternity.

As such it requires enthusiasm and flair, balanced with tact and sensitivity.

Charity Stewards need to build relationships of trust with their members and on social occasions, with families and guests.

This handbook has been written with a view to assisting and supporting you in carrying out your duties. It has been designed to be adaptable in order to suit individual and Provincial circumstances and will be developed to meet your future needs.

Much research and effort, by a working group of Provincial Grand Charity Stewards, has gone into its production.

For this I thank them and commend the Charity Steward's Handbook to you.

Nigel Brown
Grand Secretary

INTRODUCTION

The Charity Steward undertakes one of the most important and rewarding roles in Freemasonry and is held in high esteem.

This handbook has been written:

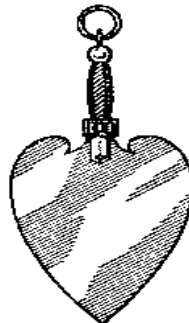
FOR CHARITY STEWARDS BY CHARITY STEWARDS.

It is hoped that it will help you to improve your knowledge and advance your skills and abilities as a Charity Steward. Whether you are newly appointed or experienced, the handbook has been designed to assist you in carrying out your duties in a number of ways:

First, as a foundation document, it offers a range of basic information about the role of the Charity Steward.

Secondly, as a framework of ideas within which Charity Stewards can develop their skills and abilities to suit individual circumstances.

Finally, as an evolving reference text, but always remembering that further guidance on charity matters can be obtained from Provincial Grand Charity Stewards, the central Masonic Charities, or other sources such as The Charity Commission or Her Majesty's Revenue and Customs.



This handbook should not be seen as competing with any existing Provincial charity manual, but rather as complementing it.

Whilst the first edition may not provide all of the answers to your questions and needs, with your assistance through constructive feedback, it will be developed as an increasingly meaningful, practical guide and reference source.

To that end, the loose leaf format can be personalised and easily updated.

ACKNOWLEDGEMENTS

A working group was established by the four central Masonic Charities to produce this Charity Steward's Handbook.

The result has been enhanced by the support and input of the central Charities, especially Laura Chapman, Chief Executive of The Freemasons' Grand Charity.

Particular thanks must go to Ray Collings, Fundraising Manager for the Royal Masonic Trust for Girls and Boys, who acted as Secretary to the group, but contributed far more than just administration.

As Chairman, I would like to pay tribute to my working group colleagues, all of whom are serving or past Provincial Grand Charity Stewards and as volunteers have given of their time generously and unstintingly, during formal meetings and through long hours of work at home.

They are:

Stewart Cale, East Kent
Mike Cumper, Middlesex
Max Heath, Bristol
John Hockin, Lincolnshire
Dick Knifton, Hertfordshire
Stuart Lingard, Cambridgeshire
Philip May, West Kent

Without the input of those acknowledged above, this handbook would not have been created. Your constructive feedback in the future will enable it to grow as an authoritative reference text for you and subsequent generations of Charity Stewards.

Eric McConnell, Cheshire
Chairman

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1. THE CHARITY STEWARD

1.1 THE ROLE OF THE CHARITY STEWARD

The role of the Charity Steward is to champion all forms of charitable activity within the Lodge or Chapter but, primarily, it involves fundraising.

It should never be undertaken lightly, as it requires a personal commitment of time and effort.

Initiating and leading fundraising within the Lodge or Chapter not only brings financial benefits for Masonic and non-Masonic charitable causes alike, but also affords great personal satisfaction from many uplifting or humbling experiences and a great deal of fun along the way!

The duties and fundraising activities can be undertaken in as many ways and styles as there are Charity Stewards, but a common pathway to success is to build a relationship of trust and goodwill with the membership, by exhibiting expertise and professionalism.

Fundraising priorities will vary according to individual Provinces, Lodges or Chapters and whether or not a Province is in Festival.

Specific duties of the Charity Steward may be summarised as follows:

- Raising and collecting money.
- Administering funds and keeping them safe.
- Disbursing funds as and when required and authorised.
- From time to time, organising Brethren or Companions to give of their time and efforts to charitable activities.
- Undertaking other duties as directed, particularly during a Festival.

At all times the Charity Steward has to walk a fine line between presenting a compelling case for giving on one the hand and being a nuisance on the other. Having a regular interaction with the membership will assist in drawing this constantly moving line.

Dependent upon the particular fundraising activity, enlisting the help of others, from influential senior to enthusiastic junior Brethren, wives and partners will often pay dividends.

An explanation of a Freemason's undertaking to support charity, within his means, is essential for each Candidate at the outset of his Masonic career.

It is important to remember that the raising, administering and disbursing of funds in the name of charity must always be done within the law.

1.2 SPECIFIC DUTIES INCLUDE:

Raising and collecting money by:

- Presenting compelling cases for giving, without being too forceful, which may deter potential donors, or too passive so as to miss opportunities.
- Encouraging regular giving, e.g. through Regular Payment Promises and maximising donations through Gift Aid.
- Discussing legacies, as appropriate.
- Planning, organising and implementing events and fundraising activities.
- Being proactive with novel ideas, but also realistic. Likewise, being reactive to the good ideas of others.
- Making regular, interesting reports in Lodge or Chapter.
- Ensuring that potential donors are aware of the recipient(s) of each fundraising activity beforehand and the results afterwards.

Administering charitable funds by:

- Keeping monies safe and wherever possible, earning optimum interest.
- Maintaining accurate records.
- Opening a Relief Chest, simplifying administration and maximising charitable investments.

Disbursing funds by:

- Obtaining authorisation from the Lodge or Chapter.
- Ensuring that members fully understand the limitations of Lodge or Chapter charity accounts and those of the Relief Chest as opposed to the Almoner's fund, which can be used for a wider range of expenditure.
- Recording disbursements as part of the administrative records.

Organising other charitable activities:

- Whereby individuals or groups give of their time and efforts for charitable projects and causes.

Undertaking other duties:

- Particularly during a Festival (see Festival section).

2. RAISING AND COLLECTING MONEY

2.1 RAISING FUNDS

The principal role of the Charity Steward is to initiate or lead fundraising in the Lodge or Chapter, for Masonic or non-Masonic purposes.

There are many mechanisms for raising money e.g.

- One-off donations.
- Regular Payment Promises (via Standing Orders or Direct Debits).
- Gift Aid Donations, enabling tax to be reclaimed on charitable donations.
- Various Gift Aid Envelope Schemes.
- Alms collections.
- Fundraising at the festive board and on social occasions.

Fundraising in the street or house to house collections has never been approved.

2.2 DONATIONS FROM MEMBERS

Regular Payment Promises, by Direct Debit or Bank Standing Order

Charity Stewards should aim to establish and develop a **‘culture of regular giving’** amongst their membership. This is best done through promoting Regular Payment Promises.

Asking the average member to donate several hundred pounds to charity may meet with resistance and perhaps a rebuttal. However, asking the same member to donate just 20p per day, for instance, via a Regular Payment Promise may be much more successful. This small amount equates to £6.00 per month or £360.00 over 5 years.

By committing to Regular Payment Promises, members can elect to donate, via Standing Order or Direct Debit, on a monthly, quarterly, half yearly or yearly basis for a specified or indeterminate period.

A Standing Order is an instruction from an individual to his bank or building society to make regular payments to the charity at specified intervals for a fixed or indeterminate period, until further instructions are given. Once activated the Charity manages the recovery of tax paid on donations via the Gift Aid scheme.

A Direct Debit mandate enables the charity to collect payments on a regular basis from the donor’s account for a fixed or indeterminate period, until further instructions are given. Once activated the Charity manages the recovery of tax paid on donations via the Gift Aid scheme.

Forms for single and regular payments can be obtained from all of the central Masonic Charities, The Freemasons’ Grand Charity Relief Chest and most Provincial Charities.

Developing a '**culture of regular giving**' must begin with an explanation of the importance of charity to new members, which should be undertaken by the Charity Steward before or just after Initiation.

Whilst the Charity Steward should try to persuade every member to participate in regular giving, this must always be done tactfully, bearing in mind individual circumstances. It must never cause offence, as it is much harder to win round an embarrassed potential donor than it is never to have embarrassed him in the first place.

Cash and Cheques

Some members prefer to donate by cash or cheque. If the donation is eligible for Gift Aid (see Section 2.3 and Appendix 2) a completed Gift Aid Declaration should be sent in the first instance with the donation to enable tax to be reclaimed on this and future donations made by the member to that charity.

Envelope schemes

Gift Aid Envelope schemes are a popular and efficient method of encouraging members and guests to make charitable donations, by cash and cheque (see Section 2.3 and Appendix 2).

Raising money at meetings

Cash placed in the Alms plate is the traditional method of raising money at meetings. However, Alms collections taken in the name of charity using Gift Aid envelopes are more efficient as tax can be reclaimed on qualifying donations. This benefits the donor's personal record of charitable giving (particularly important if the Province is in Festival) as well as the actual value of the donation to the charity.

2.3 THE IMPORTANCE OF GIFT AID

Gift Aid increases the value of donations to charities by allowing them to reclaim basic rate tax from UK tax payers.

Charity Stewards should take full advantage of the scheme by encouraging as many members as possible to 'sign up' in order to maximise their donations.

Completing a simple declaration form is all that is required to ensure that all future donations to that charity are treated as Gift Aid donations. Please note that a separate form is required for each charity.

Making such a declaration will cost a member

NOTHING MORE THAN HIS AGREEMENT

but will enhance the value of all future qualifying donations.

Donations will be regarded as having had basic rate tax deducted and the charity receiving these can reclaim the value of that basic rate tax from Her Majesty's Revenue and Customs (HMRC).

For example:

With a basic tax rate of 20 per cent (at January 2012), every £10 donated through Gift Aid would be worth £12.50 to the charity. This is derived from a member's gross earnings of £12.50, on which basic rate tax of £2.50 would have been deducted.

Higher rate tax payers can claim extra tax relief on their donations (see Appendix 2)

Tax can be reclaimed through Gift Aid wherever the amount of Income or Capital Gains Tax paid by the donor in any tax year (6 April to 5 April) is at least equivalent to the amount of tax reclaimed on all Gift Aid donations made in the same year. This applies to tax paid in the UK only. If tax is paid outside the UK, Gift Aid cannot be claimed.

As a result of new guidance from HM Revenue & Customs (HMRC), charities have reworded Gift Aid Declarations signed after 31st December 2012, to ensure that applicants fully understand the tax implications of the scheme.

The donor does not necessarily have to be working to pay tax. Besides Income and Capital Gains tax, other forms include tax on savings interest, on state or other pensions and on investment or rental income.

It is the responsibility of every donor to notify the charity if the tax recoverable exceeds the tax paid and reclaimed under the Gift Aid Scheme. HMRC may require any shortfall to be repaid.

Appendix 2 gives guidance on obtaining more detailed information on Gift Aid, via the HMRC website 'Giving to charity through Gift Aid'. The information contained on this website has not been reproduced in this handbook as tax rules and rates will change over time. Before responding to more complex enquiries from members, Charity Stewards are advised to consult the site, or direct members to it.

Using Gift Aid Envelopes

Gift Aid Envelopes are an excellent vehicle for enhancing the value of charitable cash or cheque collections by allowing tax to be reclaimed.

Many charities, including the four central Masonic Charities, some Provinces and other Masonic units produce their own envelopes. Locally produced variations are not recommended without prior consultation with the charity.

Gift Aid Envelopes can be used in various ways, e.g.

- Sent with the Summons.
- Used for charitable Alms collections. Typically, the envelopes are placed on the seats before the meeting, including those of the visitors if desired. Unused envelopes can be collected afterwards.
- At 'White Table' meetings, Masonic and non-Masonic guests can make charitable Gift Aid donations, as long as they are qualifying U.K. tax payers.

When used for charitable Alms Collections, putting envelopes on the chairs in the Lodge Room prior to the meeting gives Brethren an opportunity to complete them in advance of their collection. However, to ensure that the envelopes are completed correctly, the Charity Steward should explain beforehand how this should be done.

It is good practice to have at least two members present when the envelopes are opened. Although it is not always a requirement of the charity, it is sensible to write the value of the donation on the face of each envelope as it is emptied and check that the required details have been entered by the donor.

Once cash and cheque donations have been reconciled with the values written on the envelopes, the total amount can be banked and a cheque from the Lodge or Chapter raised in the name of the charity.

For most charities, it is unnecessary to compile a list of individual donors, although the Lodge or Chapter may wish to do this for their own records.

Usually, all that is required to comply with HMRC guidelines, is for the Lodge or Chapter to complete a Donor Verification Schedule, which verifies the source of donations covered by a cheque, not drawn on the donors' own accounts. Then the schedule, cheque and all of the Gift Aid Envelopes or tear-off slips, as appropriate, are forwarded to the charity.

Gift Aid and Raffles

Funds received from the sale of raffle tickets are never eligible for Gift Aid.

Gift Aid can only be claimed on outright gifts, i.e. a donation with no benefit whatsoever.

The definition of a benefit is any item or service provided by the charity or a third party to the donor as a consequence of making a donation.

2.4 LEGACIES

Legacies in wills form an important part of Masonic charitable income, whether left to a Lodge, Chapter, Province or one of the central Masonic Charities.

Over countless generations, many Freemasons and/or their families have chosen to express their thanks to Freemasonry in a tangible way, by making donations through legacies to help support and perpetuate the work of Masonic Charities.

As a highly sensitive and emotive subject, conversations must always be treated with tact and in complete confidence.

The following are not definitive, but are intended as a simple guide for Charity Stewards:

- Making a will is the only way to ensure that our wishes are carried out after death.
- Members should be advised to discuss the making of their will with family first and then consult a legally qualified professional.
- Provision for spouses and families will usually be the primary consideration, with legacies and gifts following on.
- Although generally bequeathed as money, a legacy can take the form of property, stocks and shares or possessions.

Basically, there are four types of legacy:

- A Pecuniary Gift, which leaves a specific sum to a particular cause.
- A Residuary Gift, which leaves part or the whole of the remainder of an estate, after all other bequests have been settled.
- A Specific Gift, which leaves a particular item or items identified in a will.
- A Reversionary Gift, in which an estate or gift therein is left to a beneficiary for life and thereafter reverts to a second beneficiary.

If a will already exists, it is not necessary to make a new one to insert a legacy. An additional clause or clauses, in the form of a codicil, can be added at any time. Such an addition should be undertaken by a legally qualified professional.

Large or small, legacies form an important part of Masonic charitable income.

Many more members may choose to donate in this way in the future if the subject is handled appropriately.

2.5 FUNDRAISING AT FESTIVE BOARDS AND SOCIAL EVENTS

People tend to give more generously when they are enjoying themselves. Therefore, Festive Boards and social events are ideal vehicles for fundraising.

Raffles have been the traditional mainstay of Lodge and Chapter fundraising since time immemorial. Largely, they are successful and will continue to play a key role in helping to raise money for charity. However, as other charities become ever more sophisticated with fundraising ideas, the more successful Masonic fundraisers continue to widen their repertoire.

Some innovative and novel fundraising ideas are shown in Appendix 1.

Raffles

Since raffles continue to be the traditional method for Masonic fundraising, the following guidance may prove useful with their organisation and implementation.

Under the terms of the Gambling Act 2005, Masonic raffles are categorised as 'Incidental Non-Commercial Lotteries'.

Raffles held at all Masonic events must meet the following criteria:

- The raffle must not be the main focus of the event.
- £500 maximum can be spent on prizes, excluding those donated.
- No rollover of prizes is permitted from one raffle to another.
- Alcohol can only be offered as a prize if it is in a sealed container.
- There is no limit (minimum or maximum) on ticket prices.
- Tickets can be sold to and by persons over the age of 16 and must be sold at the event only.
- £100 maximum can be spent on printing raffle tickets and staging the event.

Getting members to donate prizes maximises charitable income.

Whilst it is legal to discount tickets for such a raffle (e.g. £1 per ticket or 3 tickets for £2), this secures better odds of winning a prize and may be regarded as contrary to the spirit of Freemasonry.

Thus, selling single tickets maximises income and is fairer to all concerned.

Before selling tickets:

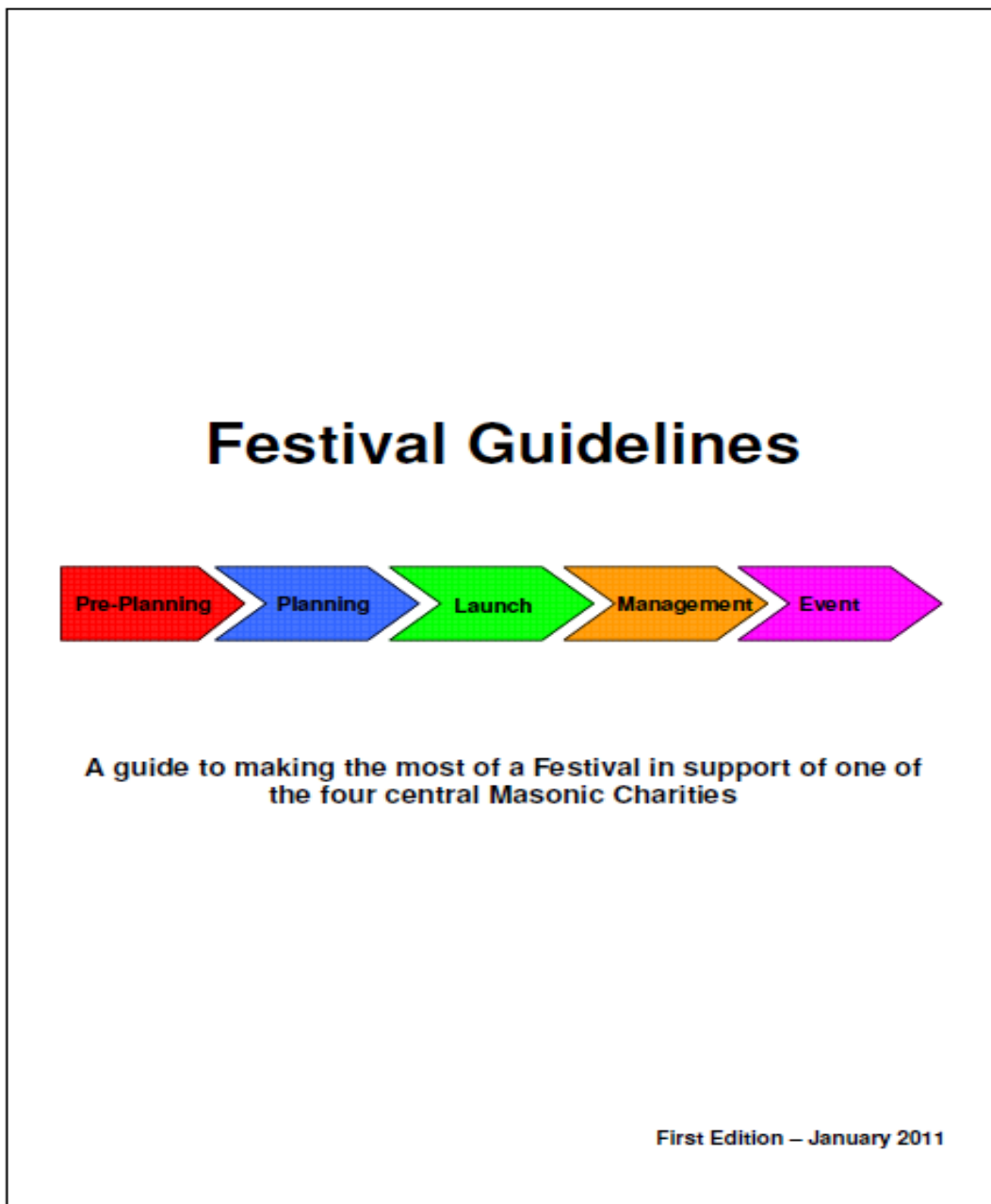
MEMBERS AND GUESTS MUST BE TOLD THE PURPOSE OF THE FUNDRAISING

Subsequently, the winner(s) and the amount raised must be announced at the event.

3. FUNDRAISING IN FESTIVAL

A separate working group, under the chairmanship of Conrad Donaldson, Provincial Grand Charity Steward, Devonshire, was established to produce a Festival Guidelines Handbook, which has been distributed to all Provinces.

This handbook is intended as a reference document for those Provincial Brethren responsible for planning, launching and managing Festival Appeals. It contains guidance on how to initiate, plan, manage and celebrate a Festival Appeal and gives numerous examples of best practice for Festival fundraising.



When a Province is going into Festival, the Provincial Grand Master, together with the Provincial Executive, will decide upon the structure and management of the Festival.

The Lodge or Chapter Charity Steward occupies a key position in ensuring the success of a Festival. This crucial role will involve additional work but, if done well, will be extremely satisfying.

Generally, the role of the Charity Steward in Festival involves:

- Communicating the objectives and strategy of the Festival Appeal to the membership.
- Galvanising the membership to support the Festival.
- Stimulating and initiating fundraising within the Lodge or Chapter.
- Involving spouses, partners and families in Festival fundraising, where appropriate.
- Fundraising with other members of the Festival team, as may be required from time to time.
- Regularly communicating information on progress, successes, events and other aspects of the Festival to the membership.
- Attending briefing and training sessions organised by the fundraising team.

As with other forms of fundraising, these activities need not be undertaken alone. Involving other members from influential senior to enthusiastic junior Brethren can pay great dividends in persuading as many as possible to support a Festival.

The precise duties of the Charity Steward in Festival will be defined by each Province, as these will vary depending upon the fundraising structure created in each case.

Clearly, fundraising for the designated central charity must be the main priority for a Province in Festival. However, those Provinces with their own Provincial charity, together with Lodges and Chapters who may be fundraising locally for other charitable causes, must be treated sympathetically.

4. ADMINISTRATION

The Charity Steward occupies a position of trust and responsibility as the custodian of his members' charitable donations.

Not only must this money be kept safe, but it should be invested to earn optimum interest, wherever possible, before being disbursed for charitable purposes.

Please note that Her Majesty's Revenue and Customs (HMRC) does not consider an account held under the name of a Lodge or Chapter as charitable and as such tax will be payable on the interest earned.

Lodges and Chapters organise their administrative arrangements in many different ways. The system used by the Charity Steward will depend, to an extent, on what has been inherited and on his abilities, e.g. manual or computer record keeping. It need not be complicated. However, it is essential that accurate records of all charitable donations, investments and disbursements are maintained and reported upon, if and when required by the Lodge or Chapter.

The Book of Constitutions, Rule 153, requires the preparation and presentation of the annual accounts to members, in respect of all charitable funds. This may be undertaken by the Charity Steward or Treasurer alone or in conjunction (see the Book of Constitutions, Rule 153).

Examples of information that should be recorded are:

- Cash, cheque and envelope donations from individual members.
- Details of each member's direct debit and/or standing order (particularly commencing and concluding dates).
- Gift Aid declarations.
- Members' wishes as to the recipient(s) of personal donations.
- Charitable alms collections.
- Festive Board Raffles.
- Fundraising from all social events.
- Details of disbursements.

4.1 WHEN A PROVINCE IS IN FESTIVAL

Maintaining accurate records of donations is paramount, as Festival awards, such as Steward, Vice Patron, Patron, Grand Patron etc. (known as honorifics), are based on each member's donations and likewise the cumulative donations of the Lodge or Chapter, including tax recovered and interest. Charity Stewards will be advised by their Province or Festival Appeals Committee of the administrative and accounting processes, which will operate throughout a Festival.

4.2 THE RELIEF CHEST SCHEME

Set up in 1986 by The Grand Charity (now The Freemasons' Grand Charity), the Relief Chest Scheme offers Lodges, Chapters, Provinces and other recognised Masonic units the opportunity to open an individual Relief Chest, which can be used to accumulate funds to give to charity easily and tax efficiently.

The services offered fulfil the administrative, statutory and compliance requirements of Charity Stewards to maintain comprehensive records.

Also, the Scheme can manage Relief Chests for Provinces (Craft, Royal Arch, Mark and others) holding Festivals for the central Masonic Charities and other fund-raising campaigns. Currently, there are over 4,350 individual Relief Chests with a total holding of some £25 million.

The Freemasons' Grand Charity holds this money on behalf of the Relief Chest holders, who retain control over its disposal. Chest holders can use the funds in their individual Relief Chests to make donations to Masonic and non-Masonic charities, or to individuals in need, e.g. a Lodge member, widow or the dependant of a member. As with any charity account, donations to individuals must only be made in cases of proven need and not simply as gifts, however well intentioned.

The Scheme provides a range of services including:

- An option for donors to make payments into a Relief Chest by BACS, Direct Debit, cheque and Gift Aid envelopes. For major campaigns, donations can be made by telephone or on-line.
- Eligible Gift Aid tax relief claimed and deposited into the respective Chest.
- The provision of Gift Aid Envelopes for use by Chest holders, e.g. for charitable alms collections, or other fundraising activities, which enhance the value of donations by claiming Gift Aid tax relief, where applicable.
- A favourable interest rate is earned on funds held in Relief Chests. No tax is payable on the interest earned and each receives the same rate, irrespective of the amount in the Chest.
- Upon instructions from the Relief Chest holder, by way of submitting Payment Vouchers, the scheme will process a cheque for a designated charity and send it to the recipient with a letter informing them of the origin of the donation.
- The submission of all required information to the Charity Commission on the funds held in an individual Relief Chest, as this requirement is met by The Freemasons' Grand Charity in its Annual Report and Accounts. All funds in the Relief Chest are shown in these accounts as a designated fund and the Grand Charity is independently audited each year.
- Annual statements listing all activities in the Chest. Interim statements and subscriber lists are available on request.

There are no direct costs in opening and running a Relief Chest. The Scheme is free to Relief Chest holders.

A current Application Form is shown in Appendix 3. This is for illustration only and should not be used.

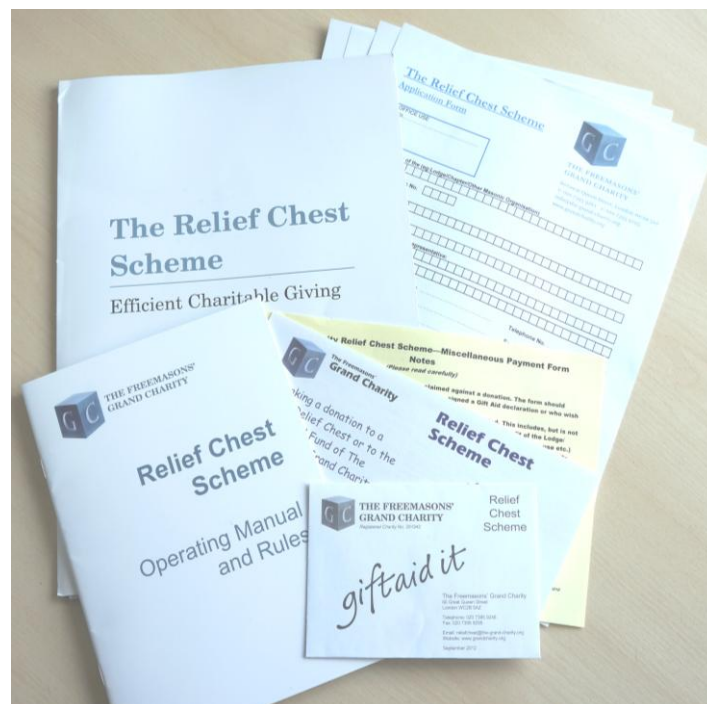
To learn more about the Relief Chest Scheme, to open a Relief Chest, or to obtain a copy of the Relief Chest Pack (as illustrated below), please contact:

The Relief Chest Scheme
60 Great Queen Street, London, WC2B 5AZ
Telephone: 020 7395 9246
Fax: 020 7395 9295

e-mail: reliefchest@the-grand-charity.org

Alternatively, log onto the website below to view and download this information:

www.grandcharity.org/pages/relief_chest_forms.html



5. DISBURSING MONEY

As with all other aspects of fundraising, the final stage of disbursing money for charitable purposes must be done within:

- the law appertaining to charitable activities, i.e. the Charities Act of 1993, as amended by the Act of 2006. Guidance on this Act was provided by Grand Lodge in February 2009 (see Appendix 4).
- the regulations set out in the Book of Constitutions, Rule 153.
- the By-laws of the Lodge or Chapter.

Also, it must be done with the consent of the membership.

Records of disbursements must be kept for audit purposes, but also for the benefit of the members.

It is essential that Charity Stewards understand and can differentiate between charitable and non-charitable funds.

Basically, Charity is a need and Benevolence is a kindness.

5.1 CHARITABLE FUNDS

The purpose of charity is defined as the voluntary giving of assistance to those in need and is strictly defined in the list of 'descriptions of purposes' in the Charities Act 2011.

Thus monies raised in the name of charity can only be disbursed for truly charitable purposes, e.g. donations to charities, or in cases of real need or proven hardship.

CHARITABLE FUNDS CANNOT BE USED FOR PURPOSES SUCH AS FLOWERS, WIDOWS' CHRISTMAS OR BIRTHDAY GIFTS.

5.2 NON CHARITABLE FUNDS

Benevolent/Welfare Funds derived from monies not raised in the name of charity have fewer restrictions.

Disbursed at the discretion of the Almoner, with the agreement of the membership, monies can be used for a wide variety of benevolent and welfare purposes and are appropriate funds for flowers, widows' Christmas or birthday gifts etc.

However, Gift Aid cannot be claimed against donations made to such funds.

The table overleaf illustrates some basic differences between the various types of Lodge/Chapter funds.

5.3 DIFFERENTIATING NON-CHARITABLE FROM CHARITABLE FUNDS

Non-Charitable Funds		Charitable Funds
General Purpose Fund	Benevolent / Welfare Fund which is not a charitable fund	Charity Fund
Funds can be DISBURSED for running the Lodge or Chapter, as per the members' direction.	Funds can be DISBURSED for benevolent / welfare purposes, at the members' direction: <ul style="list-style-type: none"> This is the appropriate fund for widows' Christmas boxes, birthday gifts, Remembrance Day wreaths, flowers, miscellaneous gifts etc. 	Funds can ONLY be DISBURSED for charitable purposes: <ul style="list-style-type: none"> Donations to registered charities. Donations to individuals or non-registered charities in cases of demonstrable need or hardship.
		Raffles: GIFT AID IS NEVER RECLAIMABLE
RAISED as General Funds, e.g. <ul style="list-style-type: none"> Annual subscriptions. Surplus of Dining Fund (if any) etc. 	RAISED as Benevolent/Welfare Funds e.g. <ul style="list-style-type: none"> Monies raised, but NOT in the name of charity Alms collections, but NOT in the name of charity. <p style="text-align: center;">GIFT AID TAX IS NOT RECLAIMABLE ON THESE DONATIONS</p>	RAISED as Charitable Funds, e.g. <ul style="list-style-type: none"> Monies raised in the name of charity. Alms collections by cash or cheque, in the name of charity. All Gift Aid Envelope collections. Single or Regular Payment Promises to a registered charity or to a Lodge or Chapter Relief Chest.

6. THE CHARITY STEWARD AND OTHER OFFICERS

In addition to building a relationship of trust with his members, the Charity Steward will need to work closely with other officers in his Lodge or Chapter.

6.1 THE WORSHIPFUL MASTER OR PRINCIPALS

Having been appointed by the Worshipful Master or Principals, the Charity Steward will work under his or their direction, discussing, advising and agreeing upon the charitable objectives for the Lodge or Chapter, in addition to any Provincial (e.g. Festival) or other objectives.

6.2 THE ALMONER

It is important that the Charity Steward and Almoner understand each other's roles and maintain good communication, so as to enjoy a good working relationship, which will require them to interact from time to time.

Amongst his other duties, the Almoner acts as the distributor of funds for benevolent/welfare purposes, whilst the Charity Steward is responsible for raising and disbursing funds for charitable purposes only. The Almoner may request the Charity Steward to disburse charitable funds in cases of demonstrable need or hardship, but this can only be done with the agreement of the membership.

6.3 THE TREASURER

The Book of Constitutions, Rule 153 (see Book of Constitutions), requires the preparation and presentation of annual accounts to members, in respect of all charitable funds. This may be undertaken by the Charity Steward, or Treasurer alone, or in conjunction with one another, dependent upon individual Lodge or Chapter practice.

6.4 OTHER OFFICERS, BRETHERN, COMPANIONS AND FAMILIES

The duties of the Charity Steward need not fall on his shoulders alone. Other Officers and Brethren of the Lodge or Chapter, particularly Stewards, but also from influential senior to enthusiastic junior Brethren and all in between can be recruited to assist with fundraising activities at various times.

Likewise, in modern Freemasonry, the involvement and support of wives, partners and families in fundraising should not be underestimated and as such should be developed and capitalised upon, wherever appropriate.

6.5 THE PROVINCIAL GRAND CHARITY STEWARD

Whilst directly responsible to the Worshipful Master, or the Principals, the Charity Steward may also work under the direction and guidance of the Provincial Grand Charity Steward.

7 CENTRAL MASONIC, PROVINCIAL & LOCAL CHARITIES

7.1 CENTRAL MASONIC CHARITIES

The Charity Steward needs to understand the objectives and operation of the four central Masonic Charities so that he can converse knowledgeably and answer questions from members, their families, guests and occasionally, the general public.

The central Masonic Charities have provided summaries of their objectives and activities, which they feel appropriate to the role of the Charity Steward.

The four central Masonic Charities are

- **The Freemasons' Grand Charity.**
- **Royal Masonic Trust for Girls and Boys.**
- **Royal Masonic Benevolent Institution.**
- **Masonic Samaritan Fund.**

Their contact details are shown on the following pages and also in Appendix 5 'Useful Contacts'.

They will be pleased to receive and answer queries in order to further your knowledge of Masonic Charities.

7.2 PROVINCIAL MASONIC CHARITIES

It is important that the Charity Steward has a good working knowledge of the objectives and operation of his Provincial Charity/Charities, where applicable.

7.3 LOCAL AND OTHER REGISTERED CHARITIES

As the Charity Steward develops within the role, he should seek to assimilate information about local non-Masonic charities, particularly those close to his members' and their families' hearts. In this way, he can connect with their charitable aspirations.

Details of all registered charities can be found on the Charity Commission website:

www.charity-commission.gov.uk

A generic 'Charity Records' template has been provided in Appendix 6. This can be copied and used to build a record of charities supported by the Lodge or Chapter.

7.4 THE FREEMASONS' GRAND CHARITY



**THE FREEMASONS'
GRAND CHARITY**

60 Great Queen Street
London WC2B 5AZ

Tel: 020 7395 9261
e-mail: info@the-grand-charity.org
website: www.grandcharity.org

Registered Charity No. 281942

The Freemasons' Grand Charity is a grant-making charity dedicated to supporting people in need. The Charity was established in 1980, taking over the activities of the Board of Benevolence. Since then, it has supported more than 40,000 Freemasons and their dependants, plus hundreds of non-Masonic charities, with grants totalling over £100 million. The Charity is continuing a commitment to charitable support that began nearly 300 years ago in the earliest days of organised Freemasonry.

The Grand Charity has two primary activities:

1. Making financial grants for charitable purposes in support of:

- Freemasons and their dependants who are in financial need
- Other Masonic charities
- Non-Masonic charities (national charities serving England and Wales and for emergency relief work worldwide)

2. Managing the Relief Chest Scheme.

The Relief Chest Scheme was set up to help the Craft collect money to donate to charity easily and tax-effectively.

Masonic Relief Grants

Masonic Relief Grants are intended to assist Freemasons and their dependants who are in financial hardship or need.

Grants are made towards:

- Essential daily living costs
- Unexpected needs (e.g. funeral bills, minor repairs or hardship faced following an accident, redundancy or other personal crises.)

Anyone who thinks they should be eligible for a grant or who would like more information should, in the first instance, contact the Lodge Almoner, the Provincial Grand Almoner or the office of The Freemasons' Grand Charity. All applications are dealt with in the strictest confidence and the privacy of the applicant is respected at all times.

Non-Masonic Grants

Currently, grants are made to support:

- Medical research
- Vulnerable people (including older people and children, disabled people and those with health care needs)
- Youth opportunities
- Air ambulances and equivalent services
- Hospice services
- Emergency grants for worldwide disaster relief

The Relief Chest Scheme

The Relief Chest Scheme was introduced in 1986, to help the Craft to donate money to charities or individuals in need, easily and tax effectively by reclaiming Gift Aid on their behalf. The Scheme offers individual Relief Chests, which can be used to accumulate funds for charitable purposes by Lodges, Chapters, Provinces and other Masonic organisations. The Chest holders may use their funds to make donations to any Masonic or non-Masonic charity, or to an individual (e.g. a Lodge member or the widow or a dependant of a member) who is in need.

Every year, The Freemasons' Grand Charity donates millions of pounds in grants for both Masonic and non-Masonic charitable purposes.

7.5 ROYAL MASONIC TRUST FOR GIRLS AND BOYS



60 Great Queen Street
London WC2B 5AZ

Tel: 020 7405 2644
e-mail: info@rmtgb.org
website: www.rmtgb.org

Registered Charity No. 285836

Relieving poverty, advancing education

Supporting the children of Masonic families

The Royal Masonic Trust for Girls and Boys (RMTGB) helps its beneficiaries **overcome the barriers of poverty** and complete the education and training they need to achieve their full potential and succeed in life.

The RMTGB helps families who have suffered some distress to their home life, which has resulted in **financial hardship**. This could be the death of a parent; where a parent is unable to work because of illness; where the parents have separated or divorced or where a parent has been made redundant or their business has failed. The RMTGB can also consider assisting where a child has severe disabilities.

The support most frequently takes the form of a **maintenance allowance** to assist with everyday living costs, but can also include grants for such items as **computer equipment, music or sports lessons** and **educational visits**. Grants are also provided to support further and higher education **and apprenticeships**. Families with a particularly low income may also receive annual **summer holiday or Christmas grants** to enable them to spend some quality time together.

Support is not only financial. Each family receives a home visit by a Welfare Adviser in order to fully assess their circumstances and needs. This **highly skilled team** guides families through the application process ensuring that they receive the state benefits to which they are entitled and are able to access other services which may assist them. The Welfare team can further **support families and children** using their professional backgrounds and skills in counselling, family therapy and educational and careers guidance.

Supporting ambition and opportunity

In addition to supporting those who have suffered distress, the RMTGB also aims to **help young people achieve their ambitions** and embrace opportunities. TalentAid, a scheme which supports talented young people, was established in response to a growing awareness that some families were **unable to support their child's ambition** to develop a career in sport, music or the performing arts.

TalentAid grants are not used to fund a hobby, but are awarded to young people whose talent is so exceptional that they regularly compete at recognised competitions and intend to **pursue their talent as a career**. Recipients of TalentAid grants must have a Masonic connection and all grants are subject to a financial assessment to establish the needs of the family. TalentAid applications are considered once a year

In addition to TalentAid, the RMTGB has a number of subsidiary funds and charities, which can be used to provide grants covering a **wide range of other opportunities**, for example the cost of medical training, overseas educational travel or to help young people who wish to undertake charitable work abroad.

Safe, affordable **accommodation** at Ruspini House in central London is available for up to 27 students, or for those wishing to undertake work experience in the capital.

Supporting non-Masonic causes

After discharging its duty to Masonic beneficiaries the RMTGB may, if funds permit, consider helping non-Masonic children. Currently this is achieved in two ways.

Firstly, the grant making scheme Stepping Stones which awards **grants to non-Masonic charities** and programmes working to alleviate poverty and improve the education of children and young people who are most disadvantaged. The grants enable these charities to deliver a **range of benefits to children and young people** such as mentoring, family support, healthy eating programmes and employment training for young adults with learning disabilities.

The second way non-Masonic children are helped is through the separate but subsidiary charity Lifelites (Charity No. 1115655). Lifelites is the only charity in the UK dedicated to **improving the lives of children in hospices** by providing and maintaining special educational and entertainment technology packages. These children, many of whom have severe disabilities and degenerative conditions are helped by being able to use technology such as touchscreen computers and specialist software. Packages can include camcorders, digital cameras, printers, televisions and disability friendly gaming equipment, allowing children with life-limiting conditions to continue their education, pursue their interests and keep in touch with family and friends. Approximately one third of donations made to Lifelites come from Freemasons.

Without the ongoing generosity of Freemasons and their families, the RMTGB would be unable to continue its life-changing work which makes such a difference to so many disadvantaged children.

7.6 ROYAL MASONIC BENEVOLENT INSTITUTION



60 Great Queen Street
London WC2B 5AZ

Tel: 020 7596 2400
e-mail: enquiries@rmbi.org.uk
Website: www.rmbi.org.uk

Registered Charity No. 207360

The Royal Masonic Benevolent Institution (RMBI) has been caring for older Freemasons and their dependants for over 160 years. It operates seventeen care homes across England and Wales which provide residential, nursing, respite and dementia care for elderly Freemasons and their dependants. Admission to RMBI Homes is on a fee paying basis but with charitable support towards care fees for those in receipt of Local Authority funding. Each Home is supported by an Association of Friends which is an independent charity in its own right.

In addition, the RMBI has a national network of Care Advice visitors who provide information and guidance on all care related matters, as well as health and welfare rights and benefits. They can also give advice on all aspects of the services offered by the RMBI, the other Masonic charities and by statutory and voluntary agencies.

The RMBI runs one Home for adults with learning difficulties, and two warden assisted sheltered accommodation sites.

The RMBI can also offer short stay breaks, including respite care. These are helpful for both those living alone and for families that need a little respite from the demands of caring for an older relative.

Finally, for those individuals in receipt of Masonic financial assistance, the RMBI organises annual holidays for over 100 people and provides home improvement loans.

7.7 MASONIC SAMARITAN FUND



60 Great Queen Street
London WC2B 5AZ

Tel: 020 7404 1550
e-mail: info@msfund.org.uk
Website: www.msfund.org.uk

Registered Charity No. 1130424
Company No. 6876310

Health and Care support for Freemasons and their Dependants

The Masonic Samaritan Fund provides grants to:

- Freemasons
- The wives, partners and dependants of Freemasons
- The widows, surviving partners and dependants of deceased Freemasons

who have an identified need for:

- Medical Care
- Dental Care
- Respite Care
- Mobility Care

and faced with a long wait for treatment or care, cannot afford their own private provision without incurring financial hardship.

With minor exceptions, if licensed by the NHS, the MSF will consider applications for a wide range of medical needs. Although most applications in support of a medical need are associated with surgery, support is also available for example, for digital hearing aids, drug treatment for cancer and degenerative diseases and obesity surgery.

Applications in support of dental treatment are welcome where NHS treatment is unavailable or where costs are in excess of NHS charging rates. Grants are provided in support of dental treatment that is clinically necessary, in the most cost-effective and efficient manner. Grants are not available where the proposed treatment is purely cosmetic or where an applicant simply prefers to receive private treatment.

Grants are available towards the cost of providing a respite break in a residential home or providing limited breaks within an individual's own home.

Grants are available in support of carers facing a long term caring role, they are not available for convalescence care which is more usually a short term commitment following surgery or hospitalisation.

In support of maintaining an individual's ability to retain his or her independence grants are available towards the cost of supplying mobility aids and equipment (e.g. stair lifts, mobility scooters, ramps). Grants are also available towards the cost of house adaptations required for medical reasons.

The application process is straightforward and confidential. Potential applicants are welcome to make direct contact with the Fund in order to determine eligibility. Only in exceptional circumstances will the Fund support applications made after treatment has taken place or been booked. Early contact, by phone, letter or email, is therefore essential.

There are no age limits and no qualifying period of membership. There is no requirement for the Freemason to still be active within the Craft. The assessment of eligibility does include an assessment of financial need but applicants do not need to be destitute in order to qualify for assistance.

The Fund has a variety of publicity material available and is very happy to provide a speaker to talk about the work of the Fund in the hope that all eligible applicants are aware of the support that may be available.

APPENDIX 1 FUNDRAISING IDEAS

The table below illustrates some tried and tested fundraising ideas:

<p><u>The Tyler's/Janitor's Toast:</u> Guess the time that the Master/First Principal will call for the Tyler's/Janitor's Toast. Choose a suitable timekeeper and timepiece to measure this beforehand e.g. a clock on the wall, or a designated member's wristwatch. Agree a wager (usually 20p, 50p, £1) and open a book. No two wagers can be the same and the WM/First Principal cannot take part. Give 50% in prize money to the winner and the rest to charity.</p>
<p><u>Loose Change or Tiddler Box:</u> Circulate a container during the Festive Board and ask members to donate, or rid themselves of their small change. It may be a small amount, but it all counts.</p>
<p><u>100 Club:</u> Members buy one or more numbers, for themselves and/or family members (not the general public) for a specified annual fee. 50% of the proceeds go to charity and 50% in prizes. Numbers are then drawn at each Festive Board. The size of this format can be amended dependent upon the membership of the Lodge or Chapter, e.g. 20 (or the Roaring Twenties), 40 (or the Fabulous Forties), 60 (or the Swinging Sixties).</p>
<p><u>Heads or Tails:</u> Acquire an appropriate prize, e.g. a bottle of whisky/gin. Collect £1 each from participating members, who stand and put their hands on their heads (for heads) or bottoms (for tails). On each toss of a coin those who have guessed incorrectly sit. The last standing wins.</p>
<p><u>Raffles:</u> These are likely to be the most common form of fundraising, in the Lodge/ Chapter or at social events. Raffles can generate considerable amounts of money, especially at social events and particularly if they are well organised and innovative e.g. fewer prizes of higher value. A 'Star' prize, rather than donated items of lesser value, enables organisers to charge a premium, or increase the average purchase of tickets.</p>
<p><u>Sports Personality Dinner:</u> Ask a well-known sports personality to be an after-dinner speaker at an organised event. It is important to budget for costs and project potential profit before proceeding.</p>
<p><u>Theatre Visits:</u> Most people like to see a live show and substantial discounts are often available when booking for a large group. Adding a small mark-up still constitutes a bargain ticket price for the purchaser, whilst providing funds for charity and an enjoyable evening for members and guests.</p>
<p><u>Wine Tasting Evening:</u> Someone who knows wines well is essential to lead this event and dependent upon the size and scale, consider adding another dimension such as cheese and biscuits. Alternatively, consider a Whisky (Scottish) / Whiskey (Irish) tasting evening!</p>
<p><u>Quiz Nights:</u> Quizzes can be organised on a Lodge, Chapter, Masonic Hall or Provincial basis to suit all tastes.</p>
<p><u>Race Nights:</u> It is possible to hire sealed videos of professional races and run the event as it would be held 'live' at a racecourse.</p>

Garden Parties, Barbecues and Hog Roasts:

Many popular 'summer recess' activities can incorporate fundraising, such as raffles, games, treasure hunts.

Restaurant Nights:

Many restaurants will offer a discounted price for a block booking with a limited or fixed menu. Adding a small mark up to the cost, raises funds for charity whilst providing an enjoyable evening. This could become a regular event sampling different cuisines.

Traditional Celebrations:

Old English Night, St George's Night, Burns Supper, St Patrick's Night or St David's Night.

Sponsored Events:

Sponsoring an individual or group, which can include family members, is an excellent way to raise funds and promote an appeal for a particular cause. Remember to ask sponsors to Gift Aid donations, where applicable.

Please continue and personalise this appendix for your Lodge/Chapter.

So that others may share your novel fundraising ideas in future updates, please send these to the Secretary, Charity Steward's Handbook Working Group, address as per 'Useful Contacts'.

APPENDIX 2 GIFT AID

For a detailed description of the Gift Aid Scheme, log onto the HMRC website:

hmrc.gov.uk/charities/gift-aid.htm

If you do not have access to the internet, ask a Brother or Companion who has this facility to print a copy of the relevant part(s) for your attention. Currently, all of the sections below can be printed in about twenty pages.

The site offers an introduction to:

- Tax efficient giving to charity: the basics.
- Giving to charity through Gift Aid.

'Giving to charity through Gift Aid' offers a detailed explanation of the Gift Aid Scheme, including:

- How Gift Aid Works.
- How to make a donation using Gift Aid.
- Making sure you've paid enough tax to use Gift Aid.
- Claiming back higher rate tax.
- Carrying back Gift Aid donations to the previous tax year.
- Telling HMRC about Gift Aid donations.
- Donating tax refunds to charity through your tax return.

Additional sections include:

- Giving through your pay slip or pension.
- Gifts to charity of land, buildings or shares by individuals.
- Leaving gifts to charity in your will.
- Giving to charity through your Self Assessment tax return.

Whilst Lodges and Chapters may keep records of each member's donations, it is the responsibility of individual donors to keep their own records of gifts to charity for tax purposes. A section of the HMRC website explains this:

- Keeping records of your gifts to charity.

Charities are now required to keep records for six years.

As a result of new guidance from HM Revenue & Customs (HMRC), charities have reworded Gift Aid declarations, signed after 31st December 2012, to ensure that applicants fully understand the tax implications of the scheme.

APPENDIX 4 CHARITIES ACTS – GRAND LODGE GUIDANCE

The following guidance was provided by the United Grand Lodge of England in February 2009:

CHARITIES ACTS

Purpose of guidance

This guidance is intended for Brethren who find themselves responsible for charity funds. It is prompted by recent changes in the law. The primary current legislation is the Charities Act 1993 and the Charities Act 2006.

Although some advice is given in this guidance, Brethren running charities are personally responsible for ensuring that they comply with all the statutory and other legal requirements. The Charity Commission itself publishes more detailed guidance, available in hard copy or on-line (www.charity-commission.gov.uk/). If any Brother is still concerned, he should ask the Charity Commission or seek legal advice.

Brethren are reminded that failure to comply with the law relating to charities may bring Freemasonry into disrepute. In addition, H.M. Revenue & Customs may disallow claims for tax relief if payments are made for objects that are not charitable.

Charity trustees

Various duties and responsibilities are placed on charity trustees. Anyone who has the general control and management of the administration of a charity is a charity trustee. He may be called something else – a member of the management or executive committee, a governor, a director, or some other title. He may not have been appointed in a formal document: a resolution in Lodge may do. Whatever he is called and however appointed, if he is a member of the board or committee with overall responsibility for a charity, he is a charity trustee.

Some people are disqualified from being charity trustees. They include:

- Anyone convicted of offences involving dishonesty or deception; and
- An undischarged bankrupt.

Duties of charity trustees

The trustees of any charity must register it with the Charity Commission unless its gross income is not more than a set figure, £5,000 a year at the date of this guidance. Most small Masonic charity funds will therefore fall within the exception, though there is nothing to stop them registering.

Brethren should understand that a charity is not a registered charity simply because it has a governing document and claims tax relief from H.M. Revenue & Customs. It has to be registered with the Charity Commission itself, when it will be given a registration number.

Charity trustees have other duties. Whether or not the charity is registered, they must:

- Keep financial records;
- Prepare accounts;
- Have the accounts audited or examined, in the case of larger charities; and
- Report to the Charity Commission (though only if asked, when the charity is small).

There is a parallel duty to prepare accounts and have them audited under Rule 153 of the Book of Constitutions.

What a charity is

The definition of a charity in the legal sense is not the same as the popular one. A charity need not be an organisation: there may be nothing more than a fund in the bank. What determines whether a fund is, or is not, a charity is whether it has to be applied exclusively for certain particular purposes. The purposes must be one or more of those listed in the legislation, which are:

- Preventing or relieving poverty;
- Relieving those in need because of youth, age, ill-health, disability, financial hardship or other disadvantage;
- Advancing various things, namely
 - education;
 - religion;
 - health or the saving of lives;
 - citizenship or community development;
 - the arts, culture, heritage or science;
 - amateur sport;
 - human rights, conflict resolution or reconciliation or the promotion of religious or racial harmony or equality and diversity;
 - environmental protection or improvement; and
 - animal welfare;
- Promoting the efficiency of the armed forces of the Crown, the police, fire and rescue services or the ambulance services; and
- Other similar purposes.

In every case the purpose must also be for the “public benefit”, a test introduced by the 2006 Act. So not all benevolent and unselfish purposes are necessarily charity purposes in law. But a fund which is stated to be “for charitable purposes only” will qualify: there is no need to be more precise.

There will usually be a governing document, which is often a trust deed but may be called “rules”, “by-laws”, a “constitution” or even “articles of association”. It is that document which will identify the purposes of the fund and which will state whether or not it can be used solely for charity purposes. What a fund is called – e.g. “Benevolent Fund” – is not conclusive and may be misleading: a fund called a Benevolent Fund may or may not turn out to be a charity when the governing document is checked.

Lodges which are uncertain about the purposes of a fund, or whether it is a charity, may need to take legal advice or study the information available on the Charity Commission’s website. If they apply to register, and the Charity Commission does register the fund as a charity, then it is automatically a charity. A useful test (short of registration) is whether H.M. Revenue & Customs allow it tax relief, either by repaying income tax on donations or by allowing deposit account interest earned at a bank or building society to be paid gross. But Brethren should bear in mind that a fund may be a charity even if no claim for tax relief has been made.

No Lodge is itself a charity, even though it raises money for charity.

Use of charity money

Where a fund is a charity, it can be used only for charity purposes – and only for those specified in the governing document. Money can be given to other charities with suitable purposes: it does not have to be spent directly on relieving poverty and so on. Registered charities are listed on the Charity Commission’s website.

Providing “Christmas boxes” for the widows of deceased Brethren (unless the particular widow is truly in need) or flowers at funerals, though in the best Masonic tradition, are not charity purposes in law. They must not be paid for out of any charity fund. But such expenditure can be met out of the general funds of a Lodge or out of a non-charity fund or from collections (e.g. at table) which are not designated for a charity fund.

Because of the restrictions placed on the use of charitable funds it is important that Lodges clearly identify the use to which the proceeds of any collection are intended to be put (just as when a raffle is held the object to which the proceeds are to be applied must be clearly stated before any tickets are sold). Thus it will usually be the responsibility of the Master, if a collection is taken in Lodge, or perhaps the Almoner or Charity Steward if a collection is taken during or after the dinner, to make a clear announcement that the proceeds are to go to a named charity, or to the Lodge’s charity fund, or to provide Christmas gifts to widows, or to a Lodge fund which is to be used for purposes that are benevolent, but not in law charitable. It is important that such funds are kept separate and distinct.

Relief Chest Scheme

The Relief Chest Scheme was set up by the Grand Charity (itself a registered charity) in 1986. The Scheme is specifically designed to relieve Lodges (and other Masonic units) of the administrative burdens of charity funds, while leaving them in complete control of the use of the money, as long as it is paid for charity purposes only. Lodges' contributions are held as individual "Relief Chests" within the Scheme.

The Scheme is described in a leaflet and operating manual available from the Relief Chest Scheme office. Under it the Grand Charity does all the routine administration of receipts, covenants, reclaiming tax and investment. It makes donations as and when required by the Lodge (or other Masonic unit). It also produces annual accounts and complies with all the requirements of H.M. Revenue & Customs and the Charity Commission. All this is done free of charge to the Lodge, as a service to Freemasonry. Lodges have no need to register their own Relief Chests, since they are already part of a registered charity.

The Relief Chest Scheme is an ideal way for most Lodges to gain the tax advantages of having a charity, and a good rate of interest, while avoiding the complicated administration required by the legislation.

Issued by the United Grand Lodge of England, February 2009.

APPENDIX 5 USEFUL CONTACTS

For revisions/updates and to download further copies of the Charity Steward's Handbook/Guidance Leaflet:	www.grandcharity.org/handbooks
The United Grand Lodge of England	Freemasons' Hall 60 Great Queen Street, London, WC2B 5AZ Tel: 020 7831 9811 Fax: 020 7831 6021 Website: www.ugle.org.uk
The Freemasons' Grand Charity Charity No: 281942	Address as above Tel: 020 7395 9261 Fax: 020 7395 9295 e-mail: info@the-grand-charity.org Website: www.grandcharity.org
The Relief Chest Scheme	Address as above Tel: 020 7395 9246 Fax: 020 7395 9295 e-mail: reliefchest@the-grand-charity.org Website: www.grandcharity.org
Royal Masonic Trust for Girls and Boys Charity No: 285836	Address as above Tel: 020 7405 2644 Fax: 020 7831 4094 e-mail: info@rmtgb.org Website: www.rmtgb.org
Royal Masonic Benevolent Institution Charity No: 207360	Address as above Tel: 020 7596 2400 Fax: 020 7404 0724 e-mail: enquiries@rmbi.org.uk Website: www.rmbi.org.uk
Masonic Samaritan Fund Charity No: 1130424 Company No: 6876310	Address as above Tel: 020 7404 1550 Fax: 020 7404 1544 e-mail: info@msfund.org.uk Website: www.msfund.org.uk
The Charity Commission	PO Box 1329, Liverpool L69 3DY e-mail: enquiries@charitycommission.gsi.gov.uk Website: www.charity-commission.gov.uk
Her Majesty's Revenue and Customs (H.M.R.C.)	Website: www.hmrc.gov.uk
Charity Steward's Handbook Working Group: Eric J McConnell, Chairman, Provincial Grand Charity Steward, Cheshire	e-mail: charity@cheshiremasons.co.uk
Charity Steward's Handbook Working Group: Ray Collings, Secretary, Fundraising Manager, R.M.T.G.B.	e-mail: rcollings@rmtgb.org

Please continue and personalise this appendix for your Lodge/Chapter.

5a USEFUL CONTACTS TEMPLATE

Contact:	Details:

APPENDIX 6 CHARITY RECORD for Lodge or Chapter use

Name of Charity:				
Registered Address:				
Registered Charity No:				
Tel:		Fax:		
E-mail:		Website:		
Contact Name(s):				
Objectives / Mission Statement:				
Other relevant information:				
Past support for this charity:				
Year / £	Year / £	Year / £	Year / £	Year / £

Retain original and copy as necessary

APPENDIX 7 FEEDBACK FORM

The Charity Steward's Handbook

Name of Charity Steward:	Lodge/Chapter Name, No & Province:
Address:	
Postcode:	
Telephone No:	E-mail Address:

FEEDBACK

The Charity Steward's Handbook working group would be grateful for your feedback to assist them with future updates. Please provide your comments, ideas and constructive criticism, by e-mail or post to:

Ray Collings, Fundraising Manager, Royal Masonic Trust for Girls and Boys
60 Great Queen Street, London, WC2B 5AZ
e-mail: rcollings@rmtgb.org

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Continue overleaf or separately

Retain original and copy as necessary

APPENDIX 8 REVISED PAGES INDEX

As pages of the handbook are revised, your Province will be notified, via the Provincial Grand Secretary and Provincial Grand Charity Steward, so that this information can be cascaded to Lodge and Chapter Charity Stewards, who can download the alterations from the website:

www.grandcharity.org/handbooks:

The table below enables a chronological record of these changes to be kept.

Page No:	Section/Title	Date Revised:
5	Contents	July 2013
10	2.3 The Importance of Gift Aid	July 2013
14	2.5 Fundraising at Festive Boards and Social Boards	July 2013
19	4.2 The Relief Chest Scheme	July 2013
20	5, 5.1 & 5.2 Disbursing Money	July 2013
26	7.5 RMTGB	July 2013
27	7.5 RMTGB continued	July 2013
28	7.6 Royal Masonic Benevolent Institution	July 2013
33	Appendix 2: Gift Aid	July 2013
34	Appendix 3: The Relief Chest Application Form	July 2013
43	Appendix 8: Revised Pages Index	July 2013
44	Appendix 8: Revised Pages Index continued	July 2013
45	Appendix 9: Guidance Notes Leaflet	July 2013

Continued overleaf.

APPENDIX 8 REVISED PAGES INDEX (continued)

Page No:	Section/Title	Date Revised:

Continue as necessary.

APPENDIX 9 GUIDANCE NOTES LEAFLET

The leaflet 'Guidance Notes for consideration when appointing a Charity Steward' has been produced by the Provincial Grand Charity Stewards' working group to offer suggestions to assist those likely to be responsible for the appointment of a Charity Steward in Lodge or Chapter in the foreseeable future.

This advice is not mandatory.

The document has been designed to be copied/printed, double-sided onto an A4 sheet and folded to make an A5 leaflet.

Further copies of this leaflet can be downloaded from the web site, as below.

Copies of this handbook and future updates can be downloaded from the website:

www.grandcharity.org/handbooks

**The handbook will be updated as often as required.
Please check on the website for updates and fundraising ideas.**

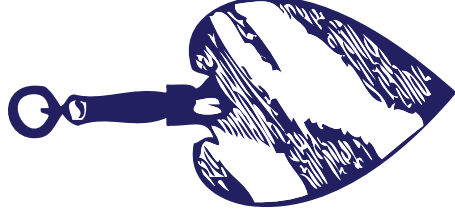
Copies of this leaflet may be
downloaded from:

www.grandcharity.org/handbooks

or

obtained from your
Lodge, Chapter or Provincial Grand Charity Steward

January 2012



Guidance Notes for consideration when appointing a Charity Steward

The advice in this leaflet is not mandatory.

The Provincial Grand Charity Stewards' working group, who produced the Charity Steward's Handbook, offer these suggestions purely to assist those likely to be responsible for making this appointment in the foreseeable future.

CHARITY AND BENEVOLENCE have always been close to the hearts of all Freemasons.

The role of the Charity Steward is challenging, rewarding and held in high esteem within the fraternity.

This appointment is the prerogative of the Worshipful Master or Principals. It should be made after careful consideration of a member's suitability for the role and not simply to reward a Brother or Companion for past services, or to fill a vacancy.

This advice is not mandatory, but aims to offer guidance and 'food for thought' to those who are likely to be Worshipful Masters or Principals in the near future.

It is recommended that this leaflet is copied and distributed (as above) with an additional copy to Lodge Secretaries and Chapter Scribes Ezra.



Primarily, the role of the **CHARITY STEWARD** is to initiate, lead and manage fundraising within the Lodge or Chapter.

It can be undertaken in as many ways as there are Charity Stewards. However, in considering someone for this important office, certain inherent qualities and skills are essential.

Other desirable qualities and skills can be acquired with experience and training.

To that end it is recommended that Charity Stewards, who are performing satisfactorily, remain in-post for more than one year to allow them to hone their skills.

Developing the role will maximise the Lodge's/Chapter's fund-raising activities, enhancing the enjoyment and commitment of the members and guests, thereby benefiting the recipient charities.

ESSENTIAL QUALITIES AND SKILLS:

- Enthusiastic.
- A supporter of charities.
- Outgoing and a good communicator.
- Personable and approachable.
- An organiser and motivator.
- Respected.
- Tactful, diplomatic and capable of exercising good judgement, particularly with regard to confidentiality.
- Proactive and innovative.

The role involves a commitment of time and effort, but engenders a great deal of satisfaction and enjoyment along the way.



DESIRABLE QUALITIES AND SKILLS, which may be inherent or acquired with experience and training:

- Basic administrative skills (record keeping, simple accounting).
- IT literate.
- Ability to walk a fine line between being too forceful and becoming a nuisance on the one hand and too inactive, missing fundraising opportunities on the other.
- A knowledge of central, provincial and local charities.
- Reactive and responsive to feedback.

To be successful, the Charity Steward has to gain the respect of his fellow members and their families, by building a relationship of trust and goodwill.



A Charity Steward's Handbook has been produced by a working group of Provincial Grand Charity Stewards. It has been designed to complement existing Provincial handbooks and aims to provide basic information, ideas for development of the role and act as a reference source. Its loose leaf format can be easily updated and enables Lodges and Chapters to build a record of their charitable activity, which can be passed to successive Charity Stewards.