

Individual Relief Chest Scheme

An Individual Relief Chest (IRC) provides many benefits to donors:

- A simple scheme, helping you efficiently manage your charitable giving
- Complete control of how you support your chosen charitable organisations
- Not restricted to Freemasons' – Invite family and friends to open their own IRC

Costs

There is **no charge** for opening or administering an Individual Relief Chest.

Gift Aid

When you complete a Gift Aid Declaration during the registration process, Gift Aid is claimed on your behalf, generating an additional 25% on your eligible donations.

Donating with Gift Aid means we can claim an extra 25p for every £1 you give in the form of tax relief. To enable us to claim Gift Aid, a declaration must be completed.

Gift Aid doesn't cost you anything or affect any aspect of your finances or tax status and we manage the administration with HMRC.

If you pay higher rate tax, you can claim the difference between the higher rate of tax and the basic rate of tax on the total 'gross' value of your donation.

For further information, visit [HMRC's Gift Aid page](#)

Donating to your Individual Relief Chest

Easy regular donations by Direct Debit – Benefits of Direct Debits:

- Clear and simple sign up process
- Bank and other details are verified at the sign up stage
- Paperless system
- Safe and secure process
- Gift Aid tax relief (where applicable) can be reclaimed
- Direct Debits come with a guarantee so you're automatically protected by three important safeguards:

An immediate money back guarantee from your bank in the event of an error in the payment of your Direct Debit

Advance notice if the date or amount changes

The right to cancel at any time

Read [The Direct Debit Guarantee](#) in full

Ease of donating to your chosen charity

Donations from your individual Relief Chest to your chosen charity(ies) are made automatically and you can select the frequency of the payments to each charity. All organisations are validated before we process your donation to ensure that they have been established for charitable purposes. You can rest assured that your money will be used to make a difference.

You can donate to any recognised charity or charitable organisation, which we will validate on your behalf.

You are not limited to giving to just one charity. Donations can be made to up to four charities.

Donate without the fuss of further communications from the charitable organisations you gift to – We will only pass your details to your chosen charity(ies) if you have authorised us to do this.

Annual Statements

Detailed statements will be provided on an annual basis providing details of your charitable giving throughout the year.

How to open an IRC

Setting up an IRC is easy and only takes a few simple steps:

- Open an IRC today by visiting: <https://mcf.org.uk/individual-relief-chest-scheme>



- You will receive an email to confirm that you have successfully completed the registration form



- We will send you a further email once we have opened your IRC, with a link to the Beneficiary form to allow you to make your charity selection(s)

For help and support, you can contact the Relief Chest Scheme on 020 3146 3333 or email us at reliefchest@mcf.org.uk. Our postal address is Masonic Charitable Foundation, 60 Great Queen Street, London WC2B 5AZ