



Masonic
Charitable Foundation

**Information for
Freemasons and their
families**

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Introduction

This booklet, widely known as ‘the Yellow Book’ provides a brief summary of the work of the Masonic Charitable Foundation (MCF, the Freemasons’ charity), the central charity for Craft Freemasonry. The MCF builds better lives by encouraging opportunity, promoting independence and improving wellbeing for Freemasons, their families and the wider community.

The MCF offers vital assistance to Freemasons; their married, life, widowed, divorced and separated partners; as well as their children, stepchildren and grandchildren who are under 25 and in full-time education. Other relations may also qualify for support if they can demonstrate that a Freemason has provided them with significant financial or physical support. Every Freemason, regardless of rank or office, is encouraged to read this booklet so that he is aware of the support that is available from the MCF.

The original version of this booklet was produced following the Board of General Purposes’ report, adopted by Grand Lodge on 14 December 1983, which stated:

“The Board feels that every member of the Craft should possess a copy of this booklet. It recommends that each newly made mason, and every brother who joins from another Constitution, should be given a copy of the booklet with the Book of Constitutions, and that a copy should be presented to each newly installed Master.”

This version replaces the 2020 edition (‘Information for Freemasons and their families’). A copy is issued with each Book of Constitutions supplied by the United Grand Lodge of England (UGLE). Further copies can be obtained via the MCF website or from:

The Shop at Freemasons’ Hall

✉ Freemasons’ Hall
60 Great Queen Street
London
WC2B 5AZ

☎ **020 7395 9329**

Comments on the booklet and suggestions on how it could be improved are welcome. Please send them to:

Communications team

Masonic Charitable Foundation
✉ Freemasons’ Hall
60 Great Queen Street
London
WC2B 5AZ

☎ **020 3146 3333**

✉ **communications@mcf.org.uk**

PDF download available at
mcf.org.uk/yellowbook

The MCF relies upon the continued support of Freemasons to identify those in need and to provide the generous donations that fund its work. All Freemasons under the United Grand Lodge of England support the work of the MCF through their lodges. Other funding is raised through festivals held by Provinces each year and other gifts, donations and legacies.

The booklet does not aim to provide all the answers on what the MCF does – it simply seeks to give information about the wide variety of support that may be available and offer advice on making an application. Further details about making an application to the MCF are available from your lodge Almoner or your Metropolitan or Provincial Grand Almoner. This booklet also includes information about the Mark Benevolent Fund and other charities within Freemasonry that may be able to assist you.

Masonic Charitable Foundation

Building better lives

The MCF aims to be a force for good by providing support, care and services to Freemasons and their families in need, and supporting other charities to help the most disadvantaged people in society.

Governance

The MCF is managed by a board of trustees in accordance with the Articles of Association. The board is led by a chairman who is appointed annually. There are also two members appointed by each Province. The charity is administered by a chief executive, operations director and staff team.

Support and services

The MCF is here to support Freemasons and their families when life takes an unexpected turn for the worse. A wide range of help and support is available for daily living costs; health, care and wellbeing; and children, young people and education.

In addition to the support provided to Freemasons and their families, the MCF tackles some of the most significant challenges facing society, in particular, reducing isolation in later life and ensuring a positive future for young people.

Funded entirely through the generosity of Freemasons and their families, the MCF helps to improve the lives of thousands of people every year in England, Wales and overseas by working in partnership with some of the country's biggest charities as well as local causes across England and Wales. The MCF also helps to fund the vital work of hospices, funds medical research and regularly contributes to appeals for humanitarian or disaster relief worldwide.



Origins

The charitable support of Freemasons has existed since the 18th century, providing support to Freemasons and their families. The MCF brings together the work of The Freemasons' Grand Charity, the Royal Masonic Trust for Girls and Boys, the Royal Masonic Benevolent Institution and the Masonic Samaritan Fund.

The separate charities continue to exist as funds within the MCF, but their work has now been consolidated under the MCF. The RMBI Care Co. also continues to provide high-quality care services for older people.

Every year,
the MCF helps over

3,000

FREEMASONS AND THEIR FAMILIES

at a cost of

£12M

and gives

£5.5M

to local and
national charities



Support for Freemasons and their families

What support is available?

A wide range of help and support is available for daily living costs; health, care and wellbeing; and children, young people and education.

Daily living costs

- Essential daily living costs
- Funeral bills
- Emergency home repairs

Health, care and wellbeing

- Medical costs
- Mobility equipment
- Mental Health Support
- Essential dental care
- Home adaptations
- Breaks for carers

Children, young people and education

- Computer equipment
- Educational costs such as extra-curricular trips and uniform
- Support for exceptional talent through the TalentAid scheme
- Childcare costs

RMBI Care Co.

- Residential, nursing and dementia care at RMBI Care Co. homes

Advice and support

- A free and confidential service for Freemasons and their families, offering practical guidance on a range of issues.

Who is eligible?

Those seeking support must demonstrate the following:

A connection to a Freemason

Help is available for Freemasons under the United Grand Lodge of England, as well as people with a strong connection to a Freemason. This includes Freemasons' married, life, widowed, divorced or separated partners; their children, stepchildren and grandchildren under the age of 25 and in full-time education; or someone that can demonstrate significant and long-term physical or financial support from a Freemason. A Freemason does not necessarily need to be currently subscribing, but he must have been a member before the need arose.

A life-changing event or unexpected distress

Those seeking support must also demonstrate a life-changing event or unexpected distress, such as a decrease in household income, medical diagnosis, changing care needs, family breakdown or the death of a family member.

How to apply for support

The MCF treats all enquiries and applications sympathetically and in the strictest confidence. Speak to your lodge Almoner about applying for a grant or contact the MCF directly to begin your application.

 **0800 035 60 90**

 **help@mcf.org.uk**

 **Masonic Charitable Foundation**

Freemasons' Hall
60 Great Queen Street
London
WC2B 5AZ

If the MCF can help and you would like to apply, a representative of the charity will visit you. They will support you to complete the application form which will help our team understand your circumstances in more detail.

A member of our team will let you know when your application has been received and keep you updated on its progress. If approved, a payment will be made directly to you or to a supplier if your need is for equipment or a service. If the MCF is unable to assist, our team will try to direct you to other organisations that may be able to help.

Advice, mental health and other support

Alongside the MCF's grants, a wide range of practical support is available for you and your family from the Advice, Support & Enquiries Team and the mental health service.

Advice, Support & Enquiries Team

The Advice, Support & Enquiries Team (ASET) provides a free, independent and confidential service on behalf of the MCF. The ASET offers advice, guidance and support on a range of issues that can affect Freemasons and their families. They can help you through difficult times by listening to you, understanding your needs, discussing potential solutions and directing you to organisations and services that can help.

Examples of the advice and support available from the ASET include:

- **Talking** about financial difficulties
- **Assisting** with applications for charitable support
- **Discussing** the best approach to meet your care needs
- **Exploring** how home adaptations and mobility aids can help you maintain independence
- **Supporting** your children or grandchildren with practical advice on education and wellbeing
- **Signposting** you to state and local authority benefits and services available from other charitable organisations

Mental health support

The MCF offers a confidential mental health support service for Freemasons and their eligible family members, much of which is provided without any need for a financial assessment.

The service can offer support for:

- Anxiety, depression or stress
- Feelings of uncertainty, growing worry or panic
- Adjusting to retirement or workplace pressures
- Financial worries or debt
- Bereavement, divorce and loneliness
- Illness, addiction or family ill health

The service is independently operated by trained counsellors who will listen and offer professional guidance. Up to six telephone sessions with a trained counsellor can be arranged. Alternatively, face-to-face sessions can be provided within 15 miles of a person's home or work.

Freemasons, their married, life, widowed, divorced or separated partners, as well as their children who are between the ages of 17-25 and in full-time education can access the service. Children and grandchildren of Freemasons aged between 5-16 years old can also receive support for anxiety, PTSD, exam stress or access confidential counselling to talk about feelings, friendship issues, school pressures or bullying.

Other relations may also qualify for support if they can demonstrate that a Freemason has provided them with significant financial or physical support.

Where the service identifies that a higher level of support is needed, it may be possible to provide enhanced mental health support. This is subject to a financial assessment and usually requires a visit from a member of our Advice, Support & Enquiries Team.

If your need cannot be supported through the MCF, you will be signposted to other organisations that may be able to help.

Further information is available at:

 mcf.org.uk/mentalhealth

To access the counselling service, call the freephone enquiry line or contact us via email:

 **0800 035 60 90**

 help@mcf.org.uk

Grants to charities

The MCF tackles some of society's most important issues through grants to local and national charities, and partnerships with leading organisations in the sector.

With grants totalling around £5.5 million each year, the MCF helps thousands of disadvantaged and vulnerable people to live happy, fulfilling lives and participate actively in society.

The MCF's grant programmes for charities target funding where it is most needed, within the areas about which Freemasons care most passionately. The target areas are currently:

- Improving the health and wellbeing of older people with dementia and their carers
- Early years (children aged 0-5), with a focus on poverty and neglect
- Children affected by Domestic Abuse
- Children with special educational needs and disabilities
- Medical research into childhood diseases and conditions
- Funding care services in the hospice sector

The target areas are reviewed each year to ensure grants are making the greatest possible impact. Over the last forty years, Freemasons have provided over £135 million to local and national charities through its central charities.

Supporting the Masonic Charitable Foundation

Fundraising

The MCF relies upon the continued support of Freemasons to provide the generous donations that fund its work. All Freemasons under the United Grand Lodge of England support the work of the MCF through their lodges, whether that is through voluntary donations, the annual contribution or gifts left in Wills.

Voluntary contributions

Freemasons, as well as their families and friends can make voluntary contributions in a number of ways; through one-off donations, regular ongoing giving, fundraising events and sponsorship. The MCF provides a range of mechanisms that enable Freemasons to make their donations in a way that suits them. This can be online, digitally, by phone or through the post.

Where applicable and where a declaration has been made, the MCF will claim Gift Aid on all voluntary contributions, boosting the charity's income by over £1.5million each year.

Other ways to fundraise

The MCF are happy to secure places in mass-participation events such as the Great North Run and offer these to Freemasons who wish to raise funds for the charity, free of charge. Fundraisers who engage in these activities will be provided with appropriate merchandise such as running shirts, publicity and fundraising support.

Freemasons are asked to consider the MCF a charity of choice, enabling it to continue to create impact and provide effective and essential support to the most disadvantaged in society.

To assist with these activities, the MCF offers Freemasons access to a bespoke fundraising platform, Freemasonry Gives. This platform offers all the usual resources to those wishing to engage in sponsored and fundraising events and is free of charge to use.

 www.freemasonry.gives



The MCF is registered with the Fundraising Regulator to ensure compliance with the Code of Fundraising Practice.

For more information, please email:

 fundraising@mcf.org.uk

Legacies

Legacy gifts provide an opportunity to make a meaningful difference to other people's lives, long after we are gone.

Large or small, we are grateful for every legacy gift and are proud to honour the memory of our donors through life-changing grants and services.

If you're considering leaving a legacy gift in your Will to the MCF, we're here to guide you through how to write, or add to, your existing Will.

For more information on legacy giving or to order a free guide to making a will, please visit:

 mcf.org.uk/legacy

MCF Festivals

What is a Festival?

A Festival is a long term fundraising appeal that is held, in and by a Province, to raise funds in support of the MCF. The Festival consists of an 'appeal' and a 'finale'.

A Festival appeal usually last between five and six years with a break of a similar amount of time in between, when the Province is 'out of Festival'.

During the appeal, Freemasons across the Province are encouraged to donate, raise funds, participate in events, learn about and promote the work of the charity and join together for the benefit of the Province, Freemasonry

and the MCF. It is very much a period of both fundraising and having fun.

Once the appeal comes to an end the result of all the fundraising efforts is announced and celebrated at a Festival event or finale. The total amount raised and the achievements and activities of the Province are celebrated.

Around 60 per cent of MCF voluntary income comes from the contributions made by Freemasons through festival appeals, making the Festival system a vital fundraising activity.



Lifelites

The MCF support Lifelites, a charity that provides and maintains specialist technology packages for the 10,000 terminally-ill and disabled children using every children's hospice service across the British Isles.

These packages help children who are often restricted by their conditions to play, be creative, communicate and control something for themselves, for as long as it is possible.

Originally founded by Freemasons as a charitable project, Lifelites is now a well-established charity in its own right raising all its own funds. The MCF helps Lifelites by donating office premises and administrative services, meaning Lifelites can use the funds it raises on delivering life-enhancing technology.

For more information about the work of Lifelites, visit:

 **[lifelites.org](https://www.lifelites.org)**

Lifelites registered charity in England and Wales No. 1115655



The Relief Chest Scheme

What is a Relief Chest?

A Relief Chest is a charitable account which is owned collectively by a group of Freemasons, such as a lodge (or other unit). Donations made by members of the lodge are collected and held securely in the Relief Chest, until the lodge decides to distribute them to registered charities.

Today, there are over 5,000 Relief Chests which hold funds totalling more than £21 million. Every year, Relief Chest holders donate over £10 million to support charities both locally and nationally.

Having a Relief Chest allows lodges to take control of their members' contributions with the capability to raise funds for multiple charities and appeals and keep track with regular statements and reports.

Using the Relief Chest Scheme can also mean that donations go further as Gift Aid is automatically reclaimed on all eligible donations boosting every £1 donated by 25p.

Through the Relief Chest Scheme we also offer our free to use fundraising platform, Freemasonry Gives, providing a useful resource for those wish to take place in sponsored events and raise funds.

To open a Relief Chest or to find out more, please visit

 mcf.org.uk/reliefchest



Teddies for Loving Care

The Teddies for Loving Care (TLC) initiative provides cuddly bears to A&E departments for medical staff to give at their discretion to young children.

A visit to A&E can be a frightening experience for a young child and TLC is a way of providing much-needed comfort in these circumstances, helping to reduce the shock and distress of their experience. Every child that receives a teddy gets to take it home.

The bears are used to calm children down, reward them for being brave or to demonstrate procedures. Often the bears distract children so nurses and doctors can get their jobs done quickly and efficiently. The TLC teddy has become an invaluable tool for medical professionals and a real comfort for children.

The work of TLC is funded through the generous donations of Freemasons, their families and supporters of the programme. Many Freemasons also volunteer hundreds of hours each year to manage the scheme.

There are 47 regional TLC programmes across England and Wales that provide teddies for their local A&E departments.

There are also TLC programmes supplying minor injuries units, children's wards and hospices; there are even teddies flying on air ambulances!

For more information about Teddies for Loving Care visit;

 teddiesforlovingcare.org.uk



RMBCare Co.

Company no. 1293566. Charity no. 1163245.

A subsidiary of the MCF, the RMBCare Co. cares for older Freemasons, their families and people from the wider community. Caring has been its way of life since 1842 and today, the charity provides a home for over 1,000 people across England and Wales – while supporting many more.

RMBCare Co. offers residential care, nursing care, dementia support, limited sheltered accommodation for people who prefer to live independently, short-stay breaks so families can have a rest from taking care of a loved one, and day services. Whatever services people need, RMBCare Co. cares for them professionally and kindly.

Freemasons and their family members who choose an RMBCare Co. home have the security of knowing that they have a home for life, even if their financial circumstances change – as long as RMBCare Co. can still meet their needs.

How to apply for a place at an RMBCare Co. home

If you would like to find out more information about an RMBCare Co. home including how to apply, please email or call

 enquiries@rmbi.org.uk

 020 7596 2400

You can also contact your preferred home directly and speak to the Home Manager.

RMBI Care Co.'s services are available to people with either private or public funding. Each applicant is assessed on an individual basis to understand their needs and how the home can support them. The weekly fee covers accommodation, meals and care and this may change if a person's care needs change.

KEY FOR MAP

- | | |
|---|--|
| ① Scarbrough Court, Northumberland | ⑩ Prince Michael of Kent Court, Watford |
| ② Connaught Court, York | ⑪ Prince Philip Duke of Edinburgh Court, Berkshire |
| ③ Harry Priestley House, Doncaster | ⑫ James Terry Court, Croydon |
| ④ The Tithebarn, Liverpool | ⑬ Shoannon Court, Surrey |
| ⑤ Queen Elizabeth Court, Llandudno | ⑭ Barford Court, Hove |
| ⑥ Devonshire Court, Leicester | ⑮ Zetland Court, Bournemouth |
| ⑦ Cornwallis Court, Suffolk | ⑯ Cadogan Court, Exeter |
| ⑧ Prince Edward Duke of Kent Court, Essex | ⑰ Albert Edward Prince of Wales Court, Porthcawl |
| ⑨ Prince George Duke of Kent Court, Kent | |



Mark Benevolent Fund

Assisting Mark Master Masons in distress

The Mark Benevolent Fund (MBF) came into existence in 1868 on the suggestion of the Grand Master, the Reverend Canon George Raymond Portal, whose views on charity were far more progressive and radical than the general thinking of the times. Today, the MBF provides grants to eligible Mark Master Masons and their dependants in need, and to other worthy causes throughout England and Wales.

How to apply

Petitions for relief are received from lodge Almoners and visiting brethren via their Provincial Grand Almoners. The MBF Petitions Committee sits on a rolling basis to consider cases and relief is almost immediate upon approval.

Mark Masons' Hall

86 St James's Street
London
SW1A 1PL

 **020 7839 5274**

 **markmasonshall.org**

 **d.coleman@mmh.org.uk**

Registered Charity No 207610

Other charities within Freemasonry

In addition to support available through the MCF, many Provinces have their own charities or benevolent funds that may be able to assist you. Please speak to your lodge Almoner or Provincial Grand Almoner to find out if any help is available from your Province.

For a list of Provinces and current details, please visit:

 **ugle.org.uk/about/provinces**

Contact information

Useful telephone numbers

Masonic Charitable Foundation	020 3146 3333
United Grand Lodge of England	020 7831 9811
RMBI Care Co.	020 7596 2400
Lifelites	020 7440 4200
Mark Benevolent Fund	020 7839 5274

Useful websites

Masonic Charitable Foundation	mcf.org.uk
United Grand Lodge of England	ugle.org.uk
RMBI Care Co.	rmbi.org.uk
Lifelites	lifelites.org
Teddies for Loving Care	teddiesforlovingcare.org.uk
Mark Benevolent Fund	markmasonshall.org



Masonic
Charitable Foundation

mcf.org.uk

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