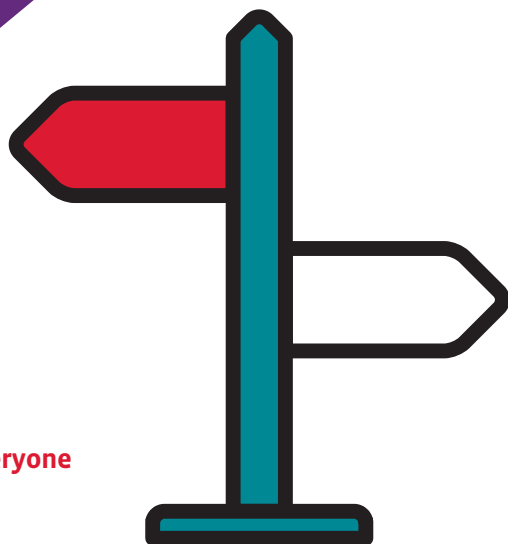




Masonic
Charitable Foundation

GUIDE

The Relief Chest Scheme Guide



For freemasons, for families, for everyone

www.mcf.org.uk

Version 1

Contents

> Who should use this guide?

This guide will be of interest to those responsible for administering charitable funds on behalf of their lodge.

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For further guidance on the Relief Chest Scheme, contact us:

✉ reliefchest@mcf.org.uk ☎ 020 3146 3352

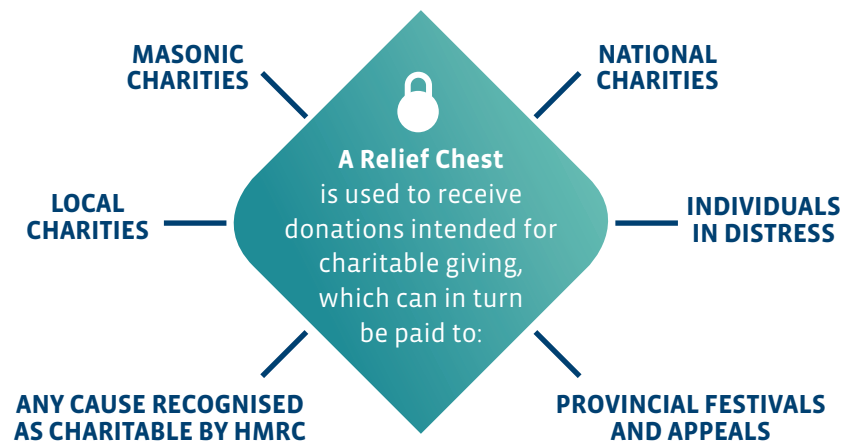
🌐 www.mcf.org.uk/reliefchest

What is the Relief Chest Scheme?



The Masonic Charitable Foundation's (MCF) Relief Chest Scheme helps masonic groups to raise money for their chosen charities.

The Relief Chest Scheme allows lodges, chapters, provinces and other masonic groups to save time, take control and give more to the charities they support. Purpose-built for freemasonry, the Relief Chest Scheme offers donor-advised funds called Relief Chests within which donations can be securely held until you are ready to make a payment to a registered charity chosen by the lodge.



> Who can use the Relief Chest Scheme?

Any lodge, chapter or other masonic group recognised by the United Grand Lodge of England can open a Relief Chest – **for the purposes of this guide, we will refer only to lodges.**

Today, there are around **4,800 Relief Chests** holding funds which **total £22.4 million**. Each year, **over £10 million is paid to charitable causes** through the Relief Chest Scheme.



Why should I use the Relief Chest Scheme?

93%

OF RELIEF CHEST
USERS SAY

THE SCHEME
IS EASY TO USE

97% 

WOULD RECOMMEND THE RELIEF
CHEST SCHEME TO OTHER LODGES

Save time



Having a Relief Chest will save you time. A Relief Chest is quick to set up and simple to manage, reducing the burden of administering donations and charitable gifts. There is no need to deal with accountants, lawyers, banks or HMRC.

Donations can be made into a Relief Chest in a number of quick and easy ways, including online, over the telephone, by text or by post. See page 8 for details.

Take control



Having a Relief Chest allows you to take control of your lodge's giving with the capability to raise funds for multiple charities and appeals and keep track with regular statements and reports. Requests to make a payment to a registered charity can be made at any time.

Give more



Using the Relief Chest Scheme means donations go even further.

- 1 Gift Aid is automatically reclaimed on all eligible donations, boosting every £1 donated by 25p.
- 2 The online fundraising platform and fundraising support can help you to raise more money.
- 3 A favourable interest rate is earned on all funds held in a Relief Chest.

Importantly, the Relief Chest Scheme and its full range of services are provided **completely free** and no administration fee is charged.



> What is Gift Aid?

Donating through Gift Aid means charities can claim an extra 25p for every £1 you give. It won't cost you any extra – all donors need to do is make a Gift Aid declaration.

$$\begin{array}{ccccc} \text{£1} & + & \text{giftaid it} & = & \text{£1}^{+25p} \\ \text{with every £1} & & & & \text{Charities can} \\ \text{donated with} & & & & \text{claim an} \\ \text{Gift Aid} & & & & \text{extra 25p} \end{array}$$

It won't cost you any extra

How do I open a Relief Chest?

You can set up a Relief Chest in three simple steps.

1 Pass a resolution

Your lodge needs to approve the opening of a Relief Chest by passing a resolution. The resolution should be carried out in accordance with the usual practice of the lodge, chapter or masonic group.

2 Appoint a Relief Chest Representative

The Representative will act as the main point of contact and administrator for the Relief Chest.

3 Fill in a simple form

The Relief Chest Representative should complete the 'Application to open a Relief Chest' form on page 17 of the guide and return it to the Relief Chest Scheme at Freemasons' Hall. The form must be countersigned by the secretary of the lodge. The form can also be downloaded at

 www.mcf.org.uk/rcs-resources

or you can call **020 3146 3352** to request a paper copy.



Once the Relief Chest is set up, the Relief Chest Representative will be notified. The Relief Chest becomes active straight away.

What is the role of the Relief Chest Representative?

A Relief Chest Representative manages the lodge's Relief Chest on behalf of the members. Their duties include:

- Receiving and responding to correspondence from the Relief Chest Scheme.
- Maintaining records of the Relief Chest's activities to pass on to their successor.
- Acting as the person authorised to contact the Relief Chest Scheme regarding the Relief Chest, for example to request a current balance or statement.
- Acting as one of the two signatories required to authorise a payment from the Relief Chest to a charity.

The Relief Chest Representative should also read, understand and comply with the Operating Manual and Rules of the Relief Chest Scheme.

It is the responsibility of the lodge to decide and appoint one person to represent it, and to notify the Relief Chest Scheme each time a new Representative is appointed. A 'Change of Relief Chest Representative' form can be downloaded at

 www.mcf.org.uk/rcs-resources or by calling **020 3146 3352**.



The Operating Manual and Rules are available to download at:

 www.mcf.org.uk/reliefchest/rules

How can donations be made into a Relief Chest?

1 Collections at meetings

As the person responsible for collecting charitable donations, you can benefit from Gift Aid envelopes.

Gift Aid envelopes are ideal for alms collections at meetings or any other event. Envelopes are provided free of charge; to request a supply, contact the Relief Chest Scheme.

- 1 Donors should complete the tear-off slip on the Gift Aid envelope, detach it and put it inside the envelope along with the cash or cheque donation.
- 2 The Relief Chest Representative and/or treasurer should count the contents of each envelope and check the amount written on the tear-off slip is correct.
- 3 Complete the 'Envelope Verification Schedule' form and send it with all tear-off slips and a cheque covering the total collection amount to the Relief Chest Scheme.



I find the Relief Chest Scheme very user friendly. It takes away a lot of the admin work and makes donations to charities very efficient."

– Lodge Secretary, Essex

2 Direct donations

Donors can make a donation directly into a Relief Chest using a number of easy and convenient methods.

	Direct Debit	Credit / debit card	Cheque
Online www.mcf.org.uk/donate			
Telephone 020 3146 3352			
Post Visit www.mcf.org.uk/rcs-resources to download the appropriate form, or call 020 3146 3352 for guidance or to order paper copies. Send completed forms to: Relief Chest Scheme Masonic Charitable Foundation 60 Great Queen Street London, WC2B 5AZ			



Donations can also be made via bank transfer or by visiting any branch of NatWest or RBS. Contact the Relief Chest Scheme on **020 3146 3352** for bank details and further instructions.

3 Sponsorship

Sponsored events are a very popular, fun and effective way of raising money.

Most events involve setting a personal challenge and then asking friends and family members to make charitable donations to encourage fundraisers to achieve their goal. Events can take many forms and can include both physical challenges, such as fun runs or endurance bike rides, and daring challenges such as skydives or abseils. The Relief Chest Scheme provides face-to-face and online sponsorship support to make it easy for fundraisers to hit their targets.

> Online

A free online fundraising platform is available for all Relief Chests to enable fundraisers to collect sponsorship donations online.

Online fundraising has a number of benefits for both fundraisers and charities and is an easy way for fundraisers to reach a wider audience and raise more money.

To find out more visit

 www.rcs.mcf.org.uk

> Face-to-face

- 1 The fundraiser should use 'Sponsorship and Gift Aid Declaration' forms to record cash or cheque donations from donors.
- 2 To pay money raised into a Relief Chest, complete a 'Sponsorship Verification' form and return it along with the completed 'Sponsorship and Gift Aid Declaration' forms and a cheque covering the total amount raised to the Relief Chest Scheme. Cheques should be made payable to Relief Chest Scheme.

For copies of all Relief Chest Scheme forms:

Download at
 www.mcf.org.uk/rcs-resources

Or call **020 3146 3352** to request paper copies

All forms should be returned to:

Relief Chest Scheme, Masonic Charitable Foundation, 60 Great Queen Street, London, WC2B 5AZ

What reports and statements can the Relief Chest Scheme provide?

> Annual statements

The Relief Chest Representative will automatically receive a detailed annual statement by post listing the activity of the Relief Chest.

> Interim statements

The Relief Chest Representative can request interim statements detailing the donations into and payments out of the Relief Chest.

> Regular donors list

On request, a list of regular Direct Debit donors can be provided to the Relief Chest Representative.



One of the benefits of a Relief Chest is that a record of all donations in and payments out is automatically maintained.



How can payment be made from a Relief Chest to a chosen charity?

1 Approve the donation

The payment must be approved by the lodge according to its procedures and bylaws.

2 Complete a payment voucher and return it to the Relief Chest Scheme

The Relief Chest Representative should complete the relevant coloured voucher and ensure it is counter signed. To find out which voucher you need, see page 16.

Vouchers are specific to each Relief Chest and issued on request. For more information or to request a voucher, call 020 3146 3352.

3 Payment

Payments are made from Relief Chests on the first day of each month. Cheques can be provided to the Relief Chest Representative for presentation to the charity if requested.

Festival and MCF honorifics

If you transfer money from your Relief Chest to a festival Relief Chest or to the MCF and you wish for the transfer to be allocated to individuals for honorific purposes, please complete the 'Relief Chest Transfer Allocation' form with the details of the members and return it to the Relief Chest Scheme, ensuring that the total on the form matches the total on the voucher.

Payments to an individual in distress

Funds in a Relief Chest may be used to assist any individual in distress; there is no requirement that the individual is a freemason or the family member of a freemason, and there is no limit to the amount or number of payments they may receive.

To make a payment to an individual, please produce a letter signed by the Relief Chest Representative and either the master, treasurer, secretary, almoner or charity steward, printed on your lodge's headed paper which provides details of the individual's circumstances and assurance that due diligence has been undertaken to confirm the need for relief. A template letter can be downloaded at:

 www.mcf.org.uk/rcs-resources



Glossary

› Donor-advised fund (DAF)

A philanthropic fund held within a charitable organisation; in this case the Relief Chest Scheme or Masonic Charitable Foundation. You receive tax recognition for donations into a DAF, which are irrevocable. DAFs are increasingly popular vehicles for giving in the UK because they offer administrative convenience, cost savings, and tax advantages.

› Festival

A fundraising appeal organised by masonic provinces.

› Gift Aid declaration

A statement from a donor to a charity confirming that the donor wants the charity to claim Gift Aid tax relief on their donation.

› Gift Aid tax relief

Gift Aid is an income tax relief designed to benefit charities and Community Amateur Sports Clubs (CASCs). If you are a UK taxpayer, Gift Aid increases the value of your charity donations by 25%, because the charity can reclaim the basic rate of tax on your gift – at no extra cost to the donor.

› HMRC

HMRC stands for Her Majesty's Revenue and Customs. HMRC is responsible for the collection of taxes.

› Registered charity

A charity is a specific type of voluntary organisation and must conform to the regulations set out in charity law. Charity is a legal status for an organisation, not a legal form or organisational structure.

› Relief Chest

A donor-advised fund within which donations can be securely held until you are ready to make a payment to a registered charity.

› Relief Chest holder

The lodge, chapter or masonic group on behalf of which a Relief Chest is opened.

› Relief Chest Representative

A nominated member who manages the Relief Chest on behalf of the Relief Chest holder.

› Relief Chest Scheme

A scheme established in 1986 offering Relief Chests to allow charitable donors to save time, take control of their donations and give more to charity.

List of forms

Form name	Use
Application to open a Relief Chest	Set up a Relief Chest
Change of Relief Chest Representative	Update the Relief Chest records to add a new Relief Chest Representative and remove the outgoing Representative
Gift Aid envelope	Process a one-off personal donation and submit a Gift Aid declaration
Gift Aid envelope donor verification	Cover sheet for forwarding a batch of Gift Aid envelopes
Gift Aid sponsorship verification	Cover sheet for forwarding a batch of Gift Aid sponsorship collections
Sponsorship and Gift Aid declaration	Process a one-off Gift Aid donation for a sponsored event
Credit / debit card donation	Process a one-off personal donation
Single donation	Process a one-off personal donation
Combined single / regular donation	Process a one-off personal donation and / or regular donation
Miscellaneous donation	Process a one-off donation from a masonic unit e.g. lodge or another group
Charity payment voucher	Make a donation to a masonic or non-masonic charity or transfer funds to festival / appeal Relief Chests
Relief Chest transfer allocation form	Allocate Relief Chest transfers to individual donors for honorific purposes
Relief Chest online application form	Apply for web access to the Relief Chest
Relief Chest online reporting application form	Apply for access to the online reporting facility

Application to open a Relief Chest

Date - -

PLEASE USE BLOCK CAPITALS

The members of:

Name of masonic group (lodge, chapter etc.)

Unit number (lodge/chapter number etc.)

Masonic order (Craft, Royal Arch, Mark Master Masons etc.)

Province

request that a Relief Chest be opened.

Annual statement start month (Jan = 01)

Secretary (or equivalent):

Name (in capitals)	Signature
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Details of Representative

First name

Surname

Address

Postcode

Telephone

Email

Data Protection Act 2018 – Privacy Notice

The Relief Chest Scheme is committed to protecting your personal information. Our legal basis for collecting, processing and sharing personal information as set out in our Privacy Policy is based on the legitimate interest of the Relief Chest Scheme. To find out more about how we handle, share and store your personal information and how to amend or request a copy of any personal information we hold about you, please visit www.mcf.org.uk/privacy-relief-chest-users

DECLARATION

I confirm that I have read and understood the Relief Chest Scheme Privacy Policy and agree to comply and abide by the Terms and Conditions. Please visit www.mcf.org.uk/privacy-relief-chest-representatives

I confirm I have read and understood the Relief Chest Scheme "Operating Manual and Rules". Please visit

www.mcf.org.uk/reliefchest/rules

Relief Chest Representative:

Name (in capitals)	Signature
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Please send this completed form to: Relief Chest Scheme,
Masonic Charitable Foundation, 60 Great Queen Street, London, WC2B 5AZ
Tel: 020 3146 3352 Email: reliefchest@mcf.org.uk

Charity number: 1164703 | Company number: 09751836



About the Masonic Charitable Foundation



The Masonic Charitable Foundation (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.

Most of the support provided by the MCF takes the form of financial grants to assist with daily living costs but grants can also be provided for specific items or services. Help is available for freemasons, their married, life or widowed partners, and their children, stepchildren and grandchildren under the age of 25 and in full-time education.

A range of health and care needs, including medical treatments, counselling and mobility aids or home adaptations are supported, with funding also available for respite, residential, nursing and dementia care.

Grants can be provided to support the education of children and young people, including scholarships, travel grants and student accommodation fees. The MCF can also support exceptional talent in sport, music or the performing arts.

The Advice & Support Team offers confidential and practical guidance about the support available from the MCF and many other

organisations. The team works with freemasons and their families in the local community through home visits.

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. The MCF works in partnership with some of the country's biggest charities to deliver support.

The MCF also helps to fund the vital work of hospices and regularly contributes to appeals for disaster relief worldwide.

Funded entirely through the generosity of freemasons and their families, the MCF is one of the largest charities in the country and helps to improve the lives of thousands of people every year in England, Wales and overseas.

Can the MCF help you?

☎ 0800 035 60 90
✉ help@mcf.org.uk

How can I contact the Relief Chest Scheme?

🌐 www.mcf.org.uk/reliefchest

✉ reliefchest@mcf.org.uk

☎ 020 3146 3352

Useful links

To download Relief Chest Scheme forms and resources

🌐 www.mcf.org.uk/rcs-resources

For information about Gift Aid

🌐 www.hmrc.gov.uk/giftaid

For information on registered charities

🌐 www.charitycommission.gov.uk

To view the Relief Chest Scheme privacy policy

🌐 www.mcf.org.uk/privacy

🌐 www.ico.org.uk



I have used the Relief Chest Scheme for over 15 years and find the staff and service excellent."

*– Lodge Treasurer,
West Lancashire*

For further guidance on the
Relief Chest Scheme, contact us today:



reliefchest@mcf.org.uk



020 3146 3352

For freemasons, for families, for everyone
www.mcf.org.uk

Charity number: 1164703 | Company number: 09751836