



**Masonic**  
Charitable Foundation

Issue 13 | **Spring/Summer 2024**

# Better Lives

**Supporting  
opportunities  
for the younger  
generation**



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**Encouraging opportunity,  
promoting independence  
and improving wellbeing.**

**[mcf.org.uk](http://mcf.org.uk)**



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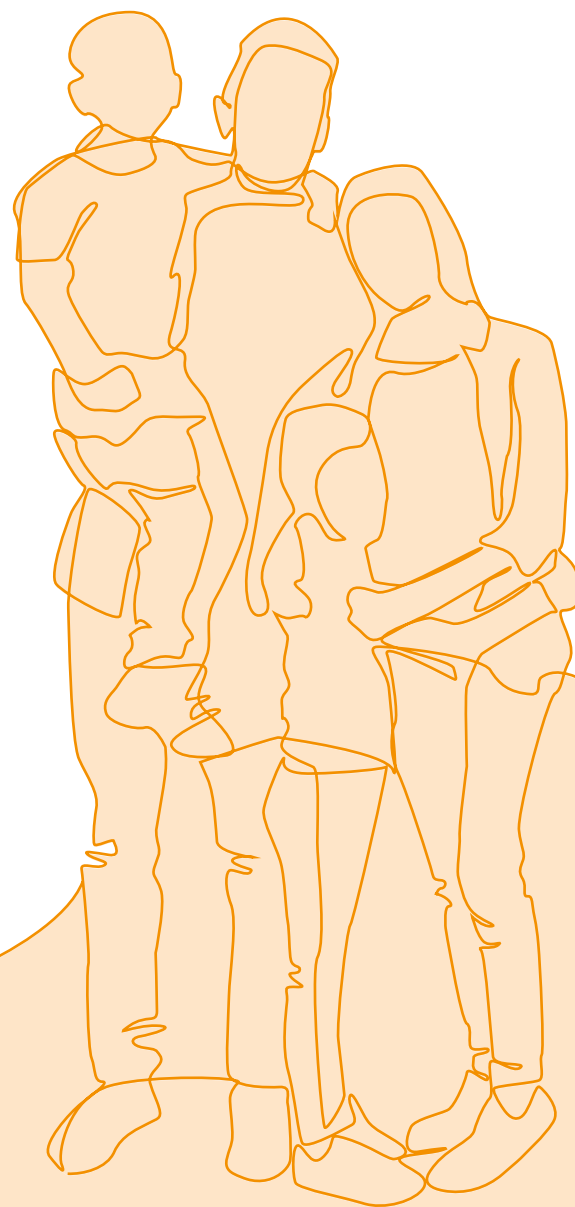
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## Welcome session with Claire Smith

One of our core values, and an important commitment at the Masonic Charitable Foundation (MCF), is the support of families in the Freemasonry community across England, Wales, the Channel Islands, and the Isle of Man.

For this issue of **Better Lives**, we wanted to take a closer look at the support that is available for children and young people. The MCF could be the helping hand that many families are looking for as they try to balance rising daily living costs, navigate waiting lists for support, as well as ensuring their children benefit from wider opportunities and experiences to support their development.



Families come in many shapes and sizes, and at the MCF we strive to offer support to all eligible Freemasons and their dependants, including their grandchildren, in times of difficulty and distress. In most cases, a distress is unforeseen. No amount of planning or preparation can avoid the situation and it often comes with a financial impact. Events such as redundancy, accidents or illness that result in a drop in income, death of a family member, separation of parents or care givers, can result in challenging and often very isolating situations. No matter how careful you are to protect children from the impact of stress, trauma and change, these situations will often cause changes and challenges in the behaviour of our young ones. By contacting the MCF, families may be able to access support that could lessen the negative impact that a family crisis may have on children and enable them to continue their journey to reach their full potential.

When contacting us, we will ask about the event that led to the call. Our Enquiries team will listen carefully, allow you to talk about your situation and acknowledge if we can help. We will ask for information about your household's financial situation. We understand this is a very sensitive area to discuss on the phone, but we need to assess whether we can help. We take our financial benchmarks from the Joseph Rowntree Foundation (JRF), a well-known national charity that researches family incomes and the minimum requirement to meet daily living costs.

This issue features personal stories from families we've supported, sharing their first-hand experiences of financial hardship. The stories showcase how our support has significantly impacted their lives, all thanks to the generous donations from Freemasons, their friends and families.

### Claire Smith

Advice, Support & Enquiries Manager and Designated Safeguarding Lead at the MCF



Claire Smith is the MCF's Advice, Support & Enquiries Manager and Designated Safeguarding Lead. She manages the team which offers a free and confidential service for Freemasons and their families. The team's services are available to eligible family members with a close connection to a Freemason. Our Advisers are based regionally throughout England and Wales. Anyone wishing to speak with a member of the team should contact our enquiries line on **0800 035 60 90** for a referral. Once a referral has been made, your local Adviser will call to discuss the situation and offer advice on any support or services available. The team can also arrange a home visit if required.

*If you ever find yourself, or a fellow Freemason and their family facing distress and difficulties, please do contact us.*





# A day in the life of Sonal

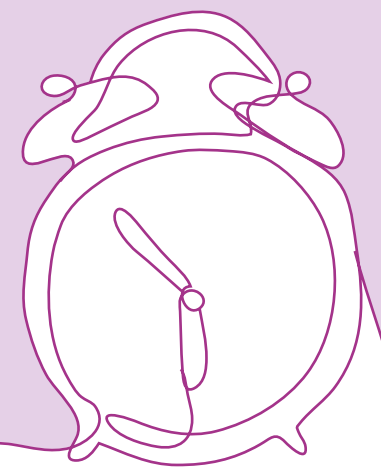


Having joined the MCF in 2020 during the pandemic, Sonal Patel has been kept busy as an Enquiries Officer. Handling dozens of calls every day, Sonal is often the first point of contact for many people who are looking to us for help. No day is the same in such a dynamic role, but Sonal has found the best work routine to handle whatever the day may bring.



For Sonal, knowing that she has made a difference to people's lives, whether that's directing them to apply for support or simply being a listening ear, is what motivates her from day to day!

We asked Sonal to tell us about her routine and what working in the Advice, Support and Enquiries team means to her.



## My alarm goes off at...

6.50am if I am going into the office, or 7.50am if I am working from home. If I wake up before my alarm goes off, I simply get out of bed, ready to start my day.

## I start my day by...

Having breakfast, preparing lunch, and then leaving my house to walk to the tube station to get my train. Sometimes there are delays with public transport, so I always check whilst getting ready. If I am working from home, I get up, have breakfast, and do some household chores before diving into my tasks.

## How I spend my days...

The majority of my day is spent on calls that come through to the MCF enquiry line, keeping me busy. Each day, our team handles different responsibilities, which may involve emailing or being on calls throughout the day. On the phone you never know what the call is going to be about, so you are having to think on your feet all the time. On occasion, I prefer communicating through emails as it gives me time to reflect and provide a more thorough response.

In recent months, I have been assisting in supervising the work of one of our new team members. The variety in my daily tasks, with each call being unique, is what makes the job truly interesting and rewarding.

## My most memorable moment was...

There are quite a few cases I could choose from. I do recall speaking to a Freemason's widow who was struggling to pay her bills and look after her children. Her husband died suddenly at work, and this was a very distressing time for her. Taking care of her two disabled children made it harder for her to work, which, in turn, made it more difficult to manage her bills.

She had no idea that she could seek assistance from the MCF. When she called us, she broke down in tears when I explained to her how much we could help. She was so grateful for our support and just for someone to listen to what she was going through. I also told her about our mental health support, which she wanted to access as she felt she had not dealt with her grief.



## The hardest part of my role is...

It's always tough having to tell people that they are not eligible for our support, and it makes me feel for their situation. For instance, if they haven't experienced a drop in income and therefore fall just outside our criteria, I do my best to find alternative ways to assist them. I also make an effort to tell them about other organisations that may be able to provide the help they need.

## The best part of my role is...

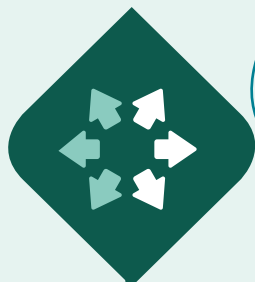
Being able to help and support people with whatever they are dealing with. Sometimes, even though we may be unable to provide them with a monetary grant, I feel that I am there to listen to them. For some isolated and lonely individuals, this makes a huge difference, and they really appreciate having someone to talk to.

## When I am not working...

I have started practicing pilates. I also enjoy cooking and love creating new dishes at home for my family. I love doing mindfulness colouring and have already completed two books. I am slowly making my way through my third; it's a very calming activity after a busy day of calls.



To find out more scan the QR code or visit:  
[mcf.org.uk/ASET-BL13](https://mcf.org.uk/ASET-BL13)



Studying abroad offers young people the opportunity to take their skills to the next level, but the cost can make it difficult or even impossible for many to access this opportunity.

Thanks to funding from the Globe Lodge 275th Anniversary Fund, we can offer grants to children, step-children, and grandchildren of Freemasons aged 25 and under who are in full-time education to travel abroad for educational purposes. With our support, they can explore new horizons and have additional opportunities to fulfil their potential.

As a granddaughter of a Freemason, and a History and Politics student, Francesca was able to access support that enabled her to take on an internship in Saint Lucia for a month, where she learnt about the island's politics under the Caribbean Elective Politics Work Experience Programme.

After hearing about the opportunity, Francesca reached out to our Enquiries team to see if there was any support we could provide for young relatives of Freemasons. She was delighted to hear that we could cover the cost of the fees for her Elective programme, enabling her to embrace the opportunity without incurring any debt.



Francesca during her Travelling Scholarship



**Our Travelling Scholarships**  
can fund your study  
abroad experience

*"The experience was phenomenal. We primarily worked in a conference room where we were introduced to new speakers twice a day, and we also got the opportunity to visit the Parliament. Our main task was to split up into groups and write a policy draft on a new idea to enhance Saint Lucia's global position. We later presented the Green Paper to a Senator and civil servants, including a previous High Commissioner from the UK – it was a frightening but amazing experience which brought to light many skills in me that I didn't know I had," said Francesca.*

*"Alongside everything I learnt about politics in Saint Lucia, I also made some amazing friends, summited one of the Pitons, visited the Sulphur Springs, attended a carnival, and lots more. The trip awarded me the meaningful change I was looking for; I was in a bubble before I went, so meeting people from different ethnicities, religions, and backgrounds was really liberating."*

We are passionate about supporting Travelling Scholarships that promote the career development of young people, whilst also enriching their life experiences, creating lasting memories, and enhancing their interpersonal skills.

*"I would love, eventually, to work for NATO's legal department, and this requires skills that I really developed in Saint Lucia. Being thrown into a new country with a whole different political system was so interesting and developed my knowledge, social skills, presenting skills, and gave me the opportunity to live and grow independently. The internship was a really helpful stepping stone for my future career."*

Last autumn, Francesca received the news that she had been accepted onto a Master of Arts in Law (Conversion) Course at BPP University Law School, which she will start in September.

*"In my personal statement for the Master's application, I mainly wrote about my MCF-funded internship in Saint Lucia. When I heard I was accepted onto the course, they told me that my personal statement was one of the best they had seen, partly thanks to my internship experience which was really unique and set me apart from other candidates."*

Her hard work and dedication have enabled her to fill her diary with some exciting plans this year, which included a trip to Washington, D.C. for the International Model NATO Conference in February, as well as a series of mini-pupillages in which she will shadow barristers in the summer before she starts her postgraduate study – all of which will undoubtedly lead her to great things in her career.

Alongside her career focus, since Francesca's grandpa passed away in December 2022, she's felt determined to continue his legacy and give back to the local masonic community in some way after the overwhelming amount of support her family has received.

*"I am so grateful to the Freemasons and the MCF who made this possible because there is no doubt that, without this funding, I wouldn't have been able to go to Saint Lucia. The least I can do in return is spread awareness of the MCF's support by sharing my story and encouraging others to 'bite the bullet' and reach out to the MCF if they need to."*



To find out more scan the QR code or visit:

[mcf.org.uk/TravellingScholarship-BL13](https://mcf.org.uk/TravellingScholarship-BL13)



# Everything you need to know about your eligibility



Have you ever wanted to reach out to us for support but were unsure if you were eligible? We support Freemasons and people with a strong family connection to a Freemason. But what does this mean exactly?

## The qualifying Freemason

To be eligible, the Freemason must be, or have been, a member of a Lodge regulated by the United Grand Lodge of England. The Freemason does not need to be a currently subscribing member, but they must have joined before the need arose.

Please note that if the Freemason's membership is inactive, there is a time limit after which an application may not be accepted.

## Eligible family members

Whether you're married, divorced, or widowed, a child, a step-child, grandchild or step-grandchild of a Freemason, we may be able to offer you support. We understand that not all families look the same, so we are happy to consider other relations if they can demonstrate that a Freemason has provided them with significant financial or physical support.

## Drop in income

To receive support, you must be able to demonstrate that you have experienced a drop in income which means you are unable to meet daily living costs, or that an unforeseen change in your circumstances, including mental and physical health, has affected your usual income.

If you are in need of support but are feeling overwhelmed by the application process, our incredible Enquiries team is here to help.

You can call them on **0800 035 60 90** or email them at **help@mcf.org.uk**. If you are eligible for support, a Visiting Volunteer or a member of the Advice and Support team can contact you to help fill out any forms.

*"After I contacted the MCF, a Visiting Volunteer came to my home to help me to fill out my application forms, making the whole process much easier! When the help came through, it felt like a godsend. I was able to catch up with bills and focus on my physical health and the wellbeing of my family."*  
– Mohammed

## Check your eligibility

Not sure if we can help?  
Use our online eligibility checker.

Answer a few basic questions about your circumstances and the type of help you are looking for to find out if we may be able to help.



To find out more scan the QR code or visit:

[mcf.org.uk/eligibility-BL13](https://mcf.org.uk/eligibility-BL13)







## Special Educational Needs and/or Disabilities (SEND) can affect a child or young person's ability to access education and reach their potential.

This can present in many forms and have a negative impact on their social, emotional and learning development. Areas of need and levels of complexity can change over time as the child grows and their circumstances change. Families and educators often notice a change in behaviour, communicating that there is potentially an undiagnosed, unmet or developing need. Social relationships, ability to communicate and their achievement as well as self-esteem, confidence and self-worth can all be affected causing distress for the child and those around them.

At the end of 2023, it was reported that 15,522 children in England had been on an NHS waiting list for developmental assessments for over one year (NHS England). The MCF is now able to provide funding for developmental and educational assessments allowing children to receive much needed support from education authorities and other supporting agencies.



Darcey and Archie

Zoe was concerned that some of her son Archie's behaviours were not what she expected for his age. Zoe noticed he was demonstrating frequent changes in mood and he found it difficult to communicate his thoughts and feelings to others. She was also observing challenging behaviours and was worried they might indicate a neurodiverse need such as Autism or Attention Deficit Hyperactivity Disorder (ADHD). Zoe believes that Archie experienced trauma, along with the rest of the family, when they found out that his sister would be born with complex medical needs.

*"In the autumn of 2020, I learned during a 20-week scan that my daughter, Darcey had a heart condition. She required two open-heart surgeries – one which she had at eight weeks old – so she spent the first ten weeks of her life in hospital. At this point, Archie had only met her once, and at the same time he had basically lost me for ten weeks because I spent so much of this time at the hospital with Darcey," said Zoe.*

After the ten-week period, the doctors said there wasn't much more they could do for Darcey, so Zoe and her partner, Darren, not knowing how much time she would have left, were keen to bring her home to have Christmas as a family, make happy memories and provide palliative care in a comfortable environment. Meanwhile, Archie's already complex needs presented as more and more challenging as time went on. His parents decided they urgently needed to get him help and explore how they could support Archie ensuring he was able to communicate his needs, thoughts and feelings.



*"When I first looked into support for Archie, the NHS waiting list for specialist assessments was huge and exceeding a year and a half, just to see the OT (Occupational Therapist) and a paediatrician. We couldn't afford to pay for private help because I couldn't go back to work after maternity leave due to everything going on at home with Darcey, so we had gone from two salaries to one. On top of all of this we were dealing with mould, hot water issues, and the cost of living crisis – we couldn't afford anything and Archie was getting worse, so I made a desperate phone call to the MCF for help".*

Following this request, we were able to fund an OT assessment for Archie, who attended his appointment within just two months.

*"Another parent whose child is autistic recommended a private OT to me who sounded perfect for Archie, as she could observe him at school and had a background in palliative care so would be understanding of his situation at home too. I asked if the MCF could fund this and thankfully they did, which really helped us to better understand Archie's behavioural patterns and specific needs."*



One significant barrier that Zoe and her partner noticed is the increasing thresholds and timescales for accessing NHS support for children and young people; there are so many children waiting for help, even initial appointments can mean a wait of a few weeks. Often the child or young person has to reach a crisis point in order to get the medical support, treatment, intervention or assessment that they so desperately need. This leaves children like Archie and their families distressed, frustrated and struggling. There is little support available and this can be very isolating. Worse still, we are seeing cases where children are excluded from education for a period of time or even permanently.

We are keen to help children and grandchildren within the Freemasonry community access the appropriate assessments that are identified and supported by the school, or other professionals. We believe that the early help and support that the MCF can facilitate with these grants can make a difference and ensure that children and families have a better chance to thrive.

*“We’re still on the journey to getting full support for Archie. It’s a long road but the findings from the appointments and assessments that were paid for by the MCF really helped us get to this point. Another thing that really stands out to me is the holiday they paid for us to go on as a family; it felt like everything came together that week – Darcey had been so up and down before that but she was perfect when we were away. Making memories is so important for palliative care, and there’s no doubt we wouldn’t have been able to go on this unforgettable trip without the MCF’s support.”*

Darcey remains under palliative care, and Zoe and Darren live day by day, providing the most comfortable and supportive environment they can for their children.



To find out more scan the QR code or visit:  
[mcf.org.uk / ChildrenandYoungPeople-BL13](https://mcf.org.uk/ChildrenandYoungPeople-BL13)



In addition to this service, we offer mental health support to children and young people aged five to 15 years old.

This service is delivered through an experienced and independent provider and provides access to fully trained and qualified mental health practitioners, ensuring that they receive the highest quality of care.



To find out more scan the QR code or visit:  
[mcf.org.uk/MentalHealthSupport-BL13](https://mcf.org.uk/MentalHealthSupport-BL13)

## Brighter days ahead: care for a family and their children



*As a self-employed single parent, Neil faced overwhelming responsibilities when his daughter fell ill. However, with the support he received from the MCF, his daughter successfully returned to university. Now, they are in a better place, both emotionally and financially.*

In late 2020, Neil's daughter, Lucy, suddenly became ill and was diagnosed with Functional Neurological Disorder (FND), a brain condition that affects movement, speech, and triggers seizures.

He became her full-time carer, supporting her recovery journey meant adjusting her life entirely, including learning to walk again. Lucy also had to defer her place at The University of Edinburgh.

Being a self-employed single parent, Neil felt isolated whilst taking care of Lucy, especially amidst the Covid-19 pandemic. His family's income also significantly dropped as he dedicated most of his time to her care, rendering him unable to work. Lucy's unexpected diagnosis turned their world upside down.

Having initially been wary of reaching out to the MCF for support, Neil began an application for a grant following the advice of his Lodge Almoner.

*“An MCF Visiting Volunteer visited us at home to assess the extent of support we needed. Her empathy and understanding, as well as her knowledge of what was available, was a great comfort at a difficult time.”*





The MCF's support to Neil's family allowed them to get back on track. He was slowly able to work more hours, and Lucy was given the best possible chance to recover and resume life as a student.

“Almost 12 months to the day since she became ill, I am pleased to say that Lucy returned to Edinburgh with some adjustments and has been able to resume her studies. She’s in line to graduate with a First Class Degree when her course finishes this year, and over the summer break, she’s accepted a paid internship at a newspaper in Glasgow,” said Neil.

*“She’s had a few front pages and is hoping for a full-time role after university. She has also been nominated for young journalist of the year at the Scottish Press Awards!” said Neil.*

Neil and his family are now in a much better financial and emotional situation. With Lucy back at university, Neil no longer has to worry about how his family will get by or if his daughters will be okay.

*“Without the help of the MCF, our family would have sunk, and we will always be grateful for the help we received at the most difficult time in our lives. I would encourage anyone in a similar position to get in touch with the MCF.”*



To find out more  
scan the QR code  
or visit:

 [mcf.org.uk/  
DailyLivingCost-  
BL13](http://mcf.org.uk/DailyLivingCost-BL13)

## Neil and Lucy

# Puzzles

**Complete the crossword to win  
a £50 John Lewis voucher!**

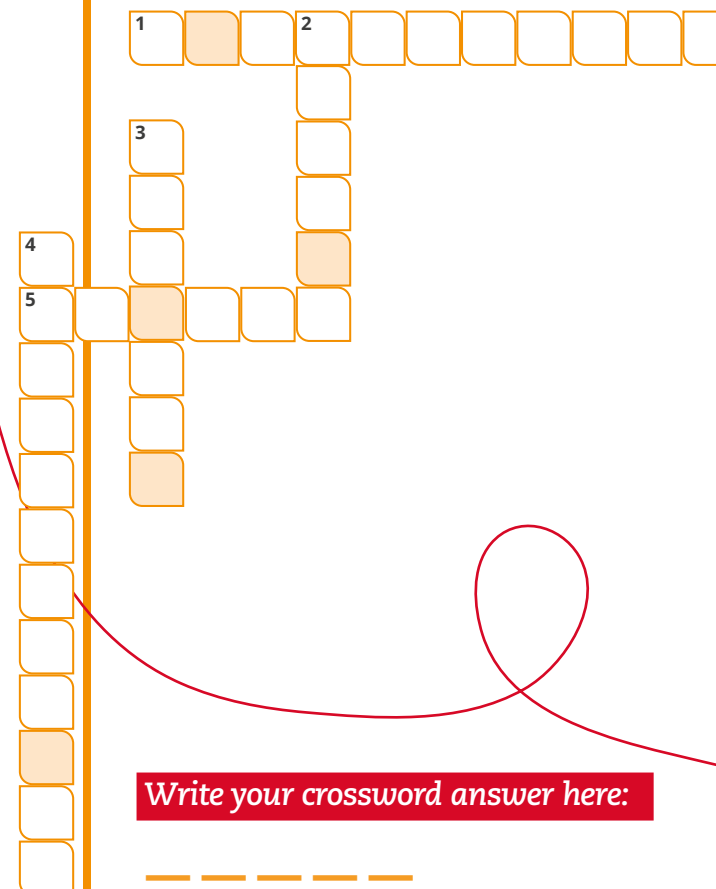
The answers to the crossword can be found in this issue of **Better Lives**. Once you have completed the crossword, unscramble the letters in the shaded squares to spell a word related to Freemasonry. All entrants who submit the correct answer will be entered into a draw to win a £50 John Lewis voucher.

## Across

1. Francesca had to write one of these in Saint Lucia (6,5)
5. Who is the MCF's Advice, Support & Enquiries Manager? (5)

**Down**

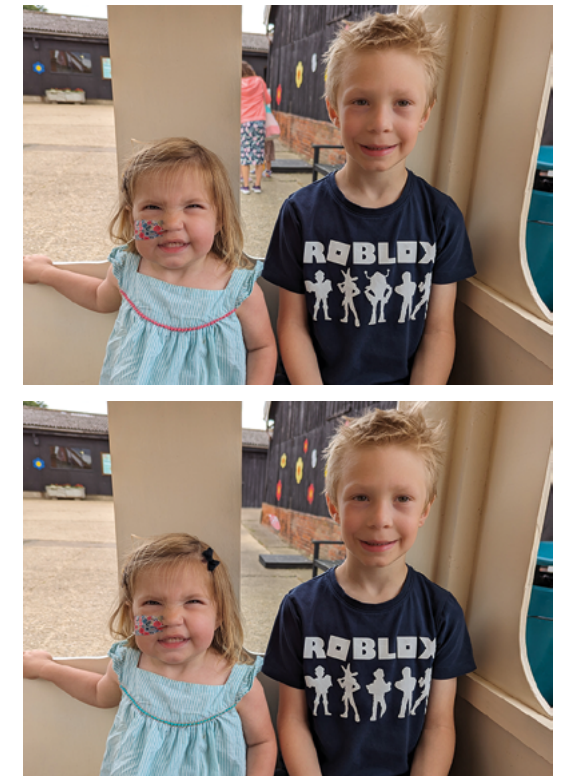
2. Neil's \_\_\_\_\_ reduced then Lucy became ill? (6)
3. What does Sonal enjoy doing when she's not working? (7)
4. The type of therapy that Archie required (12)



**Write your crossword answer here:**

**Spot the difference and win a £25 John Lewis voucher!**

Pictured below are Archie and Darcey, who featured in this issue of **Better Lives**. To be in with a chance of winning a £25 John Lewis voucher, simply spot the five differences between the two photos.



**Congratulations to Neeta Haria**

Who correctly identified the word 'Apron' in last issue's crossword – a £50 John Lewis voucher is in the post.

**Well done to David Dinenage**

Who spotted all five differences in last issue's spot the difference – a £25 John Lewis voucher is on the way.

**How to enter:**

Write your crossword answer and/or circle the five differences you spot in the photos clearly on the tear-off flap. Fill in your details on the reverse of the flap and send it to:

**Masonic Charitable Foundation,  
60 Great Queen Street, London,  
WC2B 5AZ**

The winner will be notified before the next issue of **Better Lives** is printed.







Tear me here

## > Follow our work and receive our exclusive lapel pin

Register for email updates about the work of the MCF and receive future issues of **Better Lives!**

Name .....

Email .....

Full address .....

.....

Postcode .....

Province/  
County .....

I am a:

☐ Freemason ☐ Interested person

☐ Family member of a Freemason

If you are a Freemason, are you a:

☐ Lodge Almoner ☐ Lodge Charity Steward

☐ Lodge Secretary ☐ None of these roles

If you are a family member of a Freemason, are you a:

☐ Partner of a Freemason ☐ Grandchild of a Freemason

☐ Child of a Freemason ☐ Widow of Freemason

☐ None of these

Are you:

☐ 25 and under ☐ 56 – 65

☐ 26 – 55 ☐ 66 and over

I am happy to receive MCF communications by:

☐ Post (including **Better Lives!**) ☐ Email ☐ SMS

You can update your preferences or unsubscribe at any time.

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

Alternatively, visit [mcf.org.uk/sign-up](http://mcf.org.uk/sign-up)

The Masonic Charitable Foundation takes your privacy seriously and we will keep your personal information private and secure. Please visit [mcf.org.uk/privacy](http://mcf.org.uk/privacy) for further information.



The MCF recently launched it's new WhatsApp Channel.



Scan the QR code to follow in order to get a look behind-the-curtain and receive all MCF updates before anyone else!

## What we do

*We are here to support Freemasons and their families when life takes an unexpected turn for the worse. We offer a wide range of grants and support services for financial, health, family and care-related needs.*



**Masonic**  
Charitable Foundation

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### Building better lives

60 Great Queen Street | London | WC2B 5AZ

Tel: 020 3146 3333 | [info@mcf.org.uk](mailto:info@mcf.org.uk)

[mcf.org.uk](http://mcf.org.uk)

Charity number 1164703. Company number 09751836.