

East Kent Almoners' Meeting

1 March 2007

Provincial Grand Master, Gentlemen.

Good afternoon.

I am delighted to be here this afternoon, on the first of what I hope will be many visits to the Province of East Kent, as you prepare to embark on your 2014 Festival for The Freemasons' Grand Charity. Your Provincial Grand Master and his Executive have already spent many hours of planning and preparation for what I am sure will be your **biggest ever Festival** for any of the central charities. From the office we have been terribly impressed by the leadership and commitment that has been shown already—and the Festival hasn't even been launched! I stand in some trepidation of the avalanche of activity that will roll across East Kent toward Great Queen Street, once it is launched, and can only assure you that we will try to do our very best to support you in your efforts.

I was very pleased when your Provincial Grand Secretary asked me several months ago if I might be free to come to this meeting of Almoners to speak about the work of the Freemasons' Grand Charity. I'm definitely a face-to-face person—there is no better way to raise awareness of our work than to visit one of your meetings and have a chance to meet you and speak with you directly. In fact, I'm actually rather surprised that there is any one left in East Kent who hasn't already heard about our work. One of your Assistant PGMs, and my great friend Reg Walter, formerly Chairman of the Masonic Relief Grants Committee of the Grand Charity, is not someone who is ever at a loss for words. And I know that he has spent much of his time over the past few years visiting Lodges in East Kent. But perhaps he has missed one or two of you, so it gives me an opportunity to spread the word further.

First of all, today, I would like to take a few moments to look at the work of the Freemasons' Grand Charity overall and briefly describe the range of things that we do. Then I will focus on the largest element of our work and an area of especial importance to Almoners – Masonic Relief Grants.

I will touch on the guidelines against which we assess applications and what you can do to help make the application process as smooth as possible. At the end, I will, of course, be happy to answer any questions that you might have.

About the Grand Charity

The Freemasons' Grand Charity is the central grant-giving charity of all Freemasons under the English Constitution. It is one of four central Masonic charities, incorporating:

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

The four charities provide support for Masons and their dependants in the form of, respectively, financial help, education, care and housing for the elderly and cover for medical costs.

Turning specifically to the Freemasons' Grand Charity, it was established in 1981, and has two primary activities:

- Firstly, to make financial grants to support Masons or their dependants, other Masonic charities, and non-Masonic charities at both the national level and for emergency relief work worldwide. In 2006, the Charity made grants totalling over £4.6 million.

- Secondly, the Charity manages the Relief Chest Scheme – a free service to assist the Craft to manage its charitable activities as efficiently as possible. There are over 3,800 Chests in operation and many millions of pounds are donated to charity via the scheme each and every year.

All of the funding for our grant making activities comes from Freemasons and their families, mainly through the annual contributions made by individual Freemasons through their Lodges and fundraising Festivals held each year in one of the 47 Provinces in England and Wales.

Non-Masonic Grants

One of the reasons that the Charity was established in 1980 was to enable the Craft, as a whole, to make donations to non-Masonic charities. The Freemasons' Grand Charity supports charities working in five main policy areas:

1. Medical Research – for example a grant of £1 million over ten years to fund *'The Grand Charity of Freemasons Chair of Molecular Biology'* for research into male cancers.
2. Vulnerable people. This includes older and younger people, people with disabilities and people with specific healthcare needs. An example of a recent grant is the £52,000 given to The Children's Trust to fund the purchase and installation of specialist lifting equipment at a school for children with disabilities.

3. Youth Opportunities. For example, a £150,000 grant over three years to fund the expansion of the Skill Force programme improving the educational achievements of vulnerable young people.
4. Hospices – This is one of our most popular areas of support. Since 1984, we have helped hospice services across England and Wales with grants totalling over £6 million. This includes £170,672 for 7 hospice services here in East Kent.
5. Emergency grants for relief work. These are made at the discretion of the President of the Grand Charity. The most recent grant was for £10,000 and was made via the British Red Cross to support relief efforts following flooding in areas of Kenya that just months earlier had been suffering the effects of a severe drought.

Tsunami support

I'd also like to say a few words about the support given through the Charity to the survivors of the 2004 tsunami. As the extent of the devastation became clear, and in response to requests from Masons, The Freemasons' Grand Charity established a dedicated relief chest to receive donations for the survivors. The generosity shown was overwhelming and well over £3/4 million has been received into the Chest during the last 2 years. This money is being used to fund longer-term recovery projects focusing on the needs of children orphaned or otherwise affected by the tsunami. Working with Plan, a leading international community development organisation, The Freemasons' Grand Charity is funding projects in India, Sri Lanka, Indonesia and Thailand.

In India, we are helping families in ten fishing villages to rebuild their lives by providing the tools and training to ensure the livelihoods of hundreds of people and supporting educational, health and childcare facilities.

In Sri Lanka, Indonesia and Thailand we are supporting the construction of educational facilities that will benefit hundreds of children.

All of these projects are nearing conclusion and if you would like more details about any of these activities, you can find updates on our website – www.grandcharity.org

Masonic Relief Grants – introduction

Now that I have outlined the work of the Charity supporting the wider community, I would like to turn to Masonic Relief grants.

As Lodge Almoners, I am sure you are already aware that Masonic Relief Grants provide financial support to Freemasons experiencing hardship, as well as their wives, widows or partners and in some cases their daughters.

The grants range from £350 to £4,500 in any one year, with a provision for support of £6,000 for cases of exceptional need. Grants are annually renewable while the need continues and there is no limit to the number of grants an individual may receive, one each year over his lifetime.

The grants are awarded for essential daily living expenses and unexpected needs. The first of these is reasonably self-explanatory, whilst the latter covers costs such as the replacement of essential household items when the necessary savings are not available and outstanding funeral expenses. Grants are also awarded for mobility equipment and the ongoing insurance and maintenance costs as part of the scheme managed by the Charity and operated in conjunction with one of the leading equipment suppliers – the KeepAble group. Through the scheme, the free loan of equipment including mobility scooters, stair-lifts and riser-recliner chairs is organised.

Financial Overview of grants

In 2006, 1,775 grants were made with a total value of £2,534,017. 75 of these grants were awarded in East Kent with a total value of £100,241 – An average value of £1,337 compared to £1,428 nationally. The majority of grants are paid in respect of daily living expenses and unexpected needs.

Eligibility

I would now like to look at eligibility for these grants, including some indications of the types of people we most commonly assist. This should be helpful to you in identifying individuals who might benefit from a grant.

Before I start, I must stress that the Masonic Relief Grant guidelines are just that – guidelines, not rules! Rules can't be broken, guidelines are indications to help steer you in the right direction. Each and every case presented to the Charity is assessed on its individual merits. The Committee that considers applications has a set of guidelines to help in its decision-making, but these are applied with discretion and common sense. They do not dictate the response to an application; rather they help inform the decision made.

Applications are encouraged in any case of genuine need and I would strongly urge you to contact either your Provincial Office or The Freemasons' Grand Charity office to discuss specific cases of need. Even when an individual is not eligible for a Masonic Relief Grant, it may be possible to offer advice or direct you towards alternative sources of support.

With this proviso in place, I now turn to eligibility criteria.

Masonic qualification

The first and foremost eligibility criterion is the Masonic qualification. Masonic Relief Grants are only available to past, lapsed or present members of Lodges under the United Grand Lodge of England or to their widows and certain others who were dependant on them at the time of death. There is no minimum time period between initiation and qualification and non-payment of dues does not exclude an individual from consideration.

The eligibility criterion is actually a rule and must be confirmed before a grant is made.

Financial qualification

The second criterion is the financial qualification and a set of annually reviewed guidelines has been established as the basis on which applications are assessed.

The guidelines indicate a minimum level of income the Committee considers a single person or couple living at home should have to meet the costs of daily living expenses after the payment of rent or mortgage interest, council tax, water rates and other items that are essential because of the applicant's medical condition – for example heating costs.

Currently, this guideline amount is set at £7,080 for a single householder and £10,514 for a married couple. Special arrangements are in place for anyone living in a nursing home, but for brevity I do not propose to cover these today.

Where income falls below this level after certain outgoings and the applicant does not hold savings in excess of £10,000 (£15,000 for a couple), the applicant is likely to qualify for support scaled to reflect the extent of the need. I should add at this point that for the purposes of the assessment, the value of the applicant's home will not normally be included when looking at savings. This is an important point as one of the myths we often hear is that people owning their own home do not qualify for a grant.

To help better understand the financial criterion outlined above, I suggest the following 'rule of thumb' – if an applicant is in receipt of means tested state benefit (e.g. Pension guarantee credit) then they are likely to qualify for a grant towards daily living expenses. Even when they do not fulfil these criteria they may qualify for a grant to help with a one-off expense and where an application is made for disability equipment, the Committee will look at evidence of the individual's medical condition alongside the financial circumstances. So the bottom line is that if you think someone is suffering real hardship, always apply for help.

Common Beneficiaries

If we analyse the payments made last year, we find that women in their '80's account for the majority of grants made. Of course, this does not mean that we favour this group over any other or that we only help people in this age group, but it does indicate a good starting point for identifying who might be eligible for a grant and maintaining contact with this vulnerable group does require some work; but what worthwhile work it is, if it is possible to improve the quality of life for even one individual.

The application process

It is not my intention to talk about the mechanics of the application process in any great detail. The same application form will need to be completed irrespective of the type of grant for which the application is made and blank forms are available from the Provincial Office. When a need arises, I am sure Anthony Jones will be happy to advise you on the process for completing and returning a form. Please remember, The Freemasons' Grand Charity does not accept applications direct from applicants and your initial point of contact should be the Provincial Office.

I would, however, like to highlight a few ways that you can contribute to making the application process a simple and smooth one.

Firstly, available state benefits **MUST** be applied for before seeking support from the Charity. Masonic Relief Grants are not intended to replace benefits and the need for assistance can be significantly reduced or entirely alleviated when available benefits are claimed. There are a multitude of sources for information on benefits and I would advise you to take advantage of these and familiarise yourself with the help available.

Secondly, where an applicant is in receipt of means-tested benefit, a notice of assessment or other official documentation showing how the applicant's income is made up must accompany the application. This break down is absolutely essential to the Committee in making a proper assessment of the application before them and where the appropriate documentation is not included the application will be returned. Further guidance on how to obtain a notice of assessment for an applicant is available from the Grand Charity office.

Thirdly, when completing an application form please ensure as much detail as possible is included. In the case of disability equipment requests this will include appropriate medical evidence, but in all cases you should try to present the fullest possible picture of the applicants circumstances. Not only does this help the Committee to make a detailed assessment of the true need, it can also lead to advice on alternative or additional sources of assistance available to the applicant.

Fourthly, and connected to the last point, if an application is made for assistance with home repairs, decoration or domestic equipment an estimate must be obtained and enclosed with the application. This is essential in helping the Committee to respond to the request.

Application timescales

Before I take your questions, I'd just like to say a few words about the timescales involved in making an application.

The Committee meets to consider applications on a monthly basis. Applications can be submitted at any time and it normally takes 4-6 weeks to assess an application. There is no limit to the money available to respond to cases and the Charity will never reject an application due to shortages of funds. Please do not forget that in the event of an emergency it is possible to review a case within a day or two and issue a cheque almost immediately.

Once a grant is approved the Charity's office will consult with the Provincial Office to arrange for payment of the grant at the earliest opportunity. The Charity does not make the payment directly to the recipient and the disbursement of the grant is the responsibility of the receiving organisation (usually the Province). As the grant is not intended to be treated as income, the Charity advises against scheduling payment dates and so the money is available as and when needed by the applicant.

In the case of grants for disability equipment, the Charity passes the details to KeepAble (our mobility equipment supplier) who make the appropriate arrangements to identify what equipment is required and organise for its supply.

Conclusion

This brings us to our conclusion. I appreciate that I have covered a number of topics today at very rapid speed, so I would like to close by saying The Freemasons' Grand Charity is here to help. We encourage applications in any case of genuine need and we are always happy to answer any questions and offer guidance on making an application and questions of eligibility. On your seats you will find two leaflets, recapping much of the information I have covered today, but more importantly giving contact details for the office. Please make use of these if you have questions or would like any more information.

Thank you for your patience, I would now be very happy to answer any questions you might have.

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