

Presentation by
Grahame Elliott and Laura Chapman
Cheshire: 28 November 2007

GRAHAME ELLIOTT

Thank you for inviting us to speak about The Freemasons' Grand Charity.

My name is Grahame Elliott. I am President of the Grand Charity and I am here today with Laura Chapman, Chief Executive, to talk about the role and activities of The Freemasons' Grand Charity.

The presentation will take about 30 minutes and at the end there will be an opportunity for you to put questions – which we will do our best to answer!

Central Masonic Charities

The Freemasons' Grand Charity is one of the four central Masonic charities.

The others are:

- the Royal Masonic Trust for Girls and Boys;
- the Royal Masonic Benevolent Institution; and
- the New Masonic Samaritan Fund.

They provide, respectively, support for Masons and their dependants in the form of:

- financial help through Masonic Relief Grants and support for non-Masonic charities. We will speak in more detail about the Grand Charity shortly.

- education – The RMTGB’s mission is to relieve poverty and provide an education for life for the children of the family of a Freemason, and where funds permit, for other children.

Approximately 2,000 children with a Masonic connection are supported annually, including 24 here in Cheshire at a value of £66,518. When funds allow the RMTGB also helps children not connected with Freemasonry through bursaries at their cathedral and collegiate chapels.

- care and housing for older Freemasons and their dependants; The RMBI provides a range of services. They own and manage 17 homes throughout England and Wales, offering different types and levels of care tailored to suit each individual ranging from temporary care and sheltered accommodation to residential nursing care.
In addition, the RMBI has a Care Advice Team whose members visit prospective RMBI residents and annuitants to provide advice and support for issues relating to health, welfare rights and statutory benefits.
- cover for medical costs. The NMSF was established in 1990 to take on the role of the Samaritan Fund from the Royal Masonic Hospital. It funds private medical treatment for Freemasons and their wives, partners and dependants who have an identified medical need and face a long wait for NHS treatment but cannot afford to fund their own private treatment. It currently supports over 500 new cases each year and in its first 15 years, the Fund supported treatment for 6,000 individuals ranging from 18 months to 104 years of age.

Last year in Cheshire 12 individuals received much needed medical care at a cost of £99,667 through the NMSF.

The Freemasons’ Grand Charity

Let me now talk to you in more detail about The Freemasons’ Grand Charity.

It is the central Masonic charity, but it remains independent of Grand Lodge.

As a Charity it is *accountable* to the Craft, particularly through the *Council* which has 30 members. The members of this Council are appointed through several different channels which ensure that the views of Brethren from across the country are represented.

This representation and involvement in decision making by individuals drawn from the many Provinces is particularly important to The Grand Charity as it receives a substantial part of its income the annual contribution of each member, paid by his Lodge.

The majority of the Council members are elected by Provincial Groups. Cheshire is ably represented by Ian Macbeth who was elected to the Council on behalf of the Rulers Group Forum 3, which incorporates Cheshire, Shropshire, Staffordshire and North Wales.

At any time the Council also has three members representing Provinces hosting a Festival from the Grand Charity and the balance of the membership is made up of members appointed by the Grand President. Currently, this includes a member from here in Cheshire – Paul Richards.

I want to stress that although the Council consists entirely of unpaid volunteers it is very much a working Council, involved in the management of the Charity's day-to-day activities and its decision making processes.

Every member of the Council is a member of one of three sub-Committees which oversee the central activities of the Charity. These committees are the Finance Committee which is concerned with the financial stewardship of the organisation; the Appeals and Donations Committee which reviews and recommends applications for grants to non-Masonic charities and the Masonic relief Grants committee which handles the award of grants to Masons and their dependants experiencing hardship.

The Council and these Committees meet on a quarterly basis to discuss in details issues and applications. In the case of the Masonic Relief Grants Committee the commitment is even greater with monthly meetings to review approaches for support from individuals across the Country. In addition to the regular meetings, the Committee members remain in contact with the staff in the office regularly consulting on issues and events as they arise. When major initiatives or events occur further sub-committees are established as appropriate.

An example of one such major initiative is the co-location of the four central Masonic Charities within Freemasons' Hall. The move into shared accommodation early next year is an exciting undertaking. Not only will it positively impact on the operating costs of the central Masonic Charities through the realisation of greater economies of scale it will also provide considerable opportunities for closer working relations and joint initiatives to improve the manner in which the Charities support people in need.

The redevelopment of the area in which the charities will be sited has been a major undertaking which has demanded considerable involvement from the Charities. The final results are magnificent and this is tribute to the exceptional project management skills of two individuals in particular. As they are present today I would like to take this opportunity to thank and pay tribute to Paul Richards and Gary Horstman for their oversight of the work and their exceptional skill in overcoming many obstacles and difficulties to ensure the project has been brought to a successful conclusion. Their involvement has been of immeasurable value and has made a key contribution to bringing the project to a stage where the accommodation is ready for occupation in the new year.

The work of the Charity

I will now explain more about the work of the Charity.

The first and foremost role of The Freemasons' Grand Charity is to give *grants*, in three areas:

- To individual Masons, or their dependants, who are in need – these are the Masonic Relief Grants
- To non-Masonic national charities serving England and Wales and for emergency relief work worldwide; and
- Other Masonic charities.

Relief Chest

In addition to its grant-giving, The Freemasons' Grand Charity manages the *Relief Chest Scheme* on behalf of Lodges. The Relief Chest service was specifically created to help Masonic organisations efficiently manage the funds they collect to donate to charity. The centrally administered service works on behalf of Chest Holders to reclaim tax relief under Gift Aid and invests funds at a favourable rate of interest. Donations are made from a Chest only upon the instruction of the holder and millions of pounds are donated to charity every year via the free service. To date, over 3,800 Lodges, Chapters and other Masonic organisations have established individual chests and every year millions of pounds is donated to people in need via the scheme.

Here in Cheshire, 14 of the 278 Lodges have Relief Chests and only one Chapter does. This is no doubt because Cheshire is one of the few Provinces that already operates a similar scheme for Lodges and Chapters via their own Provincial Charity. there is a great deal of scope for more Lodges to benefit from these valuable and worthwhile service and Cheshire is to be congratulated in operating such a scheme.

I will now hand over to Laura Chapman who will speak in more detail about each of the areas in which we make grants.

LAURA CHAPMAN

Masonic Relief Grants

Now that you have an overview of the Charity we will look in detail at how The Freemasons' Grand Charity supports individuals and charities through its grant giving activities.

We begin with the Charity's first priority – Masonic Relief Grants.

In 2006 1,775 people were assisted at a total cost to the Charity of over £2.5 million, shown in the accounts after refunds as £2.4 million. Refunds are made in the event of a significant change in the applicant's circumstances and may relate to grants given in previous years.

In addition, payments from the Transferred Beneficiaries Fund to former beneficiaries of the RMBI amounted to £1.06 million for the year. The number of active beneficiaries of this Fund in December 2006 was 1,083.

The Masonic Relief grants provide assistance for Freemasons and their dependants in financial need and range from £350 to £4,500 in any one year. They are annually renewable, and there is no limit to the number of grants an individual may receive, one each year, over his lifetime.

Grants are awarded for:

- Essential daily living expenses (e.g. food, clothing, heating, lighting, home repairs, travel, etc - offset by income, and some state benefits)
- Disability equipment (such as wheelchairs, stair-lifts, baths)
- Unexpected needs (outstanding funeral bills; other emergencies)

For example, an application was received on behalf of a widow in her late 80's. Despite the mobility difficulties of her advanced years she still took an active

role as a volunteer for a number of local charities. On her modest income, however, she was struggling to pay the travel costs involved and it looked like she might not be able to continue helping the organisations. A small financial grant was made towards the everyday living expenses of the lady, easing her financial pressures and enabling her to continue her worthwhile voluntary work.

In another example, the wife of a young Mason had been diagnosed with a serious neuro-muscular disorder, restricting her movement and mobility. The Charity was able to fund the cost of a special wheelchair, enabling the lady concerned to retain a greater degree of independence and providing respite for the husband from some of the pressures of caring for his wife.

More recently, a Mason who had seen his home devastated by flood waters received our support. Whilst this retired gentleman had a comfortable standard of day to day living, he had very little in savings and was unsure how he would meet the costs of replacing many of the items he and his wife lost when the flood waters filled their home. A grant was made towards the cost of replacing furniture and some other essential items, helping this couple as they began to make the family house, a home again.

In Cheshire in the year ending 30 November 2006, the Grand Charity helped 70 people with a Masonic Relief Grant, providing £116,225, an average of £1,660 per case.

Whilst we work very hard with the support of Provincial Grand Almoners to identify people who will benefit from our support, we know that there are still Masons and their dependants out there who need help and are either too proud to ask or are slipping through the net. We can't depend on the Lodge Almoners to identify and reach out to everyone who needs help. Each and every one of you should be on the look-out for members of your Lodges and their widows who might need help and then alert the Almoner who can make sure the application is completed properly.

Every single application is assessed on its merits and support is provided in accordance with need. The size of the grant will vary depending upon the applicant's circumstances. For some, the amount will be significant, our maximum of £4,500 or even, in really exceptional cases of need, the super-maximum of £6,000, but for others a much smaller amount of money can mean a significant improvement in their quality of life.

As a rule of thumb anyone in receipt of pension credit or income support is likely to be eligible for a grant and we would encourage an application on behalf of any individual who is in receipt of a means-tested benefit.

The message that I want to leave you with is that The Freemasons' Grand Charity wants to help any Mason or his dependant who needs assistance. At the moment we know that there are lots of Masons out there that need help, but we're not reaching them. And I'm afraid that there is not a lot that we can do to find them and the real work has to fall on you.

Non-Masonic Grants

I would now like to speak about non-Masonic giving.

One of the primary reasons that the Grand Charity was established in 1980 was to enable the Craft, as a whole, to make donations to non-Masonic charities. With non-Masonic grants, the Grand Charity seeks to achieve four objectives:

- To make a significant difference to people in real need.
- To support issues that individual Freemasons and their families are concerned about and will be glad to be helping.
- To maximise the impact it achieves (that means focusing on projects with the potential to generate a long-term "multiplier" effect, preferably on a national scale).
- And finally, to gain opportunities to raise public awareness about Freemasons' charitable support.

In the year to end November 2006, over £2.2 million was donated to 331 operating charities in England and Wales. Grand Charity grants ranged from a few hundred pounds to the charities nominated by Lodges as part of the matched funding scheme, up to £150,000 for Skill Force [see page 12] to fund a programme helping to improve the educational achievements of vulnerable young people.

All applications received by the office are reviewed against guidelines agreed by the Council. One of these specifies that the charity must be national. All applications received by the office are reviewed against guidelines agreed by the Council. One of these specifies that the charity must be national. To clarify, this includes projects based in a local area [provided that the Charity itself operates nationally](#).

Charities that serve only a local or even regional area within England and Wales are not eligible for support from the Grand Charity and are advised to contact their local or Provincial Lodges.

The Grand Charity supports charities working in five main policy areas:

- Medical research;
- Vulnerable people (covering older and younger people; people with disabilities; and those with specific health or medical conditions, as well as their carers);
- Youth opportunities;
- Hospices; and
- Emergency grants for relief work.

Before I illustrate what the grants mean in practice by giving you some examples of projects we have supported recently under some of these headings I would like to say a few words about the matched funding scheme which was

established as a way of complementing the generous support shown by the Provinces for many charities supporting the wider community.

Matched Funding

The matched funding scheme was established as a way for the Grand Charity to complement the generous support shown by local and Provincial Lodges for the work of national charities, by matching pound for pound donations made to eligible charities up to a total value of £5,000 per participating Province. A number of Provinces are invited to participate in the scheme each year, on a rotational basis to ensure that every Province will benefit from the scheme over a number of years. Donations to any charity which falls within the guidelines of the Grand Charity are eligible and in 2007 the Grand Charity was delighted to match a donation by the Province of Cheshire to the David Lewis Centre, which provides care for residents of all ages suffering from epilepsy, often coupled with other physical or mental disabilities.

The donation of £5,000 from the Grand Charity was given to match the Provinces own support a new activity suite with areas for crafts, cooking and a gym. The suite will be available to residents at any time of day and at weekends and will also be used to provide structured activities tailored to the development needs of the individual residents who all receive one-to-one care.

This is an example of how the money given by the Grand Charity to support the work of national charities is impacting in your local community and I would now like to look at some examples of other grants given to support the wider community under the headings I mentioned earlier of medical research, vulnerable people, youth opportunities, hospices and emergency grants for disaster relief.

We begin with the area of medical research.

Deafness Research UK

Age-related hearing loss usually begins at around 50 and 55% of people over 60 are deaf or hard of hearing. In 80% of cases, deafness results from damage to sensitive hair cells within the inner ear.

Deafness Research UK is a medical charity working on behalf of deaf and hard of hearing people. It aims to secure improvements in the prevention, diagnosis and treatment of hearing impairment, with the ultimate aim of finding a cure. To date, Deafness Research has funded research worth £7 million and its information service has dealt with over 20,000 enquiries.

The grant of £49,000 from The Freemasons' Grand Charity is funding a pilot investigation into age-related hearing loss. The project will aim to confirm the role of the lining cells within the ear in the maintenance of the hair cells, vital in the transmission of sounds to the brain. It will also examine the possibility of using stem cell technology to replace the lining cells.

Whizz-Kidz

Falling under the umbrella of vulnerable people, Whizz-Kidz gives disabled children of all ages independence and greater freedom by providing them with customised mobility equipment, training and advice – something which is often unavailable from the NHS. The independent mobility offered through the equipment means the child is able to experience the everyday things that many of their able-bodied peers take for granted. This might include going to a mainstream school, being able to play with friends and family or even running a simple errand like buying a pint of milk.

It is estimated there are currently 70,000 disabled children living in the UK whose lives would be significantly improved by the provision of a customised piece of mobility equipment, ranging in cost from a few hundred to many thousands of pounds. The grant of £25,000 to Whizz-Kidz is helping to fund the organisation's network of qualified physiotherapists. The physiotherapists play an essential role in assessing the mobility needs of the children and ensuring they receive equipment which is appropriate to their needs, helping to lessen

reliance on carers at the same time as increasing the self-confidence of the child.

Skill Force

Looking at an example of Youth Opportunities, Skill Force works with 14-16 year-olds who are struggling with education or at risk of exclusion. The organisation uses the skills and experience of former Armed Forces personnel and others to deliver a range of inspirational and motivational courses in schools throughout the UK, leading to a proven reduction in truancy levels and helping young people to achieve qualifications that employers will recognise.

An estimated 55,000 pupils play truant from school every day in the school year and in 2005/06, 2% of 16 year-olds did not achieve any qualifications.

The Freemasons' Grand Charity's grant of £150,000 is funding the expansion of Skill Force's services in the Manchester area over 3 years. A new team has been established to work in 4 schools within areas of significant deprivation. It is estimated 220 children will benefit over the 3 year period and Skill Force aims to reduce from 23% to 4% the numbers of its target group likely to fail to enter education, training or employment on leaving school.

Grahame Elliott recently met pupils at St Matthew's RC School in Moyston. They are amongst the first children to benefit from the expansion of the Programme into the Manchester area. At St Matthew's there is a zero-truancy rate amongst the participants and all 25 participants are on course to achieve qualifications which will enable them to secure employment.

It is clear that the benefits of the scheme extend well beyond improvements in academic attainment and job prospects as one of the pupils reported to Grahame that his mother always knew the days he had attended the Skill Force classes as he went home smiling.

Hospices

Since 1984 the Grand Charity has donated over £6m to hospices throughout England and Wales for their annual running costs.

Not only is support for the movement one of the Charity's most popular initiatives but the programme also offers excellent opportunities for local publicity. All of the cheques are sent to the relevant Provincial office to present to the individual hospices, and these donations are often of interest to the local press.

From 1984 to date, the Grand Charity has given a total of £282,736 to 8 hospice organisations in the Province of Cheshire. This includes cheques totalling £24,508 which have been sent to the Provincial Office in the last few days for presentation at a date convenient for them.

You may also be interested to know that this year we have, for the first time, included a separate allocation of funding for children's hospices. Previously, grants to these services were assessed alongside applications from adult services but recognising the additional fundraising challenges faced by the children's services we have now 'ring fenced' the money available to them. This year the majority of eligible children's services are expected to receive a grant of over £3,000, compared to an average of £2,300 in 2006. Combined with grants to 189 adult services, the total amount given in 2007 will be some £600,000.

I would now like to invite Grahame to speak about the final area of non-Masonic giving – emergency grants for disaster relief.

GRAHAME ELLIOTT

Emergency Grants for disaster relief

As President of the Grand Charity I am empowered to make emergency grants for relief work following disasters, both at home and abroad.

The suffering these grants are given to relieve is often immeasurable. For example, earlier this year I authorised a grant of £50,000 to support relief efforts for Sudanese refugees in Darfur. Many of you will have seen the news reports of the ongoing conflict in this area which has forced thousands of people, including many children, to flee to refugee camps where they live in appalling conditions with little or no access to basic human needs like food, shelter, sanitation, medical care and remain in constant fear of attack.

This grant like many of those given for relief efforts following international disasters was made via the British Red Cross, which recognises The Freemasons' Grand Charity as one of its staunchest supporters.

Just within the last week, I have also approved a grant of £20,000 to support their work to provide some of the most vulnerable survivors of Cyclone Sidr in Bangladesh with food, shelter, water and basic medical care.

This grant followed a summer during which I approved grants totalling £150,000 to help with separate appeals following record breaking levels of rainfall in Asia and the UK.

As I am sure you are aware in June and July of this year, the UK experienced some of the worst flooding since the 1940's. Hundreds of houses were damaged, the army was called in to assist with the rescue of residents and the costs of the clean up are expected to run to millions of pounds.

In view of the scale and extent of the damage, I approved two emergency grants to assist the victims. £35,000 was made available to match Provincial donations to charitable organisations assisting the victims and a further £65,000

was donated to the British Red Cross UK Floods Appeal, earning an acknowledgement in the Daily Telegraph.

The devastation caused by the flooding was immense. The money given to the Red Cross helped these people as they began to return to their shattered communities and started the difficult task of rebuilding their fractured lives.

Within a matter of days of approving the grant to help victims in the UK, the Charity was once again called upon to help victims of flooding. This time, however, the destruction occurred in Asia where 20 million people of the world's poorest people were affected by the worst flooding to hit the region in many years. The President approved a grant of £50,000 to support the Red Cross' relief efforts in Afghanistan, Bangladesh, China, India, Nepal and Pakistan.

Support for Tsunami survivors

These are all examples of recent support, but perhaps the Charity's best known support for disaster victims came following the Tsunami that struck South East Asia on Boxing Day 2004.

The then President, Raymond Lye, rapidly authorised an emergency grant of £100,000 to the Red Cross to help it respond to the huge loss of life and terrible destruction experienced throughout the region.

The cheque was presented to the Red Cross on Wednesday, 29 December as offices re-opened following the Festive break and this quick response resulted in the donation being picked up by a number of national newspapers, including the *Times*.

Following the Tsunami in 2004 and in response to requests from the Craft, The Freemasons' Grand Charity opened a dedicated Relief Chest to receive donations from Freemasons for the victims and during its first year of operation well over £3/4 million was deposited into the Tsunami relief chest.

I am sure you will appreciate that nearly three years after the Tsunami, funding required by international charities and aid organisations for the immediate relief operations has been met, but it was clear from the early stages of the disaster that money would also be required for longer-term redevelopment and support. With this in mind, The Freemasons' Grand Charity decided to focus the Relief Chest Tsunami Fund on providing this longer-term assistance, to support the children orphaned or otherwise affected by the disaster.

Following meetings in London and a visit to review on the ground delivery capability and meet with local staff, Plan International was selected to manage projects at the local level in India, Sri Lanka and Indonesia.

In Villapuram, India, a grant of £320,000 was made to a three-year project to help the families in 10 villages to rebuild their lives. Trained counsellors are helping the children to overcome their traumatic memories, whilst fishing boats designed by the local fishermen are ensuring the livelihoods of more than 230 people and their families. Childcare and healthcare centres have been established and evening tuition is available to help children continue their education.

Plan's focus has been to bring long lasting, sustainable improvements. As well as basic education, regular medical check up and vaccinations programmes the children's daily routine emphasises training in hygiene and sanitation principles.

Women's self help groups are teaching employment skills and through micro-financing helping to establish small businesses, re-enforcing the long-term social and economic development of the community.

In Hambantota, Sri Lanka, work is now complete on the construction of a school. The institution will house 3,000 primary and secondary school pupils, whose education facilities were destroyed by the tsunami or subsequently closed because of their proximity to the ocean. In order to continue their education, children have been forced into overcrowded classrooms or, in some cases, sent away to live with relatives.

The new school partly funded by The Freemasons' Grand Charity and designed in consultation with children who will attend, incorporates science laboratories, a language laboratory, an industrial work shop, a large sports field and accommodation for the teachers. Most importantly, each class will have the benefit of a separate room, a departure from the typical pattern found in Sri Lankan schools of partitions within a large hall. As you can imagine this is often noisy and distracting for pupils.

In Indonesia, the extent of the devastation in the region meant that the identification of a suitable project took more time. The loss of life experienced and the scale of the destruction have made planning for the longer-term redevelopment of communities very difficult. However, after careful consideration The Freemasons' Grand Charity agreed a donation of £100,000 to support a school building project in Lamkruet Village and work on the project is now complete.

Thanks to the generous support of our members, YOU, we are able to respond to these many disasters and provide support for live saving relief efforts.

Conclusion

That concludes our look at The Freemasons' Grand Charity and its activities. Let me close by reminding you of why we see The Freemasons' Grand Charity very much as *your* Charity:

- Firstly, the bulk of *funding* comes from you, via Festivals and Lodge contributions.

- Secondly, we provide *direct support to Masons and their dependants* via Masonic Relief Grants – and we must have your help to identify the people who need these grants.
- And finally, we give *non-Masonic* grants to causes seen as relevant to Masons. We welcome your advice on the types of non-Masonic charities to support and all these grants must be approved by our Members – you- at General Meetings.

Further information on the topics covered today is available from the Grand Charity's office and on our website – www.grandcharity.org

This is frequently updated with details of the most recent activities and I would encourage you to visit it on a regular basis to get the very latest updates.

Thank you for your time and attention, we would now be very happy to answer any questions you may have.

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