



Gift Aid

What is it and why is it important?

Gift Aid is a method by which those donating to charity can also get the tax they have paid to make that money donated by the Government to the charity as well. It means that if someone donates £10 to the charity, the charity can also get from the Government another £2.50 making the total received £12.50. Using gift aid means the money given to charity becomes 25% more.

It is also important that our members are able to give their tax to charity as well if they so wish. The Charity Steward, Treasurer and Secretary have a duty to members, guests and the charity to offer this opportunity. Some may not wish to use it but that does not mean that those who do wish to should be stopped from so doing.

How can a Lodge or Chapter enable this to happen at their meetings?

It is simple; just offer the use of gift aid envelopes. Grand Charity gift aid envelopes are available at every Middlesex centre and can be put around on the seats in the temple before the meeting starts and collected at the alms collection. All that is needed is for the Lodge/Chapter to have a Relief Chest.

What is a Relief Chest?

The Relief Chest scheme is operated by Grand Charity and enables the gift aid to be received from the Government. It is just like a bank account for charity, where the proceeds of the alms collection goes in and then the tax back from the Government also gets added. So, if you collect £80 for charity under gift aid using gift aid envelopes, put it in the Relief Chest and the £20 tax relief will be added to it making the amount in the account now £100. Instead of giving the charity £80, you are now able to give them £100.

It's just like a bank account but for charity

Just like you have a bank account for the Lodge/Chapter, you have a Relief Chest account but rather than it being with a bank it is with the Grand Charity. Just like a bank account you can put money in and pay money out (but only for charitable causes) and there is a statement showing everything paid in and everything paid out. Unlike a bank account however, the Government deposits money in it as well.

Getting money out is easy

There is a form for getting money out. It just needs to be signed by two senior officers, the Charity Steward, Treasurer, Secretary or Almoner. The funds can then be transferred directly to a charity or a cheque can be provided instead. There is a minimum amount but it is only £50, anything more than that is fine. There is no limit in the amount that can be held in a Relief Chest.

It also pays interest

A favourable interest rate is earned on the funds. No tax is payable on the interest and every Relief Chest receives the same rate, no matter what the balance is.

Keeping track of the funds

The Relief Chest Representative (usually the Charity Steward) receives an annual statement showing all the deposits and withdrawals. Interim statements are available on request too.

It doesn't force anyone to use it

Just because you use gift aid envelopes doesn't mean everyone has to use them. Those who wish to remain just putting cash in the collection can do so, but by using gift aid envelopes it allows each person to decide whether they want to use it or not and those who want their tax already paid to go to charity can do so.

What is given by members and guests remains confidential

It is important that what people give remains confidential and therefore the envelopes should be opened (usually) by the Charity Steward.

Opening a Relief Chest is easy

Most Lodges and quite a lot of Chapters in Middlesex have a Relief Chest already but opening one is easy. A resolution must be passed in open Lodge/Chapter and, subject to the by-laws and practice of each Lodge/Chapter, prior notice of motion is not required. Then a simple application form must be completed and signed by the Secretary (or Scribe E).

Where can I find more help?

More about the Relief Chest can be found on the Grand Charity Relief Chest website:

www.grandcharity.org/pages/relief.html