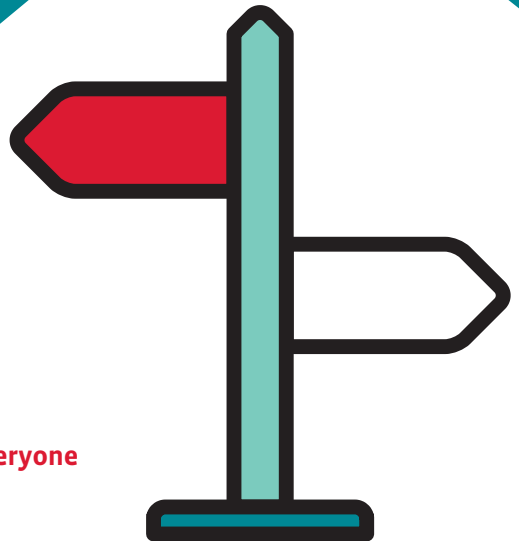




Masonic
Charitable Foundation

GUIDE

The Charity Steward's Guide



For Freemasons, for families, for everyone

www.mcf.org.uk

Version 1

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This document has been compiled to provide guidance and general information. Every effort has been made to ensure the accuracy of the information but it does not constitute legal or professional advice.

Please note, reference is made throughout this document to ‘Lodges’ and ‘Lodge Charity Stewards’, but all guidance also applies to Chapter and Chapter Charity Stewards.



Introduction

Relief is one of the three core principles of Freemasonry and the Charity Steward has a vital role to play in helping fellow members of the Masonic community.



Being a Charity Steward requires enthusiasm, flair, tact and sensitivity, and the ability to build relationships with members and, on social occasions, their families and guests.

This guide has been written to assist and support you in carrying out your duties. It has been designed to be adaptable to suit individual and Provincial circumstances and will be developed to meet your future needs.

It also takes into account the advice and support available from the Masonic Charitable Foundation (MCF) to help you in your role generally and to assist you during Festival Appeals.

A great deal of research and effort by a working group of past and present Provincial Grand Charity Stewards has gone into the production of this guide. For this I thank them and commend the guide to you.

David Innes
Chief Executive



1. The role of the Charity Steward

Congratulations and welcome to the role of Charity Steward. You will find that this role is both rewarding and challenging in equal measure.

You may be wondering how you can utilise your energy and expertise to make this role a success for your Lodge and Freemasonry in general – this guide will hopefully answer the majority of your questions.

Some of the specifics for your role are:

- Raising and collecting funds
- Administering funds and keeping them safe
- Disbursing authorised funds
- Encouraging brethren to give time and effort

The above list is not exhaustive and the items are covered in more detail in other sections of this guide.

One of your most important duties is to build positive relationships with all members of your Lodge in a caring and sensitive way so that you can encourage all forms of fundraising and charitable giving to support both Masonic and non-Masonic causes.





As Freemasons, our aims are very similar, but priorities can both vary considerably between Lodges and depend on whether or not a Province is in Festival. Adaptability is one of the key attributes required to ensure fundraising is undertaken in a positive and professional manner and, most importantly, within the law.

When appropriate, there is no reason why you should not accept, if offered, help from other brethren and

even family and friends to raise funds for agreed causes – this can promote enthusiastic interest and support that may encourage charitable giving.

One of the key aspects of your role will be to encourage and offer guidance to your Lodge on how to make donations, either by a regular or single donation or by the use of Gift Aid envelopes via MCF Relief Chests (see page 16 for information about the Relief Chest Scheme).

2. Raising funds

The principal role of the Charity Steward is to initiate or lead fundraising in the Lodge for Masonic or non-Masonic charitable purposes.

There are many mechanisms for raising funds including:

- One-off donations
- Regular Payment Promises
- Gift Aid donations, enabling tax to be reclaimed on charitable donations
- Various Gift Aid envelope schemes
- Alms collections
- Fundraising at the festive board and on social occasions

Please note: Fundraising in the street and house to house collections are not approved.

Regular Payment Promises (RPP)

You should establish and develop a ‘culture of regular giving’ amongst Lodge members – this is best done through promoting RPPs.

Asking a member to donate several hundred pounds to charity may be met with resistance and perhaps a rebuttal. Asking the same member to donate via an RPP is likely to be much more successful.

By committing to an RPP, members can elect to donate on a monthly, quarterly, half-yearly or yearly basis for a specified or indeterminate period via Direct Debit or Standing Order.



A **Direct Debit** mandate enables the charity to collect payments on a regular basis from the donor's account for a fixed or indeterminate period, until further instructions are given.

A **Standing Order** is an instruction from an individual to his bank or building society to make regular payments to the charity at specified intervals for a fixed or indeterminate period, until further instructions are given.

It is recommended that a Relief Chest is opened and used for the collection of donations and the recovery of tax. Forms for single and regular payments can be obtained from the Relief Chest (see page 16) and most Provincial charities also provide forms.

Developing a 'culture of regular giving' must begin with an explanation of the importance of charity to new members, which you should undertake before or just after Initiation.

Whilst you should try to persuade every member to participate in regular giving, this must always be done tactfully, bearing in mind individual circumstances. You must be mindful not to cause offence, as it is much harder to win round an embarrassed potential donor than it is to never embarrass him in the first place.

Collections can be taken at meetings, the Festive Board, or at both.



Raising funds at meetings, Festive Board and social events

People tend to give more generously when they are enjoying themselves. Festive Boards and social events are ideal vehicles for fundraising.

This form of fundraising is generally referred to as an alms collection or charity collection. Collections taken in the name of charity using Gift Aid envelopes are more efficient as tax can be reclaimed on qualifying donations; this benefits the actual value of the donation to the charity as well as the donor's personal record of charitable giving – particularly important if the Province is in Festival.

Remember: Members and guests must be told the purpose of the fundraising

Envelope schemes

Gift Aid envelope schemes are a popular and efficient method of encouraging members and guests to make charitable donations by cash and cheque.

Cash and cheques

Some members prefer to donate by cash or cheque. If the donation is eligible for Gift Aid; a completed Gift Aid declaration form should be sent with the donation to enable tax to be reclaimed on this and future donations

made by the member to the charity.

Raffles

Guidance on the next page may prove useful with the organisation and implementation of raffles.

Under the terms of the Gambling Act 2005, most Masonic raffles are categorised as 'Incidental Lotteries'. Further information can be found at

 www.gamblingcommission.gov.uk



Raffles held at all Masonic events must meet the following criteria:

- The raffle must not be the main focus of the event.
- A maximum of £500 can be spent on prizes, excluding those donated.
- No rollover of prizes is permitted from one raffle to another.
- Alcohol can only be offered as a prize if it is in a sealed container.
- There is no limit (minimum or maximum) on ticket prices.
- Tickets can be sold to and by persons over the age of 16 and must be sold at the event only.
- £100 maximum can be spent on printing raffle tickets and staging the event.

Other useful tips

- Getting members to donate prizes maximises charitable income.
- It is legal to discount tickets for raffles that are categorised as incidental lotteries (e.g. £1 per ticket or 3 tickets for £2), and this secures better odds of winning a prize.
- Tickets should be drawn individually and the winner(s) and the amount raised must be announced at the event.

Raffles have been the traditional mainstay of Lodge fundraising. They have proven successful and will continue to play a key role in helping to raise funds for charity. As other charities become ever more sophisticated with fundraising ideas, the more successful Masonic fundraisers continue to widen their repertoire. Some innovative and novel fundraising ideas are shown in Section 10.

3. Central Masonic, Provincial and **local charities**

Masonic Charitable Foundation (MCF)



The Masonic Charitable Foundation (No. 1164703) builds better lives by encouraging opportunity, promoting independence and improving wellbeing.

The MCF helps people and charities by providing a range of financial grants, services and practical support. Through grants to individual Freemasons and their families and to other charitable organisations that support the wider public, the MCF protects the financial stability of families, helps those affected by disability or illness, supports the education of children and young people, prevents social exclusion and isolation and provides quality care.

Every year, the MCF gives over £15 million in grants to Masonic families and over £5 million to local and national charities. The MCF is funded entirely through the generosity of Freemasons and their families.

For more information, visit:

 mcf.org.uk

 **020 3146 3333**

 info@mcf.org.uk



Recommend charities for an MCF grant

Through its Charity Grants programme, the Masonic Charitable Foundation (MCF) awards grants of £1,000 or more to eligible charities.

As a Lodge Charity Steward, you are likely to be aware of charities in your area that your Lodge members support with donations, fundraising or volunteering. If you would like to recommend or nominate a local charity for a grant from the MCF, please email **charitygrants@mcf.org.uk** and the team will be happy to explain the process to you.

Alternatively you can ask the charity to apply directly by visiting **www.mcf.org.uk/community**. You can also contact the Charity Grants team for advice and guidance about making grants or donations to local charities.

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Former Central Masonic Charities

The Masonic Charitable Foundation (MCF) brings together the work of The Freemasons' Grand Charity (No. 281942), the Royal Masonic Trust for Girls and Boys (No. 285836), the Royal Masonic Benevolent Institution (No. 207360) and the Masonic Samaritan Fund (No. 1130424).

Masonic charity has existed since the 18th century, with each charity providing specific types of support to Freemasons and their families. The separate charities continue to exist as funds within the MCF, but their work has now been consolidated under the MCF. The RMBl Care Co also continues to provide high-quality care services for older people under the banner of the MCF.

The funds currently held by the four separate charities and all funds raised through ongoing Festival Appeals for these charities will be ring-fenced and disbursed by the MCF, in line with the charitable objects of the charity to which they were donated. For more information, visit:

 www.mcf.org.uk/history

Provincial Masonic Charities

As Charity Steward, it is important that you have a good working knowledge of the objectives and operations of your Provincial charities, where applicable.

Local and other registered charities

As you develop within your role, you should seek to gather information about local non-Masonic charities or qualifying local good causes. Details of all registered charities can be found on the Charity Commission website:

 www.gov.uk/government/organisations/charity-commission



4. The importance of **Gift Aid**

Gift Aid increases the value of donations to charities by allowing them to reclaim basic rate tax paid by UK tax payers. The charity reclaims the tax at no cost to the member.

You should take full advantage of the scheme by encouraging as many members as possible to 'sign up' in order to maximise their donations. Completing a simple declaration form is all that is required to ensure that all future donations from a member to that charity are treated as Gift Aid donations.

Assuming a basic tax rate of 20 per cent (April 2017), every £10 donated through Gift Aid would be worth £12.50 to the charity; this is derived from a member's gross earnings of £12.50, on which basic rate tax of £2.50 would have been deducted.

Higher rate tax payers can claim extra tax relief on their donations via the self-assessment system.

Tax can be reclaimed through Gift Aid wherever the amount of Income Tax or Capital Gains Tax paid by the donor in any tax year (6 April to 5 April) is at least equivalent to the amount of tax reclaimed on all Gift Aid donations made by the donor in the same year. This applies to tax paid in the UK only. If tax is paid outside the UK, Gift Aid cannot be claimed. Further information can be found at the HMRC website:

 www.hmrc.gov.uk

It is the responsibility of every donor to notify the charity if the tax recoverable exceeds the tax paid and reclaimed under the Gift Aid Scheme. HMRC may require any shortfall to be repaid.

Guidance and more detailed information on Gift Aid can be obtained from www.gov.uk/donating-to-charity/gift-aid. Before responding to more complex enquiries from members, you are advised to consult the site or direct members to it.

Using Gift Aid envelopes

Gift Aid envelopes are an excellent vehicle for enhancing the value of charitable cash or cheque collections by allowing tax to be reclaimed.

Many charities, including the MCF, some Provinces and other Masonic units, produce their own envelopes. Locally produced variations are not recommended without prior consultation with the charity.





Gift Aid envelopes can be used in various ways:

- **Charitable collections.**

Typically, envelopes are placed on seats before a meeting or Festive Board, including the seats of visitors; this gives an opportunity to complete them in advance of their collection.

- **At 'White Table' meetings.**

Masonic and non-Masonic guests can make charitable Gift Aid donations, as long as they are qualifying UK taxpayers.

- **Sent with the Summons.**

To ensure that the envelopes are completed correctly, you should, where possible, explain beforehand how this should be done.

It is good practice to have at least two members present when the envelopes are opened. It is important to check that the amount of money in the envelope agrees with what the donor

has stated and that the correct amount is written in the appropriate place.

Once cash and cheque donations have been reconciled, a payment for the total should be paid to the charity as soon as possible.

For most charities, it is unnecessary to compile a list of individual donors, although the Lodge may wish to do this for its own records.

Usually, all that is required to comply with HMRC guidelines is for the Lodge to complete a Donor Verification Schedule which verifies the source of donations. The schedule, payment and all of the Gift Aid envelopes or tear-off slips should be forwarded to the charity.



5. Relief Chest Scheme

The Relief Chest Scheme offers donor-advised funds, or ‘Relief Chests’, to Lodges, Chapters, Provinces and other recognised Masonic organisations. Relief Chests are used to generate and hold funds for all types of charitable purposes. Donations can be made from a Relief Chest to a registered charity or to an individual in distress at the request of the Relief Chest holder. In addition, the Scheme reclaims eligible tax relief through Gift Aid. In 2016/17, the Scheme reclaimed nearly £1 million in Gift Aid tax from HMRC.

The Scheme provides vital support to Provinces in Festival and other appeals, enabling them to reach their fundraising targets efficiently, confident in the knowledge that all statutory compliance and administration requirements have been met, for example of the Charity Commission, Information Commissioner’s Office and HMRC.

Investment in infrastructure and latest technology ensures that the Scheme delivers a risk management framework in a cost-efficient manner.

All services are provided free of charge; no administration fee is charged to the Chest holder.

The Scheme is transforming Masonic charitable giving and inspiring greater generosity from the community by offering practical tailored support through a wealth of resources and tools.

Individual Relief Chests

In 2017/18 the Scheme will be expanding its donor-advised fund service to individual Freemasons, their families and friends, by launching Individual Relief Chests (IRC).

An IRC is an individual charitable account which allows the Chest holder to set money aside to support both Masonic and non-Masonic charities of their choice and helps them to manage their charitable giving efficiently.

IRCs will offer a range of benefits to individuals, including:

- Complete control over charitable giving
- Secure online regular donations
- Gift Aid tax reclaim
- Regular statements
- Ability to support multiple charities
- Ease of donating to charities

Online fundraising platform

In 2018, all Relief Chest holders will be able to raise funds for their respective Relief Chests via an online platform.

The platform will:

- Streamline the member, supporter and donor journey.
- Provide a dedicated page for each Relief Chest where members and supporters can make online donations and create fundraising pages.
- Allow creation of fundraising websites to support Relief Chest holders' events and appeals.
- Improve operational efficiency through encouraging Gift Aid sponsorships via the online platform.



Contact

The Relief Chest Scheme

60 Great Queen Street, London, WC2B 5AZ

 020 7395 9246

 020 7395 9295

Download information, documents and forms

 www.mcf.org.uk/reliefchest

Getting started

 www.mcf.org.uk/reliefchest/open

 www.mcf.org.uk/reliefchest/forms

Fundraise

 www.mcf.org.uk/donate

Festivals

 www.mcf.org.uk/festival

Appeals

 www.mcf.org.uk/appeal

Planning a Festival or Appeal:

For resources and services tailored for your Appeal

reliefchest@mcf.org.uk

Individual Relief Chest Scheme (IRC):

reliefchest@mcf.org.uk

6. Fundraising in Festival

When a Province is going into Festival for the MCF, the Provincial Grand Master, together with the Provincial Executive, will decide upon the structure and management of the Festival.

The Lodge Charity Steward occupies a key position in ensuring the success of a Festival; this crucial role will involve additional work but, if done well, will be extremely satisfying.

Generally, your role in Festival involves:

- Communicating the objectives and strategy of the Festival Appeal to the membership.
- Galvanising the membership to support the Festival.
- Stimulating and initiating fundraising within the Lodge.
- Involving spouses, partners and families in Festival fundraising, where appropriate.
- Fundraising with other members of the Festival team, as may be required from time to time.
- Regularly communicating information on progress, successes, events and other aspects of the Festival to the membership.
- Attending briefing and training sessions organised by the Festival team.
- Maintaining an awareness of the MCF's activities within the Province and nationally.





The precise duties of the Charity Steward in Festival will be defined by each Province and will vary depending upon the fundraising structure created in each case. Some Provinces for example, appoint dedicated Festival Stewards within each Lodge to focus on Festival fundraising during the Appeal.

As with other forms of fundraising, these activities need not be undertaken alone. Involving other members from influential senior members to enthusiastic junior brethren, can pay great dividends in persuading as many people as possible to support the Festival.

Clearly, fundraising for the MCF must be the main priority for a Province in Festival. However, those Provinces with their own Provincial charity, together with Lodges who may be fundraising locally for other charitable causes, must be treated sympathetically.

7. Legacies

For many people, it is important that upon their death their estate is distributed to the family, close friends and charitable causes that they care most about. Having a will can ensure your wishes are fulfilled.

Around 35% of the UK population say they would happily leave a gift to charity in their will, but only 6.3% actually do. Nevertheless, legacies are becoming more and more important to charities' income each and every year.

As Charity Steward, you may from time to time be asked for advice on will-making or legacy gift giving; this can feel like a daunting prospect and requires forethought and pre-planning. Remember, when faced with this topic, the financial value of the gift has the power to make a positive impact on another person's life.

If you are asked about wills or legacy giving, it is advisable to tell the person that they should seek some further advice from a legal professional. The MCF also provides guidance and resources to help them through the process of writing a new will, or adding to or amending an existing will. You can:

- Visit the 'Gifts in Wills' section of the MCF website (**www.mcf.org.uk/legacy**)
- Order a copy of the 'Leaving a will: Your essential guide' booklet (**communications@mcf.org.uk**)
- Contact the legacy manager for guidance (**legacy@mcf.org.uk**)



These resources are freely available whether or not the person wishes to leave a charitable gift. The MCF can explain how to leave a gift in their will (be it for family, friends or a charity), the different types of legacy gift and how leaving a legacy gift can potentially reduce the amount of inheritance tax payable against their estate.

Making a will online

The MCF would like to encourage members of the Masonic family to join the 40% of adults in England and Wales who have made a will.

Some people struggle to find the time to visit a solicitor. Others are reluctant to think about their own death. Whatever the reason, if the person believes their estate to be relatively straightforward and is not keen to visit a solicitor, the MCF in conjunction with Law Vault offers an online will-making platform which makes it easy to create a legally binding will. The user is charged a very competitive rate of £89 for a single will or £99 for a mirror will.

For full terms and conditions of the service, visit

 www.mcf.org.uk/legacy

8. Administration

As Charity Steward, you occupy a position of trust and responsibility as the custodian of your members' charitable donations.

Lodges organise their administrative arrangements in many different ways but it need not be complicated. It is essential that accurate records of all charitable donations, investments and disbursements are maintained and reported upon, if and when required by the Lodge.

The Book of Constitutions, Rule 153, requires the preparation and presentation of the annual

accounts to members, in respect of all charitable funds. This may be undertaken by the Charity Steward or Treasurer alone or in conjunction (see the Book of Constitutions, Rule 153). Remember, how much members give to charity is confidential between you and the member in the same way as those that receive assistance is private between a member and their Almoner.

Please note that HMRC does not consider an account held under the name of a Lodge as charitable and as such tax may be payable on the interest earned.





Examples of information that you should record are:

- Cash, cheque and envelope donations from individual members
- Details of each member's Direct Debit and Standing Order (particularly commencing and concluding dates)
- Gift Aid Declarations
- Members' wishes as to the recipient(s) of personal donations

- Charitable collections
- Festive Board raffles
- Fundraising from all social events
- Details of disbursements

The information published by the Treasurer should not contain details of any personal amounts but only overall totals. Your records should be appropriately examined.

9. Disbursing funds

As with all other aspects of fundraising, the final stage of disbursing funds for charitable purposes must be carried out within:

- The law appertaining to charitable activities, i.e. the Charities Act 2011
- The regulations set out in the Book of Constitutions, Rule 153
- The By-Laws of the Lodge

Disbursement must also be carried out with the consent of the membership. Records of disbursements must be kept for audit purposes, but also for the benefit of the members.

Charitable and non-charitable funds

As Charity Steward, it is essential that you can understand and differentiate between charitable and non-charitable funds as well as ensuring that any recipient is bona fide. In summary, charity is a need and benevolence is a kindness.



Charitable funds

The purpose of charity is defined as the voluntary giving of assistance to those in need and is strictly defined in the list of ‘descriptions of purposes’ in the Charities Act 2011.

Thus, funds raised in the name of charity can only be disbursed for truly charitable purposes, such as donations to charities or to individuals in cases of real need or proven hardship.

Charitable funds cannot be used for purposes such as flowers, and Christmas or birthday gifts.

Non-charitable funds

Benevolent and welfare funds derived from funds not raised in the name of charity have fewer restrictions.

Disbursed on the recommendation of the Almoner, with the agreement of the membership, funds can be used for a wide variety of benevolent and welfare purposes and are appropriate funds for flowers, and Christmas or birthday gifts. Gift Aid cannot be claimed against donations made to such funds.

The table on page 27 illustrates some basic differences between the various types of Lodge funds.

Differentiating between charitable and non-charitable funds

Charitable Funds	Non-Charitable Funds	
Charity fund	General purpose fund	Benevolent or welfare fund, which is not a charitable fund
<p>Funds can ONLY be DISBURSED for charitable purposes:</p> <ul style="list-style-type: none"> • Donations to registered charities. • Donations to individuals or other causes in cases of demonstrable need or hardship. 	<p>Funds can be DISBURSED for running the Lodge at the members' direction.</p>	<p>Funds can be DISBURSED for benevolent/welfare purposes, at the members' direction:</p> <ul style="list-style-type: none"> • Appropriate fund for Christmas gifts, birthday gifts, Remembrance Day wreaths, flowers, miscellaneous gifts etc.
<p>RAISED as charitable funds e.g.</p> <ul style="list-style-type: none"> • Funds raised in the name of charity. • Alms collections by cash or cheque, in the name of charity. • All Gift Aid envelope collections. • Single or Regular Payment Promises to a registered charity or to a Lodge Relief Chest. <p>Note: Gift Aid is not reclaimable on funds raised through raffles</p>	<p>RAISED as general funds e.g.</p> <ul style="list-style-type: none"> • Annual subscriptions. • Surplus of dining fund (if any) etc. 	<p>RAISED as benevolent and welfare funds e.g.</p> <ul style="list-style-type: none"> • Funds raised, but NOT in the name of charity. • Alms collections but NOT in the name of charity. <p>Gift Aid is not reclaimable on these donations</p>



10. Fundraising ideas

The table below illustrates some tried and tested fundraising ideas:

The Tyler's toast

Guess the time that the Master will call for the Tyler's Toast. Choose a suitable timekeeper and timepiece to measure this beforehand e.g. a clock on the wall, or a designated member's wristwatch. Agree a wager (usually 20p, 50p, £1) and keep a record. No two wagers can be the same and the Worshipful Master cannot take part. Give 50% in prize money to the winner and the rest to charity.

Loose change or tiddler box

Circulate a container during the Festive Board and ask members to donate, or rid themselves of their small change. It may be a small amount, but every little helps!

100 Club

Members buy one or more numbers for themselves and/or family members (not the general public), for a specified annual fee. 50% of the proceeds go to charity and 50% for prizes. Numbers are then drawn at each Festive Board. The format can be amended dependent upon the membership of the Lodge e.g. 20 (or the Roaring Twenties), 40 (or the Fabulous Forties), 60 (or the Swinging Sixties).

Heads or tails

Acquire an appropriate prize such as a bottle of whisky or a food hamper. Collect £1 each from participating members, who stand and put their hands on their heads (for heads) or bottoms (for tails). On each toss of a coin those who have guessed incorrectly sit. The last standing wins.



Traditional celebrations

Old English Night, St George's Night, Burns Supper, St Patrick's Night or St David's Night.

Sponsored events

Sponsoring an individual or group, which can include family members or friends, is an excellent way to raise funds and promote an appeal for a particular cause. Remember to ask sponsors to Gift Aid donations, where applicable.

Raffles

These are likely to be the most common form of fundraising, in the Lodge or at social events.

Raffles can generate considerable amounts of money, especially at social events and particularly if they are well organised and innovative e.g. fewer prizes of higher value. A 'star' prize, rather than donated items of lesser value, enables organisers to charge a premium, or increase the average purchase of tickets. See pages 7-8 for more information.

Personality dinners

Ask a well-known personality to be an after-dinner speaker at an organised event. It is important to budget for costs and project potential profit before proceeding.

Theatre visits

Most people like to see a live show and substantial discounts are often available when booking for a large group. Adding a small mark-up still constitutes a bargain ticket price for the purchaser, whilst providing funds for charity and an enjoyable evening for members and guests.

Wine tasting evening

Someone with a knowledge of wine is essential to lead this event and dependent upon the size and scale, consider adding another dimension such as cheese and biscuits. Alternatively, consider a Whisky (Scottish) / Whiskey (Irish) tasting evening!





Quiz nights

Quizzes can be organised on a Lodge, Masonic Hall or Provincial basis to suit all tastes.

Garden parties, barbecues and hog roasts

Many popular 'summer recess' activities can incorporate fundraising, such as raffles, games, and treasure hunts.

Race nights

It is possible to hire sealed videos of professional races and run the event as it would be held 'live' at a racecourse.

Restaurant nights

Many restaurants will offer a discounted price for a block booking with a limited or fixed menu. Adding a small mark up to the cost raises funds for charity whilst providing an enjoyable evening. This could become a regular event, sampling different cuisines over time.



For more information about the
Masonic Charitable Foundation:

 mcf.org.uk

 info@mcf.org.uk

 020 3146 3333

For guidance on fundraising or to
request further copies of this guide:

 fundraising@mcf.org.uk