



Welcome to your regular **Almoner's Briefing** produced by the Masonic Charitable Foundation (MCF). Maintaining support and contact with all present and past Lodge Members, widows and their families is at the heart of the role of Almoner so we hope this Briefing will assist you and keep you abreast of relevant information.

- ❖ **Managing our finances** – at the best of times keeping on top of personal finances requires time and dedication but for many who have fallen on hard times or have had to deal with an unexpected event, such as a bereavement or serious illness, this can present even more challenges. According to a recent report by the National Audit Office, up to 8.3 million people in the UK are unable to pay off debts or household bills. As Almoner you have an important role to play as the 'eyes and ears' of your Lodge, and you will be able to gain a sense of whether or not somebody is struggling financially.
  
- ❖ **How you can help** – just as our houses deserve a good spring clean so too do personal finances. Before you can begin to support somebody it is essential to remember that you **must not** give advice on how to resolve financial matters. Instead you can highlight and signpost them to potential support available from charities like the MCF or through the state. If you are trying to signpost somebody to support then a good reference point is the MCF resource entitled '[Alternative sources of support](#)' which contains contact details for a range of organisations.

As well as listening to the person you should be observing their home and surroundings for signs that help or support may be needed. Possible signs of financial difficulty to look out for include:

- Inability to meet household expenses e.g. rent or mortgage payments
  - Sudden or emergency costs possibly arising from illness
  - Property in poor state of repair
  - Evidence of damp or infestations inside the property
  - Worn carpets, wallpaper or curtains
  - Neglected or sick pets
- 
- ❖ **Support** – if you notice or hear something it may not mean there is a problem but it should be a prompt to sensitively explore their circumstances further, seeing them through their situation. If you think you have identified a potential issue and are unsure about what to do next your Metropolitan/Provincial Grand Almoner (MetGA/PGA) is a good first point of contact for guidance. You should ensure you have the person's permission before doing so. He may also be able to advise on whether your Province has its own charity or funds which can be used to help individuals.

*Please note: the MCF will not repay debts however it may be able to assist by offering ongoing support with expenses to avoid further debt building up or to help provide a basic standard of everyday living during the period when the debts are being repaid. It can also assist with identifying suitable debt management organisations in addition to those above. If you have identified a debt related issue then you should read the MCF's Almoner's factsheet covering the subject of [debt](#)*

- ❖ **Information to share** – you are encouraged to read the following information out at your next Lodge meeting as part of your Almoner's Report or circulate to members of your Lodge. We will provide you with something suitable to share within each **Almoner's Briefing**. Read on for more information...

Did you know the MCF may be able to assist with financial grants to help present and past Lodge Members, widows and their families who are unable to afford everyday living costs? Or to actively participate in their community?

The MCF may be able to provide long term support to assist with daily living expenses, and may also be able to offer one-off emergency grants to deal with an immediate crisis. These grants can cover costs such as rental/mortgage, utility, or council tax arrears, deposits for accommodation and rent in advance. Grants may also cover the costs of boiler replacement and, in exceptional circumstances, emergency household repairs.

Emergency grants can be processed quickly, sometimes even on the same day, so that the situation does not spiral out of control.

If somebody requires assistance they can contact the MCF's Enquiries Team on 0800 035 60 90 (calls are free), or email [help@mcf.org.uk](mailto:help@mcf.org.uk)

If this Briefing was forwarded to you and you found it useful, why not sign-up to our mailing list to receive the latest news about the MCF (you will get a free MCF lapel pin too!). The e-newsletter contains further information, resources and stories about the MCF which may be of additional interest to you as Almoner. Sign-up at [www.mcf.org.uk/sign-up](http://www.mcf.org.uk/sign-up)

***Disclaimer: this information does not constitute legal advice and, while care has been taken to ensure that the information is accurate, up to date and useful, the MCF will not accept any legal liability in relation to the content.***