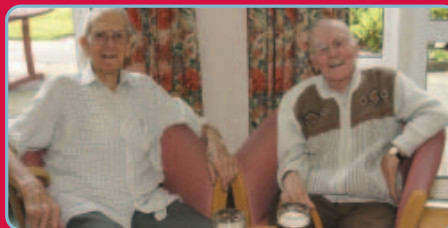




Meeting the needs of older Freemasons and their dependants



Review

2003-4

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Governing body

GRAND PATRON

The Most Worshipful the Grand Master
HRH The Duke of Kent KG, GCMG, GCVO, ADC

DEPUTY GRAND PRESIDENTS

MW Bro The Most Hon the Marquess of Northampton DL
 Pro Grand Master

(until 9th March 2004)

RW Bro I R Bryce TD, DL, FCA, Grand Patron, Deputy Grand Master

(from 10th March 2004)

RW Bro P G Lowndes FRICS, Deputy Grand Master

RW Bro D K Williamson Grand Patron, Assistant Grand Master

GRAND VICE-PRESIDENTS

VW Bro R J Wade Grand Patron, PGSwdB

W Bro P E Cornish Grand Patron, PJGD

PRESIDENT

VW Bro J E Moore Grand Patron, PGSwdB
 Chartered Accountant – Consultant to former practice
 Retired Chief Executive of an Engineering Company

DEPUTY PRESIDENT

W Bro M J Davey Patron, PSGD
 Past Assistant Provincial Grand Master, Sussex
 Retired Solicitor, Chairman of Industrial Tribunal (part-time)

TREASURER

W Bro J H Newman FCA, MCT, Patron, PAGStB
 Chairman and Non-Executive Director of several public
 and private companies

CHIEF EXECUTIVE

W Bro P J Gray FCIH, ACIEH

BOARD OF TRUSTEES

CHAIRMAN

W Bro C J Caine (51) Grand Patron, PGStB
 Retired Chairman of a Service Industry Group

OTHER MEMBERS OF THE BOARD

W Bro W D Aukland (69) Patron, PJGD
 Retired Solicitor

RW Bro D A Buswell (74) Grand Patron
 Past Provincial Grand Master for Leicestershire and Rutland
 Retired Chairman of a Textile Machinery Company

RW Bro Dr A M Davison (73) Hon Patron
 Provincial Grand Master for Durham
 Retired Medical Practitioner

RW Bro T Doyle (71) Grand Patron
 Past Provincial Grand Master for Surrey
 Print Consultant

RW Bro R J Race (58) JP, Grand Patron
 Deputy Metropolitan Grand Master, PJGW
 Company Director, Retired Stockbroker

W Bro R J Smith (60) Co-opted Trustee, Grand Patron, PGStwd
 Clerk and CEO, The Whitgift Foundation

W Bro D Vine (66) Patron, PAGSuptWks
 Retired Chartered Surveyor

W Bro R M Weeden (73) Patron, PJGD
 Retired Chief Executive of a Computer Accessories Company

The RMBI is a registered charity which provides a comprehensive and flexible range of services for older Freemasons and their dependants. The Charity owns and manages 17 Care Homes throughout England and Wales and offers practical advice and support to people in their own homes.

With the advent of ever higher standards, more focused legislation and a desire to make life more comfortable for residents, costs continue to rise. A proportion is recovered from local authority and residents' contributions, but we rely on the generosity of the Fraternity to raise the balance through donations and legacies.

Section 1

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Message from the President



Throughout the whole of the year ended 31 March 2004 my predecessor Brian Smith was the President, so I would like to start my message by paying tribute to the excellent work that Brian has done for the RMBI over the last five years. Not only has he left the RMBI in a healthy financial position, but he has also raised the understanding of our cause.

He has strengthened our structure, which is to be ratified by the proposed new Constitution to be considered for adoption after the Annual General Meeting in September.

Building on such sound foundations, I wish to use our financial strength to invest in developing our care services.

The cost of providing care is increasing in real terms, and the support from Government agencies is failing to keep pace with costs. This makes the need for our charity

You will see from the figures in this Review that our charitable support of those residents unable to pay the full fees for care amounted to almost £5 million last year. Donations of over £3 million made this possible. I am grateful for the generosity of individual Masons who have supported us.

Our Care Operations make a positive return on the capital that is invested in the Homes. This is returned to the Charity to support part of the above cost. We aim to increase the quality and quantity of our Care services by driving for economy.

In the next five years we intend to expand some of our Homes by reviewing their design and, where necessary, replacing them with buildings more suited to today's residents' demands and statutory requirements. This will enable us to care for more people at a lower net cost.

even greater, and the demands on us and our supporters more challenging.

The Chief Executive, Peter Gray, has assembled and motivated a splendid Care Operations team headed by Kevin Harris, and a strong finance department under Christopher Head. On behalf of a demanding Board of Trustees, I thank them all.

Lastly I should like to thank the Trustees for all their hard work – particularly Chris Caine, our new Chairman, James Newman, our new Treasurer, and Derek Buswell, the third Trustee member of the Supervisory Board.

Together with the other Trustees, they bring the skills of the medical, legal, accountancy, investment management and building surveying professions to the wide business experience of the Board.

The cost of providing care is increasing in real terms, and the support from Government agencies is failing to keep pace with costs

We are all privileged to serve this great Charity.

Freemasonry is fortunate to have the endowment of this major charity. We owe it to our predecessors to manage it to the advantage of our dependants, and to pass it safely on to our successors, for the benefit of those who need our care and support.

John E Moore
President

I would like to pay tribute to the excellent work that Brian has done for the RMBI over the last five years

Chief Executive's report



This year, with the continued support of the Craft, our Board of Trustees and our committed staff, we have maintained our programme of investment for the future.

Developments at our Homes

The modernisation of Harewood Court, Hove, has continued throughout the year and the completion of this major project is now in sight. Refurbishment has progressed on a floor-by-floor basis with completed apartments being allocated to existing tenants. Leases are now available for sale on vacant modernised suites, primarily to Freemasons and their dependants.

Work has continued at Ecclesholme, Manchester, where 46 new bed-sitting rooms with en suite facilities have been created. A great deal of effort has been made to minimise disruption to residents and I thank them for their patience while these improvements have been carried out.

The good work can only be sustained through the support and generosity of the Fraternity

Due to the age of Scarbrough Court in Cramlington, north of Newcastle upon Tyne, and

increased demand for care within local Provinces, the RMBI is searching for a site for a replacement Home. The new building will provide modern, purpose-designed accommodation to achieve the high standards required by legislation and meet our residents' needs for years to come.

Staff news

I am pleased to welcome two new staff members to senior roles at Head Office. Sharon Jager, our new Director of Human Resources, joins us from the Royal Horticultural Association, having also worked in the construction and transport industries. Sharon brings wide-ranging human resources expertise to the role. In June 2004, Roger Friend joined us in a new role as Director of Fundraising & Events. He brings a wealth of marketing and communications experience to the organisation.

I am a firm believer in the most valuable asset in an organisation – and that is the people who work for us all. The staff at the RMBI have performed throughout the year with their usual professional,

caring and committed attitude. Their dedication to residents' welfare is truly appreciated and I commend them for their loyalty and flexibility.

Support from the Fraternity

Homes' Associations of Friends have had yet another productive year. Residents and their families and friends, as well as many Provincial Rulers and Brethren, supported the numerous social events held at the Homes, and the funds raised have provided a wide range of additional comforts for our residents.

The Sussex Festival came to an end in April 2004 and raised the magnificent sum of £4,104,896. I congratulate the Province on this achievement.

The Friends of the RMBI Annual Charity Ball was again a tremendous success. The Friends' £20,000 donation will be used by the Good Neighbour Fund to enable a number of annuitants and recipients of the Grand Charity Masonic Relief Grant to take a much-needed holiday.

The RMBI Information Line

Launched in March 2003 and financed by a generous donation from the Royal Masonic Variety

The benefits of investments are being seen now and will continue long into the future

Show, this service continues to provide information to older people, their relatives and friends. The introduction of this facility represents another stage in our ongoing commitment to the support of older Freemasons and their dependants.

The future

The good work of the RMBI can only be sustained and improved through the support and generosity of members of the Craft and other Degrees and Orders. I thank everyone who has been involved with group fundraising ventures or who has contributed individually. To those who have remembered the RMBI in their wills – I thank them and their families for the valuable bequests, which will continue to provide a living legacy for the future.

Peter Gray

Chief Executive



Treasurer's report

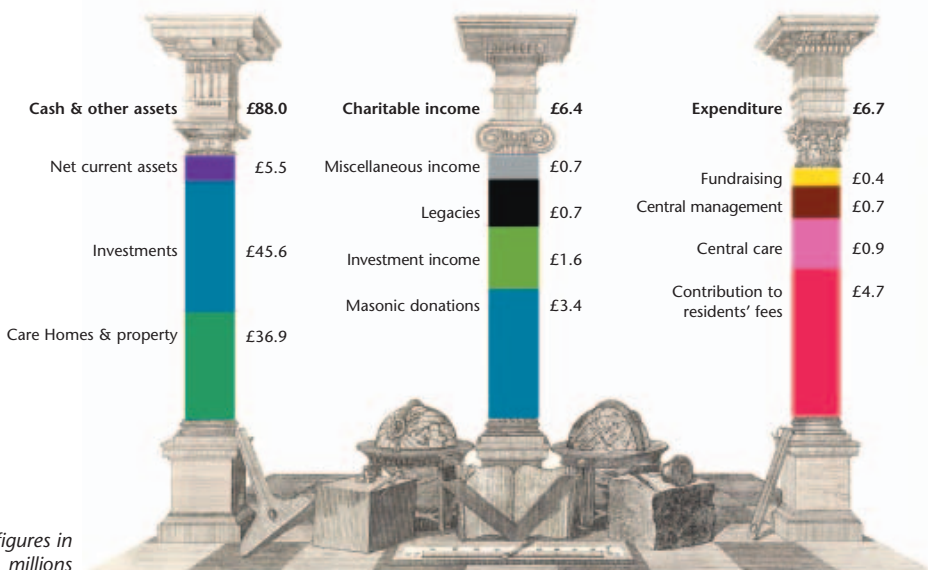
As the RMBI's new Treasurer, I am delighted to report that our finances are in good order. Much of the credit for this must go to Brian Smith, our former President, John Moore, my predecessor, and Chris Head, Executive Director of Finance. A clear strategy has recently been developed to secure and further improve our financial future.

Overall, our financial position improved by £10m in the last financial year due to an increase in the value of our investments as the world's stock markets recovered. Day-to-day charity and care operations made a small deficit of £0.3 million.

Care support and management costs remained under control. Increased agency staff costs and new legislation led to a rise in Homes' costs, but improved human resources practices have been implemented to address this.

We rely on Masonic donations to support residents unable to pay full fees. We benefited from an excellent Sussex Festival this year, but future, smaller Festival Provinces may generate less income. Donations from London and other sources will become even more vital.

James H Newman
Treasurer



All figures in millions

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Delivering quality care

2003-4 was another year of development as we work to meet the growing needs of our residents and changing statutory and organisational requirements.

Kevin Harris, Executive Director of Care Operations

The Care Operations Team

In January 2004, the Team was restructured to enable the RMBI to further improve its ability to meet care needs country-wide.

Care Operations The Team manages the delivery of high-quality, cost-effective care

Three Regional Business Operations Managers now work day-to-day with Home Managers. This allows the National Business Operations Manager to focus on managing resources, external contracts and purchasing, while the National Care Operations Manager ensures that



all staff are fully conversant with the requirements of the Commission for Social Care Inspection.

Another key part of the department is the Care Advice Visiting Team, who work closely with Lodge Almoners and visit prospective RMBI residents and 1500 annuitants. Team members have a wide range of experience and knowledge relating to health, welfare rights and statutory benefits.



At the forefront of Care Operations is our committed team of Home Managers. They ensure that our Homes provide care appropriate to individuals' needs (residential, nursing, respite and care for those with mental frailty) in an effective, friendly and, above all, homely living environment.

Staff Terms and Conditions

In order to provide the levels of care that our residents deserve, it is essential that we are able to attract and retain the best possible staff. To achieve this, we worked closely



The better our staff are trained – the better the service we deliver

with the Human Resources Team to carry out a comprehensive review and revision of terms and conditions, recruitment procedures and pay. This was completed in June 2004, and we have already seen a reduction in the use of expensive temporary agency staff – providing significant cost savings and continuity for our residents.

Staff training and development

The RMBI sets itself the highest possible standards to ensure that both the staff in our Homes and the care we provide are second to none. Having employed and retained high-quality staff, we must meet their ongoing training needs. While continuing our own development programmes, we also monitor current statutory requirements. 50% of our Homes' care staff are

We must play our part in maximising efficiency and managing our resources effectively

required to attain NVQ level 2 by 2005 and we already have structures in place to ensure that this target will be comfortably achieved. An improved training and development programme was implemented in April 2004, extending our commitment to excellence to senior staff, who will now be kept up-to-date on modern business practices and care.





Investing in people

The employment world and the legislation that underpins it have changed significantly in recent years. We aim to adhere to the spirit as well as the letter of the good practice codified by current employment legislation.

Sharon Jager, Director of Human Resources

This year's progress

After a thorough review and comparative research in the care sector, we now have:

Effective communication will be a key priority over the next twelve months

- Revised employment contracts for all staff
- Comprehensive job descriptions for all staff

The next stage

With these foundations in place, we will now be addressing the four key elements of the employment cycle:

1: Attracting the best possible staff

A career in caring can provide enormous job satisfaction. The HR Team will be working with Home Managers to promote the opportunities within the care sector and ensure that the positive aspects of care work are communicated to adult career services and to our potential work force in schools and colleges.

2: Recruiting high calibre staff

A professional recruitment system and competitive terms of employment are essential to ensure the RMBI is seen as one of the most attractive employers in the sector.



Human Resources The Team's objective is to recruit, develop and retain the highest possible calibre of staff for our Homes nationwide and our London Head Office

- Highly competitive pay and benefits packages
- Unambiguous employment policies on contractual matters



Support staff work alongside care staff at the Home

3: Retaining good staff

Working closely with the Care Operations Team, we have made good progress towards meeting staff training and development needs. A regular appraisal system, employee forums at each Home and an annual Employee Satisfaction Survey will provide staff with the opportunity to tell us what motivates them to stay.

4: Releasing employees

Our organisation needs to adapt to match the external operating environment and this inevitably means that some roles need to evolve or may even cease to exist. As a corollary to recruitment, development and retention procedures, systems are being put in place to ensure that staff unable to meet our standards are released.

In these complex and sensitive situations, the HR Team ensures that these changes are handled in a professional and respectful way.

In the next twelve months the Team will focus on ensuring that all 1,400 employees are aware of the organisation's expectations as well as the career prospects,

The will to continuously improve is evident amongst all employees

development opportunities and benefits available to them.



Building for the future



The department has a continuing commitment to maintain the standards that residents and their families expect and government legislation demands.

Andrew White, Director of Properties

The Property Management team

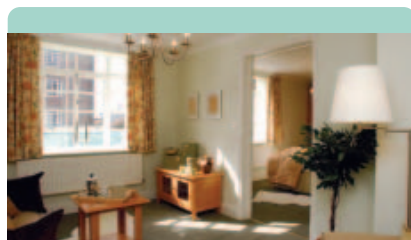
Our Property Operations Managers, John Ismay in the North, and Paul Vye in the South, manage day-to-day maintenance. They regularly visit each Home and work closely with the Homes' Heads of Maintenance to ensure that rolling programmes of decoration and repair are carried out effectively.

This year

At the end of 2003, the Property Department relocated from Prince George, Duke of Kent Court, Chislehurst to Head Office. The move enabled more effective use of space at both locations and is already paying dividends by creating space for four additional bed-sitting rooms at the Home.

Property The Team is responsible for the maintenance, repair, renovation and decoration of the Homes and their gardens, and is also involved in planning the physical shape of the Institution

Two major projects involving considerable capital investment progressed significantly this year. The modernisation of the East Wing at Harewood Court completed at the end of 2003 and most of the existing residents have relocated to newly refurbished sheltered flats. The public areas (lounge, library,



The newly refurbished sheltered flats at Harewood Court have been tastefully decorated

coffee area and courtyard) at the heart of the development are now operational, and the West Wing is due to complete by December 2004.

The refurbishment of Ecclesholme, planned since 2002 and started in February 2003, completed on schedule in June 2004 and the Home now looks 'as new'.

Meeting legislative requirements

From October 2004, in accordance with the Disability Discrimination Act, we will be required to ensure that all our properties are easily accessible to people with disabilities.

Homes were surveyed for compliance and met the requirements in all but a small number of areas. Entrances to several Homes have been adapted or replaced with automatic doors and, at James Terry Court, a small platform lift has been installed.

Future plans

With thorough research into projected regional demand and staffing implications, we work to meet the growing need by creating additional places at our Homes.

Some of our Homes sit within very substantial grounds. Without

We work to meet the growing need by creating additional places at our Homes

affecting our care provision, we can make use of this under-used potential. Outline planning permission has been obtained for land at Lord Harris Court and an application made to redevelop the entire site at Connaught Court, leaving the Home itself as the centrepiece.

Proposals for modernisation at Albert Edward, Prince of Wales Court and James Terry Court are already in progress. Work starts in autumn 2004 to add 13 rooms and a new lift at Lord Harris Court. Eight places will be created at Cadogan Court and a further eight are planned at Devonshire Court.



The £1.7 million refurbishment of Ecclesholme provided a new lounge, an extra lift, double-glazing and a ramped entrance





Funding into the future

We will raise the RMBI's profile and tackle the challenge of identifying and adding new income streams to support the needs of our residents.

Roger Friend, Director of Fundraising & Events

Support for care

In June 2004, Roger Friend joined the RMBI to head up the newly created Fundraising & Events Department.

I am keen to tackle the challenge to increase donation income

The business of the RMBI is care, and the department's role is to support that function by raising income through donations

Fundraising & Events The Team is charged with bringing new funds into the RMBI, while maximising marketing and PR channels to raise the Charity's profile countrywide

and other channels. Regular newsletters are produced, Homes' Associations of Friends are supported and contact with the press is maintained.

Marketing and promotion

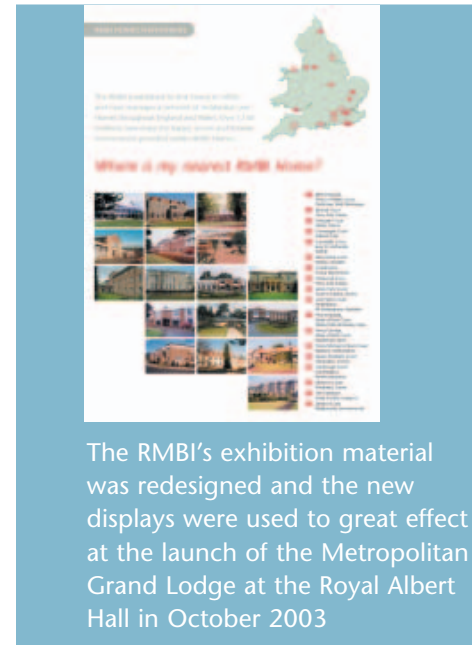
During the past year, the RMBI website has been rebuilt to make it more accessible and easier to navigate. Further site developments are in progress to emphasise our fundraising goals, and an on-line donation facility is planned. The information pack produced to support the Homes has been updated and we have continued to produce marketing material to help maintain effective communication throughout our widespread organisation.



A newly designed information pack for prospective residents is now in use at all our Homes

Liaising with the Fraternity

A new role, Head of External Affairs, has been taken up by Peter Williams, who will bring his vast Masonic experience to bear, liaising with the Craft to support the work of the Fundraising & Events Team.



The RMBI's exhibition material was redesigned and the new displays were used to great effect at the launch of the Metropolitan Grand Lodge at the Royal Albert Hall in October 2003

Peter's responsibilities include Festival administration and the co-ordination of Speakers' Teams.

The year to come

The Team will look for innovative ways to increase donations and will be working closely with Peter Williams and Festival Provinces to maximise Festival income.

It will continue to support the Friends of the RMBI, who raise funds for holidays, and the Homes' Associations of Friends, who do so much to improve the quality of life for residents in our Homes.

It was my first holiday for many years and altogether an unforgettable experience

RMBI holidays

Thanks to a generous donation from the Friends of the RMBI, funded holidays were once again held in the United Kingdom and Malta. Over 90 annuitants and recipients of the Grand Charity's Masonic Relief Grant enjoyed the 2003 summer holiday in the UK (Llandudno, Bournemouth, Eastbourne and Thorpe Bay, Essex) or a winter break in sunny Malta. Local Freemasons made sure that the holidaymakers had a memorable time by providing



Eileen Harris, celebrating her birthday at a surprise party at the hotel in Malta

exceptional hospitality and organising sightseeing excursions and outings.

It was a magical two weeks; I made so many new friends

Associations of Friends

This year, numerous fundraising events have taken place at the Homes, organised by their Associations of Friends. Visitors have been entertained with bands, Morris dancers, sideshows and music. The money raised at these events, raffles and coffee mornings has been used to fund additional resources for the benefit of residents.

Albert Edward, Prince of Wales Court, Porthcawl: In July 2004, the Friends presented the Home with a brand new Volkswagen LT minibus costing more than £28,000. It can accommodate eight passengers or three wheelchairs.

Cadogan Court, Exeter: The Friends raised £10,000 to buy an additional 'therapy bath' and hoist to make life easier for residents and carers. The bath also contains a Jacuzzi which is extremely popular with residents.



Minibus presentation at Scarbrough Court
Left to Right: Eric Heaviside (Asst. PGM Durham), Caroline Edden (Home Manager), George Usher (PGM Northumberland), Donna Lee (RMBI), Dr Alan Davison (PGM Durham) and Harry Norman (Chairman of the Friends)

Scarbrough Court, Cramlington: On 20th March 2004, the Friends presented the Home with a brand new Fiat Dublo. The minibus has grab handles for ease of access, and a ramp and power winch.

Ecclesholme, Eccles: The Friends of Ecclesholme raised £1,800 to buy two bath hoists and have also funded the refurbishment of one of the lounges at the Home.

The Friends of Barford Court, Hove, recently completed a £7,500 project to refurbish the 'winter garden' at the Home. The popular year-round garden enables residents to enjoy the benefits of a garden in the warmth of this indoor setting. Their next goal is to buy a car for the Home



Minibus presentation at James Terry Court
Left to Right: Peter Gray (RMBI Chief Executive), Diane Collins (Home Manager) John Hunter (President of the Friends) and Chris Caine (RMBI Chairman)

James Terry Court, Croydon: After three years of fundraising, the Friends bought a 9-seater minibus for the Home. The minibus cost £35,000 and has a hoist and space

for two wheelchairs. The presentation took place on 9th May in the presence of the Home's residents, their families, friends and specially invited guests.

The Friends of the RMBI
Held at the Savoy, London, on 12th June 2004, the Friends' 32nd Charity Ball was attended by over 200 guests who showed their generosity by buying raffle tickets and trying their luck in the casino. Many, unable to attend, made their contributions by subscribing to the Roll of Honour, which acknowledges donations to the 'Good Neighbour Fund'. Next year's Ball will be held on Saturday 11th June 2005.

Festival Result 2004 – Sussex
On the 15th April 2004, over 1000 Sussex Masons, their wives, visiting Masonic dignitaries and RMBI representatives attended the Sussex Provincial Festival Dinner at the Brighton Centre, to celebrate the culmination of five years of fundraising activity. As his last official engagement before retiring as President, RW Bro Brian Smith gratefully accepted the cheque for £4.1 million on behalf of the RMBI.



RW Bro Martin Foss, Provincial Grand Master for Bedfordshire (right) presenting the Friends' cheque to Chris Caine, RMBI Chairman



RW Bro Ian Homan Lay, PGM for Sussex (left) and VW Bro Don Durrant, Festival Chairman (centre) present the cheque to RW Bro Brian Smith

Working together

WHAT WE PROVIDE **Care in our Homes**
 Our Homes provide registered residential accommodation. Many offer nursing care, care for people with mental frailty and respite care. Sheltered accommodation is also available for people who prefer to live independently.

Care within the community
 Care Advice Visitors support annuitants and recipients of the Grand Charity's Masonic Relief Grant, and work closely with Provincial and Lodge Almoners to provide pastoral care for people who may benefit from practical rather than financial help.

Home improvement loans help annuitants and Grand Charity beneficiaries with home repairs or improvements. The loan is repaid with interest after the borrower has died, or the property has been sold.

Funded holidays in the UK are organised using money raised by the Good Neighbour Fund. A winter break is also held in Malta for a number of people sponsored by their Province.

The Information Advice Line provides free factsheets on a range of subjects including benefits, community care, health, housing and leisure.

HOW YOU CAN HELP **Support your local Home**
 Each Home has its own Association of Friends. Organised by local Freemasons and their families, they arrange social activities, befriend residents, provide practical assistance and raise funds to buy additional resources.

Help 'spread the word'
 Volunteer speakers talk at meetings to ensure that Brethren are aware of the services we provide. Speakers' notes, displays, leaflets and a video are available to help illustrate the aims, achievements and needs of the RMBI.

Make a donation
 Donations can be made on a one-off or regular basis. The value is increased if the donation is made under the Gift Aid scheme, which enables us to reclaim tax, adding 28% to your gift. Payroll Giving authorises your employer to allocate a pre-tax donation from your salary. The employer pays the gift to an approved Payroll Giving agency, which passes the donation on. Legacies contribute significantly to our continued ability to help older Freemasons, and are a tax-efficient option for those who choose to remember the RMBI in their wills.

Donation form

Please complete this form, and post, with your cheque if applicable, to Head Office.

1 I would like to donate £
 as a single donation
 or as a regular payment* every month
 or every year
 Payments to start on
 and end on
 (please allow two months after the date of this form)
 or continue until further notice/until my death

2 FESTIVAL DONATION
 My Province is in a Festival for the RMBI and I would like my donations to be counted towards this specific Festival. I will copy this form to my Lodge Charity Steward.
 Festival Year
 Lodge No.
 Province

3 GIFT AID DECLARATION
 I authorise the Royal Masonic Benevolent Institution (RMBI) to reclaim tax on all my donations made on or after the date of this Declaration. I will immediately notify the RMBI in writing (via my Lodge Charity Steward if applicable) if any aspect of this Declaration no longer applies or I change my address.
 I am a UK tax-payer, and would like my donation to be processed under Gift Aid.
 Signed
 Date

4 PAYMENT METHOD please tick one option
 I enclose a cheque/PO (min value £10)
 or I wish to pay by:
 Credit card (see below)
 Standing order (see below)

5 PERSONAL DETAILS
 Name
 Address

 Postcode
 Tel No.

6 CREDIT/DEBIT CARD DETAILS
 Card type Mastercard Visa
 JCB Switch
 Card No.
 Expiry
 Issue No. (some Switch cards only)

Credit/debit card billing details
 Name

 Address
 Postcode

STANDING ORDER INSTRUCTION – FOR RMBI USE

Please pay the RMBI the amount indicated on this instruction, for the period shown below, or until further notice
 Bank name Sort code
 Branch address
 Postcode
 Account holder (as printed on cheque)
 Account number

Please make a* monthly or yearly payment of £ to the account of the
 Royal Masonic Benevolent Institution at Barclays Bank, 54 Lombard Street, London EC3V 9EX.
 Account No. 40791407 Sort Code 20-32-29
 Payments to start on and end on or continue until further notice
 Signed Date

* please tick one option only

Gift Aid ref – for office use only

To make a donation

If you would like to make a donation to support the work of the RMBI, please complete the form overleaf, ticking your chosen options as applicable. Then post the entire page, in an envelope (no stamp required) with your cheque (if appropriate) to:

Royal Masonic Benevolent Institution
Freepost LON20794
London
WC2B 5BR

General Notes

1. You can make a single (one-off) donation or a regular payment promise.
2. To pay by debit/credit card or standing order, please complete the form overleaf.
3. Make a Gift Aid Declaration so that your donation can be processed under Gift Aid.
The value of your donation will be increased under this scheme, which enables us to reclaim tax where the donor is a UK tax-payer. Higher rate tax-payers can claim relief on the difference between the basic and the higher rate of tax. For further information, see Inland Revenue Booklet IR65 – available at www.inlandrevenue.gov.uk.
4. If your Province is in a Festival for the RMBI, towards which you wish your donation to be counted, please fill in the relevant sections of the form and send a copy to your Lodge Charity Steward.

For more information

Care in our Homes or within the community: Contact the Care Operations Team at Head Office

Grand Charity Grants, RMBI annuities and Masonic Relief Grants: Contact Grand Charity: Telephone 020 7395 9293

The Information Line: Freefone 0800 0182503

To join your local Association of Friends: Contact the Chairman via the relevant Home Manager

To join a Speakers' Team, or to arrange for a speaker to talk at a meeting: Contact the Head of External Affairs at Head Office

Donations, Gift Aid, Payroll Giving or Legacies: Contact the Fundraising & Events Team at Head Office

Visit our website at www.rmbi.org.uk

- **ALBERT EDWARD, PRINCE OF WALES COURT**
Porthcawl, Mid Glamorgan Tel: 01656 785311
- **BARFORD COURT**
Hove, East Sussex Tel: 01273 777736
- **CADOGAN COURT**
Exeter, Devon Tel: 01392 251436
- **CONNAUGHT COURT**
Fulford, York Tel: 01904 626238
- **CORNWALLIS COURT**
Bury St Edmunds, Suffolk Tel: 01284 768028
- **DEVONSHIRE COURT**
Oadby, Leicester Tel: 01162 714171
- **ECCLESHOLME**
Eccles, Manchester Tel: 0161 788 9517
- **JAMES TERRY COURT**
South Croydon, Surrey Tel: 020 8688 1745
- **LORD HARRIS COURT**
Wokingham, Berkshire Tel: 01189 787496
- **PRINCE EDWARD, DUKE OF KENT COURT**
Braintree, Essex Tel: 01376 345534
- **PRINCE GEORGE, DUKE OF KENT COURT**
Chislehurst, Kent Tel: 020 8467 0081
- **PRINCE MICHAEL OF KENT COURT**
Watford, Hertfordshire Tel: 01923 234780
- **QUEEN ELIZABETH COURT**
Llandudno, Conwy Tel: 01492 877276
- **SCARBROUGH COURT**
Cramlington, Northumberland Tel: 01670 712215
- **SHANNON COURT**
Hindhead, Surrey Tel: 01428 604833
- **THE TITHEBARN**
Great Crosby, Liverpool Tel: 0151 924 3683
- **ZETLAND COURT**
Westbourne, Bournemouth Tel: 01202 769169
- **HARRY PRIESTLEY HOUSE**
Doncaster, Yorkshire Tel: 01405 814777
This Home, run by Masonic Care Limited, accommodates a small group of adults with learning disabilities.
- **HAREWOOD COURT**
Hove, East Sussex Tel: 01273 739515
Harewood Court provides newly modernised and refurbished sheltered apartments for sale. To find out more, please contact our selling agents, Parsons Son and Basley on 01273 778668.

