

## **Official Rules for Raffle**

This Raffle is sponsored by St. Chavara Syro-Malabar Catholic Mission (SCM), a non-profit organization in Cincinnati, Ohio, and is a testament to their commitment to the community.

### **Ticket Price**

The purchase price of a single raffle ticket is \$100.00 each. A 'purchase' shall not occur and be binding on St. Chavara Syro-Malabar Catholic Mission until funds are received, either by cash or check cleared by the bank. Ticket purchases are not tax deductible. Each raffle ticket purchased and fully paid shall constitute an 'entry' into the Raffle, and the person to whom the raffle ticket is registered shall be the 'Entrant.' The winning Entrant shall be the 'winner' of the Prize. The winner must supply his/her ID card before the award is tendered. In the case of multiple-entry registration, each entry will be considered separately, and the winning Entrant is solely responsible for allocating the Prize among the entries. St. Chavara Syro-Malabar Catholic Mission shall not be held accountable for any disputes or claims arising from such allocations.

### **Quantity of Tickets**

The maximum number of tickets offered for sale is 2000.

### **Eligibility**

Purchasers of raffle tickets must be legal residents of the United States and 18 years of age or older at the time of purchase. The Entrant must supply their ID card to receive the winning Prize. The entry ticket will be declared invalid if an Entrant's check is dishonored before the drawing and until a replacement is obtained, plus a \$30.00 bank charge for a return check before the draw date. Raffle tickets are non-transferable and non-refundable; all ticket sales are final.

### **Drawing**

The Raffle will occur on December 24th, 2025, at St. Chavara Syro-Malabar Catholic Mission, Cincinnati, OH. If not all the tickets are sold out before the event, tickets will be available for purchase at drawing time. Only the sold and paid tickets are put in the draw. If not present, the winner will be notified within seven business days. The purchaser is responsible for providing a valid, deliverable mailing address and phone and email address for notification. St. Chavara Syro-Malabar Catholic Mission, Cincinnati, OH, reserves the right to change the drawing date.

### **Prizes**

There are three prizes for this Raffle.

1. The first Prize is up to four (4) one troy oz gold bars not exceeding a total of 112 gms
2. The second Prize is up to two (2) one troy oz gold bars not exceeding a total of 56 gms
3. The third Prize is up to one (1) troy oz gold bar not exceeding a total of 28 gms

### **Terms and conditions for Prizes**

If fewer than 350 tickets are sold by the drawing date, St. Chavara Syro-Malabar Catholic Mission, Cincinnati, OH, reserves the right to distribute the collected ticket money among the 3 prizes in the same proportion as if 350 tickets were sold. This may be distributed as Gold and/or Cash as deemed appropriate by St. Chavara Syro-Malabar Catholic Mission, Cincinnati, OH.

### **Taxes and Rules**

The winner is responsible for all federal, state, and local income or excise taxes, fees, assessments, upgrades, insurance, title, and like charges associated with the Prize. The winner will be responsible for any or all delivery fees and for retrieving their award. The value of your winnings is considered taxable income. Please consult your financial advisor to discuss any impact on your taxable income. The IRS has assumed that amounts paid for chances to participate in lotteries, raffles, or similar programs are not gifts. Therefore, the entry price does not qualify as a deductible charitable contribution. Please refer to IRS Notice 1340 for details on the mandatory withholdings of the winnings that St. Chavara Syro-Malabar Catholic Mission must withhold and file per IRS rules.

### **Notification of Winners**

The winner (s) need not be present to win. The winner (s) will be notified by phone, email, and/or in writing via Registered Mail within seven business days of the drawing. The purchaser is responsible for providing a valid, deliverable mailing address and phone and/or email address for notification. The winner (s) name will be posted at <https://stchavaracincinnati.org/> within 5 calendar days of the drawing. The Winning Entrant is required to contact St. Chavara Syro-Malabar Catholic Mission within fourteen (14) calendar days from notification; however, winner(s) may have up to thirty (30) calendar days of the draw date to finalize the process (including payment of taxes, withholding, etc.). Winning entrants' Names and locations by city or town, as well as the photo, may be printed in selected media. If the selected winning Entrant cannot be contacted or located after one (1) month from the draw date, the Prize will be donated to St. Chavara Syro-Malabar Catholic Mission. Three (3) attempts will be made to contact the winning Entrant via Registered Mail at the address provided by the entry purchaser and via email and phone as provided.

### **Void Where Prohibited or Restricted by Law**

This Raffle is conducted per gaming laws enacted and enforced by the City, State, and IRS and is void in prohibited or restricted areas. St. Chavara Syro-Malabar Catholic Mission is not responsible for lost or stolen entries. Raffle entries will be disqualified at the sole discretion of St. Chavara Syro-Malabar Catholic Mission if attempts are made to disrupt the Raffle or circumvent the terms and conditions of these Official Rules. If the above occurs, St. Chavara Syro-Malabar Catholic Mission reserves the right to remedy any such action, disruptions, or circumvention in a manner determined solely by St. Chavara Syro-Malabar Catholic Mission that is fair and equitable to Raffle participants, St. Chavara Syro-Malabar Catholic Mission, its members, officers, directors, agents, and representatives, and their parent

organizations, affiliates, subsidiaries, and advertising, promotion, and legal advisors are not responsible for and shall not be liable for

- i) late, lost, delayed, damaged, misdirected, incomplete, illegible, or unintelligible entries.
- ii) failed, returned, or misdirected notification based on inaccurate information provided by the winner
- iii) telephone, electronic, hardware or software program, network, internet, or computer malfunctions, failures, or difficulties resulting from participation in this Raffle.
- iv) errors in retransmission or any condition caused by events beyond the control of St. Chavara Syro-Malabar Catholic Mission that may cause the Raffle to be disrupted or corrupted.
- vi) any injuries, losses, or damages caused by a prize or resulting from acceptance, possession, or use of a prize or participation in the Raffle.
- vii) any printing or typographical errors in any materials associated with the Raffle.

#### **Waiver and Limitations of Liability**

Entrants release St. Chavara Syro-Malabar Catholic Mission and its respective board, committee members, officers, volunteers, employees, and representative agents from all liability concerning participation in the promotion and possession of the Prize. Any liability of St. Chavara Syro-Malabar Catholic Mission shall be limited to the ticket price paid. In the case of a dispute, the St. Chavara Syro-Malabar Catholic Mission's decision shall be final.

Entrant agrees to allow St. Chavara Syro-Malabar Catholic Mission to use his/her name and image without compensation for any promotional activity related to this or any future raffle. All addresses and contact information of the purchaser will not be released to the public.

#### **Contact**

Attn: SCM Director

St. Chavara Syro-Malabar Catholic Mission

7600 Winton Rd

Cincinnati, OH 45224

Email: [director.blchavara@gmail.com](mailto:director.blchavara@gmail.com)

Website: <https://stchavaracincinnati.org/>