

Leaving a gift to Barnardo's in your **Will**



BELIEVE IN CHILDREN

 Barnardo's

Welcome



Thank you for taking the time to read about some of the UK's most vulnerable children. You can help to change lives and give children fresh hope by making a special pledge to Barnardo's. Legacies ensure that our vital work continues long into the future.

Making a Will, or updating an existing Will, is easier than you might think. For many people, a gift in their Will is a natural extension of their support for good causes. The following information will take you through the process to help you protect your loved ones and leave a legacy to the causes you feel strongly about.

You don't have to be wealthy to make a difference to children's lives. Large or small, your gift can help children and young people who badly need us to believe in them.



Ginny Harris
Barnardo's Legacy Services

'Having watched my own children enjoy a happy, carefree childhood, it makes one realise that this is not the case for so many children. Disadvantaged young carers and many others never experience the joys of childhood. **A few pounds left in your Will can help those children enjoy a few hours of fun and laughter free of worry and stress.** The gift of childhood is a very worthwhile legacy.'

Pamela and William Pearce

Helping Lisa and thousands more young people like her

'If you are getting bullied or you feel sad, you can go and talk to someone and then you won't feel as bad. There are people out there, who will talk to you, and not judge you on a thing you say or do. They will do their best to help you in every single way because you are important at the end of the day.'

Lisa, 19, has learning difficulties and mental health needs. She has experienced abuse, threats of violence and homelessness. Barnardo's has been working with Lisa for three years. At last she can face life with more confidence and access help whenever she needs it.



Barnardo's vision is that the lives of all children and young people should be free from poverty, abuse and discrimination.

Thanks to our supporters' generosity, we now run 383 local projects across the UK, which provide vital services to children in desperate need.

Every day, we help those without families find loving homes through fostering and adoption. We support children who have been victims of abuse. We ensure young people receive training so that they can find employment. We help families who are homeless and in poverty. We fight for the rights of children with disabilities. And we provide support and respite for young carers.

Only with your support can Barnardo's change these children's lives forever.

By remembering Barnardo's in your Will, you can help change the lives of vulnerable children throughout the UK. Legacies left by our supporters help to ensure that our belief in children becomes a reality.

Your gift will change children's lives forever

Since Dr Barnardo founded the charity in 1867, we have relied on the generosity and support of the public – people like you – to help give children back their future.

At Barnardo's we believe that the future of our society depends on the children of today and that they should be protected from harm, have a loving home, a positive education and feel like they belong in their community. Sadly, for many children, the reality is very different. It is never too early or too late to offer a helping hand and give these children the chance of a better childhood and a brighter future.

One way you can help protect more children – at no cost to you during your lifetime – is to leave a gift in your Will towards our vital work. At present, legacy donations make up over 40% of all the voluntary income that gives so many children a decent childhood. Without this support, Barnardo's income would drop dramatically and we simply couldn't afford to keep helping all the children that we do today.



'We are so lucky. We have three children, six grandchildren and four great-grandchildren. **Because of our great love of children we have left this legacy.** God willing we may be able to increase it in time.'

Derek and Pamela Fowler

Why Wait?

'Because we don't know what the future holds, writing your Will and keeping it up-to-date will give you peace of mind for years to come because you know your loved ones will be protected after you've gone. And including a gift to charity, large or small, is a great way to help which doesn't cost you anything in your lifetime.

An expression I hear all too often about pledging a gift to charity is: 'It's such a rewarding and easy thing to do, I don't know why I didn't do it sooner'. Whether you have already written your Will, or have still to write one, including a gift is a simple process which takes moments. Just get in touch with your solicitor to find out how easy it is.'

B. Baker

Barrie Baker

Probate and Trust Executive at Cole and Co Solicitors

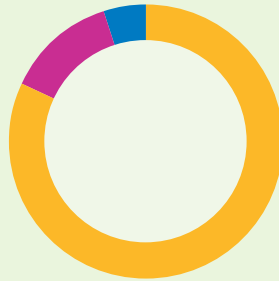
Based on 2006-7 figures

Total voluntary income



- 41% Gifts left in Wills
- 59% Donations from the general public, companies and trusts

Total expenditure



- 82% Working directly with vulnerable children
- 13% Support services, including property development and running shops (which are self-financing)
- 5% fundraising and administration

For every £1 donated, 82p goes directly to helping vulnerable children, young people and their families.

A lifetime worth of love

Seven year old Jack will remember making snow angels in the garden at midnight this winter.

His foster mum and dad woke him up, put a snowsuit on over his pyjamas and brought him out to play when the snow began to stick. They didn't want him to miss out if the snow had melted by morning because Jack has a life-limiting illness and is unlikely to live to adulthood.

His foster family love him as one of their own, and are helping him to pack as much as he can into his life now.

'He is a superstar' says his mum Cathy. 'It is our goal in life to make every single day special for him. Jack might live only to 15 or 16, but he will have had a lifetime worth of love.'

The Barnardo's fostering assessment process was long and invasive but, Cathy believes, it was definitely worth it. 'The Barnardo's social workers who did our assessment were very sensitive and let us take our time. They were very supportive.'

Jack was 3 years old when he first came to stay. He didn't speak and Cathy and Ian were told that he had severe learning difficulties. But out of hospital and in a home situation, Jack thrived, defying all expectations.

'Now he is a real little chatterbox and we all spoil him. He has gone from a vegetating boy to a blossoming 7 year old.'

And of the future – Cathy says that it is hard knowing what will happen, and at times she wants the world to stop. But Barnardo's has been, and will be there to support her.

'Every time Jack says 'I really love you', or says something that indicates he is happy, then I know that whatever happens in the future, it will all be worthwhile.'





Answering your questions

Why should I make a Will?

Making a Will is the only way to be sure that your wishes are followed after you are gone. If you don't make one, not only will the law decide who inherits your property but you are likely to leave your loved ones with a pile of administration at a very difficult time for them. Part or all of your estate might end up going to people who you never intended to benefit. Without a Will, your loved ones may also have to pay more inheritance tax than necessary.

You may not consider yourself to be wealthy, but when you add everything up, you may find that you have more than you realise, particularly if you own your own home. All your possessions count towards the value of your estate, including your pension, jewellery, furniture, shares, etc.

How do I go about it?

You can leave money to family and friends alongside a gift to charity, in the same Will. We strongly recommend using a solicitor. Professional advice is less expensive than you might think and having a valid and accurate Will can give you real peace of mind. This booklet outlines the information you will need to take to your solicitor.

Barnardo's cannot recommend a solicitor for you but if you would like us to help you find solicitors in your area who offer a Will writing service, please feel free to contact us. Alternatively, you can find a local solicitor online at: www.lawsociety.org.uk/choosingandusing/findasolicitor.law (England, Wales and NI) or www.lawscot.org.uk/find (Scotland)

Barnardo's offers a Free Will Service to supporters, subject to certain conditions. For more information, call 020 8498 7880 or visit www.barnardos.org.uk/legacies

How do I change my Will?

It's important to review your Will regularly – at least once every five years. If you have any major life changes, such as getting married, divorced, having children or grandchildren, it's important to update your Will to take account of your new circumstances.



If you only need to make minor changes, making an amendment (called a codicil) is easy and inexpensive to do.

Can I save on tax by leaving a gift to charity?

Yes. Leaving a gift to Barnardo's could reduce your inheritance tax bill, because your gift is removed before the value of your estate is calculated for tax.

You could even avoid inheritance tax completely by pledging to give everything over and above the inheritance tax threshold. When you write your Will, your solicitor can advise you further on this. (For information about inheritance tax, visit www.hmrc.gov.uk/cto/iht.htm)

How do I leave a gift to Barnardo's in my will?

There are three main ways you can leave money to charity:

- You can leave a residuary gift which is the remainder after all other gifts and debts have been paid. This ensures that your family and loved ones are catered for first and what is left over can then be donated to charity.
- You can leave a cash lump sum (a pecuniary gift). You might like to ask your solicitor to index-link any cash gift to ensure its relative value stays the same over the years.
- You can leave a specific piece of property – jewellery or furniture for example.

Leaving money in your Will is a highly personal and special gift. It is entirely up to you whether or not you inform us of any gift. However, knowing about your bequest will help us to plan ahead. It will also enable us to keep you in touch with our work, which we would very much like to do.

Is the law the same throughout the UK?

No. The law in England and Wales is the same but there are some important legal differences for Scotland and Northern Ireland. This is another reason why it is important to let a solicitor draw up your Will. All of the advice in this booklet however is relevant to you wherever you are in the UK.

Without Barnardo's, I believe I wouldn't be here now

After a traumatic early childhood, starved of love and attention, Anna spent a lot of her youth in care. After leaving school with no qualifications, she had trouble adjusting to life in the adult world. Soon after leaving school, Anna was put in touch with Barnardo's 16+ project in Glasgow. The service provides practical and emotional support for people like Anna who have been in care. Barnardo's helped her learn to deal with her traumatic past, while offering practical support with the everyday realities of life on next to no income. In Anna's words:

'I find the ongoing support I get from the service is brilliant. If I have any problems, I know I can phone up and talk to someone. For the first time in my life, I really feel that I'm part of something.'



'Since children are our tomorrow it is vital that they get the best possible start in life. I know that Barnardo's will do their utmost to bring this about for the least fortunate youngsters in our society. So I am more than willing to leave Barnardo's a legacy.'

Molly S Duffing



Someone was looking after me for a change

By the age of eight, Amy could cook spaghetti bolognese, chilli con carne and lasagne. This was not because she had ambitions to be the next Jamie Oliver. It was simply that unless she cooked, nobody at home would have a hot meal. For Amy had become the main carer for her mum, who was increasingly disabled, and her little brother, who had learning difficulties.

Seven years on Amy is still caring for her Mum. As well as cooking the family meal, she also shops, cleans, washes and irons, in between going to school.

'I always felt lucky to have my Mum with me,' Amy says, 'but I felt quite isolated because I was always inside the house.

I get up before seven every morning to wake my brother and get breakfast. Then I get my Mum her breakfast and her medication and get her dressed before getting out to school. Usually I have made her sandwiches before I go so that her lunch is ready for her.

I'm back home after school by about five. Sometimes I have done some shopping on the way home. Then I try to do a bit of homework before getting dinner ready, doing the housework, and helping my brother with any homework. I get Mum to bed around nine, and she watches some television before going to sleep. It's often about 11 o'clock when I get to bed myself.'

About two years ago Amy joined a Barnardo's young carers' project:

'When I went along to the first meeting, everyone was really friendly and it was fun. Everyone there is doing all the things that I am doing at home; it's really good because I get to speak to the people who have the same sort of problems I do.

'Barnardo's really supported me when my Mum was in hospital as well. It felt like I was being cared for and that someone was looking after me for a change.'



Preparing for your solicitor

Before you visit your solicitor, there are a few key points you should consider:

- It is helpful to work out how much you have to leave, taking into account any property, mortgages, savings, possessions or even money you are owed. There is a checklist overleaf that you may like to fill in and take along with you.
- Who will be your Executors (or Executors Nominated in Scotland)? An Executor is charged with carrying out the instructions in your Will. Ideally, you would appoint two. They must be people you can trust, such as family friends or professional advisers.
- Who do you want to leave money or gifts to? You may like to list the beneficiaries and gifts you have in mind on the sheet overleaf. You may wish to leave a gift to charities you care about, as well as to friends and family. You can bequeath personal items as well as money or assets.
- If you wish to leave money to charity, consider whether you would prefer to leave a residuary gift (what is left over after other gifts and debts are paid), a cash gift or a specific possession.

Letter of Wishes

Many of us find it difficult to think about our own funeral. It may seem morbid at first but it can enable you to have a special farewell that is personal and appropriate. It can also relieve family members of a difficult emotional burden. Most importantly, knowing your wishes and carrying them out can bring great comfort and peace of mind to family members and friends.

A Letter of Wishes is quite separate from making a Will. Barnardo's can provide a template for these letters, free of charge. You can request one using the form at the end of this booklet.

Your Estate checklist

Please complete this checklist and take it with you to your solicitor when making your Will. It is a good idea to keep the checklist with a copy of your Will, and let your next-of-kin and Executors know where to find them.

Property

(list your major assets and their approximate current value)

Your home £

Your second or holiday home/caravan £

Your home contents (furniture, etc) £

Antiques £

Jewellery £

Your car £

Other £

Financial

Bank/building society £

Stocks, shares, investments, etc £

National Savings £

Pension/benefits £

Life Assurance £

Business assets £

Other financial interests £

Money you owe

Mortgage outstanding £

Other loans £

Overdrafts £

Credit agreements £

Credit card debts £

Other money owed £

Money you are owed

Name and address of debtor

Date of loan £

Amount outstanding £

Suggested wording for your Will

The following is suggested wording to give to your solicitor:

Residuary Legacy

1.1 I give all (or... share) of my estate (out of which shall be paid my funeral and testamentary expenses and my debts) [and any property over which I have power of appointment] to Barnardo's (registered charity nos 216250 and SCO37605) of Tanners Lane, Barkingside, Ilford, Essex IG6 1QG and I DECLARE that the receipt of the Treasurer or appropriate officer shall be a complete discharge to my trustees.

1.2 I FURTHER DECLARE THAT if before my death Barnardo's has changed its name or amalgamated with or transferred all its assets to any other body then my Trustees shall give effect to the gift as if it has been made to the body in its changed name or to the body which results from the amalgamation or to which the transfer has been made.

Pecuniary Legacy

1.1 I give to Barnardo's (registered charity nos 216250 and SCO37605) of Tanners Lane, Barkingside, Ilford, Essex IG6 1QG, the sum of £..... to be applied for its general purposes, and I direct that the receipt of the Treasurer or other proper officer at Barnardo's shall be good and sufficient discharge.

1.2 (as above)

Specific legacy

1.1 I give to Barnardo's (registered charity nos 216250 and SCO37605) of Tanners Lane, Barkingside, Ilford, Essex IG6 1QG, [write here the items you want to give] to be applied for its general purposes, and I direct that the receipt of the Treasurer or other proper officer at Barnardo's shall be good and sufficient discharge.

1.2 (as above)

Index-linked pecuniary

1.1 I give free of tax to Barnardo's of Tanners Lane Barkingside Ilford Essex IG6 1QG (registered charity nos 216250 and SC037605) the sum of money produced by dividing the sum of [] pounds (£[]) by the index figure in the Index of Retail Prices ('the Index') for the month in which this Will is executed

and (having made allowance for any re-basing of the Index which may have happened in the meantime) multiplying it by the index figure in the Index for the month in which my death occurs.

1.2 If when the time comes the second of these figures is not available (because the Index has ceased to be published or for any other reason) my Trustees (making use if they wish of any other index which may seem to them relevant and obtaining any advice which they may think desirable) shall reach a decision (which shall bind Barnardo's and everyone interested in my estate) as to what in their view the second of these figures would have been if it had been available and shall use the figure on which they decide for the purposes of the calculation.

1.3 (same as residuary clause 1.2)

Names and addresses of Executors (or Executors Nominated in Scotland)

Name

Name

Address

Address

Postcode

Postcode

Names and addresses of beneficiaries and gifts

Name

Name

Address

Address

Postcode

Postcode

Ginny Harris
Freeport RRL-AHHZ-HXAH
Barnard's
Tanners Lane
Ilford
Essex
IG6 1QG



thank
you

Here is my promise to vulnerable children

If you have decided to leave a gift to Barnardo's in your Will so that we can help more children in the future, please let us know. May we reassure you that any pledge you make is NOT legally binding and that the information you supply will be treated with the strictest confidence.

I have already remembered Barnardo's in my Will by leaving:

- the residue of my estate (residuary gift) a cash gift (pecuniary gift)
- part of the residue of my estate a specific gift

I shall remember Barnardo's in my Will by leaving:

- a share of my estate (residuary gift) a cash gift a specific gift
- Please contact me to discuss how I can leave a legacy to Barnardo's
- Please send me the Letter of Wishes template
- Please send me information about setting up a Tribute Fund

FOLD

FOLD

Title _____ Initials _____

Surname _____

Address _____

Telephone _____

Email _____

MOISTEN AND SEAL

MOISTEN AND SEAL

give with confidence

Barnardo's adheres to the Fundraising Promise and Fundraising Standards Board Guidelines.

Barnardo's promises to respect your privacy and the data we gather will be held in accordance with the Data Protection Act 1998. We would like to keep you informed about our work with vulnerable children, but if you do not wish to receive this information, please tick here:

The information contained in this leaflet is for guidance only. Please seek the professional advice of your solicitor when making or changing your Will.

LG507

Use your legacy to establish or grow a Barnardo's Tribute Fund

A Tribute Fund is a charitable fund that is set up as a lasting tribute to someone special. Everyone who wants to honour their memory can contribute to the fund. The fund is named after the person it honours and friends and family can make 'in memory donations' to the fund in support of Barnardo's.

You can use your legacy to establish a Barnardo's Tribute Fund in your own name or you may prefer to use your legacy to start a Tribute Fund for a loved one. If a Tribute Fund has already been established in your loved one's name, you can choose to pledge your legacy into their fund, enabling it to grow even further in their memory. The money raised is used to support our vital work to give disadvantaged children a better start in life.

For more information please return the form at the end of this booklet or visit www.barnardos.org.uk/tributefunds

For confidential advice on leaving a legacy to Barnardo's, please call **020 8498 7880** or email legacies@barnardos.org.uk



Barnardo's

Barnardo's Head Office: Tanners Lane, Barkingside, Ilford, Essex IG6 1QG
Tel: 020 8550 8822 Registered Charity No 216250

Barnardo's Scotland: 235 Corstorphine Road, Edinburgh EH12 7AR
Tel: 0131 334 9893 Registered Charity No SC037605

Barnardo's Northern Ireland: 542-544 Upper Newtownards Road, Belfast BT4 3HE
Tel: 028 9067 2366

Barnardo's Cymru: Trident Court, East Moors Road, Cardiff CF24 5TD
Tel: 029 2049 3387