

Remembering Church Homeless Charity in your Will

Thank you for requesting information about leaving a legacy to Church Homeless Trust. Legacies are very important to us as they provide a significant part of our income and enable us to plan how much we can give to the homeless people who ask for our help. Every week Church Homeless Charity gives around £4,000 in grants to homeless people. The grants are small, usually between £50 and £200, but to people who have nothing they mean a great deal. These small amounts of money change lives.

The demand for these grants is huge, and we would like to help more people. Your legacy could help homeless people in the following ways:

- £1,000 could provide ten homeless people with the identity papers they need to access health care, training, benefits and work.
- £5,000 could provide 50 hours of therapeutic activities such as gardening. These shared activities help homeless people to learn new skills, broaden their horizons, and socialise with one another.
- £10,000 could provide 40 homeless people with the training and experience that they need to pursue their careers and ambitions.
- £20,000 could employ a former rough sleeper as an outreach worker for a year, supporting other people who are sleeping on the streets.
- £50,000 could provide essential furniture, white goods and furnishings to 250 homeless people when they move into a home of their own.
- £100,000 could provide a laptop and IT training for more than 300 homeless people enabling them to apply for jobs, training, and benefits, and expand their knowledge, opportunities, and networks.

Making a Will

Writing a Will is very important. It is a chance to provide for those you care about, and it reduces delays, disputes, and distress for your family and friends. We strongly recommend that you seek the advice of a professional such as a solicitor. They will ensure your Will is drafted correctly so that your wishes can be followed. You can find a qualified legal advisor with experience of Wills and

probate in your area through The Law Society's directory: www.lawsociety.org.uk or call 020 7242 1222.

Making a Will should cost between £150 and £200. In order to keep the cost down, it is useful to make a list of your assets (everything you own) and your liabilities (everything you owe) before you meet with your solicitor.

If you have any dependants or pets you need to decide who will look after them, and how this will be paid for. You will also need the details of the people and causes you wish to remember (beneficiaries).

If you include a charity in your Will, you need its registered charity number.

Church Homeless Charity's registered charity number is 802801.

For your Will to be legally valid, you must:

- be 18 or over
- make it voluntarily
- be of sound mind
- make it in writing
- sign it in the presence of two witnesses who are both over 18
- have it signed by your two witnesses, in your presence If you make any changes to your Will you must follow the same signing and witnessing process. You can't leave your witnesses (or their married partners) anything in your Will.

Leaving a legacy to Church Homeless Charity

We understand that our supporters have family and friends who they want to provide for in their Wills. This is why we are so grateful to those supporters who also feel able to leave us a legacy. Any legacy, however small, will make a life-changing difference to homeless people.

If you are able to leave Church Homeless Charity a legacy there are three ways to do so:

1. A residuary legacy

A share of the residue of your estate after any debts, funeral costs, and pecuniary gifts have been paid. Suggested wording: 'I give all/fraction/%share of the residue

of my estate to Church Homeless Charity (RCN 802801) of Queen Mary's Hostel, 28 Greencoat Place, London, SW1P 1DX, to be used for its general charitable purposes and I direct that the receipt of the treasurer or duly appointed officer shall be sufficient discharge to my executors.'

2. A pecuniary legacy

A fixed sum of money. Your solicitor can advise you on index-linking this gift to safeguard its value in the future.

3. A specific legacy

A particular item which can be used or sold by the beneficiary. 802801 Suggested working for pecuniary and specific legacies: 'I give to Church Homeless Charity (RCN 802801) of Queen Mary's Hostel, 28 Greencoat Place, London, SW1P 1DX, the sum of £amount/the specific gift of my item to be used for its general charitable purposes and I direct that the receipt of the treasurer or duly appointed officer shall be sufficient discharge to my executors.'

Changing an existing Will

You should review your Will every five years and after any major change in your life, for example:

- getting separated or divorced
- getting married (this cancels any Will you made before)
- having a child
- moving house
- if the executor named in the Will dies

You can't amend your Will after it's been signed and witnessed. The only way you can change a Will is by making an official alteration called a codicil. You must sign a codicil and get it witnessed in the same way as witnessing a Will. There's no limit on how many codicils you can add to a Will.

For major changes you should make a new Will. Your new Will should explain that it revokes (officially cancels) all previous Wills and codicils. You should destroy your old Will by burning it or tearing it up.

Reducing inheritance tax

Leaving a part or your entire estate to charity can reduce, and in some situations, eliminate the inheritance tax liability. If you leave something to charity in your Will, then it won't count towards the total taxable value of your estate.

At the time of writing, you can also cut the inheritance tax rate on the rest of your estate from 40% to 36%, if you leave at least 10% of your 'net estate' to a charity (www.gov.uk/inheritance-tax-reduced-rate-calculator).

As inheritance tax rates and regulations are complex and constantly changing, we strongly recommend that you ask your solicitor or financial advisor for advice.

In memoriam tribute funds

Another important source of income for us is money raised in memory of a loved one. This is usually through donations at a funeral or thanksgiving service, and increasingly this is supplemented by online donations.

We are very happy to help set up online donation pages, which can include photographs and a biography of the loved one. We can also provide materials, including leaflets and gift aid envelopes, for funeral and thanksgiving services. Please contact us on 020 7269 1630 or info@churchhomelesscharity.org.uk

Let us know about your legacy

Deciding to leave a legacy is a very personal and significant decision. Every individual will have different reasons for leaving a legacy, and personal hopes for how it might be used after their passing. We are acutely aware of how privileged we are to be entrusted with the legacies of supporters like you.

If you do remember us in your Will, and you would like to let us know, please get in contact. We always like to know more about our supporters' lives, and their reasons and hopes for the legacies they leave in our trust. Please contact us on 020 7269 1630 or on info@churchhomelesscharity.org.uk Thank you.