

How your charitable bequest will help our work

£1,000 will pay for essential educational equipment for our Family Centres for children from disadvantaged circumstances.

£5,000 will sponsor a disadvantaged child to attend one of our Family Centres, for a year. Costs to include a holiday, day trips and educational activities.

£10,000 will cover the annual cost of one of our Play Therapists working in a Primary School with young children, helping them to explore the emotional and behavioural problems that are affecting their educational development.

£50,000 will contribute towards the work of our child and adolescent psychotherapists in helping young people resolve problems and behaviours that are stopping them from reaching their full educational and emotional potential and also their work in supporting adoptive placements.

£100,000 will run a Family Centre for a year, reaching out to isolated children and families who are experiencing the effects of poverty.

“Many years ago the Society was able to offer help and support to a young person I knew and since then I have been aware of the very good work they do on behalf of children and families.

It gives me satisfaction to know that by making provision for the Society in my Will I will be able to make such a personal gesture of support in the future, knowing that children in need will benefit.”

Mrs Mary Gallagher



LEGACY PLEDGES

The Society is very heavily reliant upon legacy income, but, understandably, because of the very nature of this form of contribution, we are not always able to plan for the future with accuracy. To enable us to get a better view of how we can extend services on behalf of children and families, it would be very helpful if you could let us know whether you have made or intend to make any provision for us in your Will.

You can contact our Legacy Officer by e-mail at patriciah@cathchild.org.uk or in writing to our Head Office to let us know and to give us an idea of the last alteration to your Will. We understand that any provision you have made for us to date is not binding.

In Memoriam Gifts and Anniversary Gifts

The Society also welcomes donations made in memory of a loved one at the time of their death in lieu of funeral flowers, or alternatively, upon the anniversary of their death. Their name, along with those who have supported the Society through a charitable bequest, are entered into our In Memoriam Book and their memory is preserved at our annual Mass for Benefactors where prayers are offered for these very special supporters.

For more information about the Society's work with children and families or if you would like to find out more about how a charitable bequest can make a difference to children, contact:

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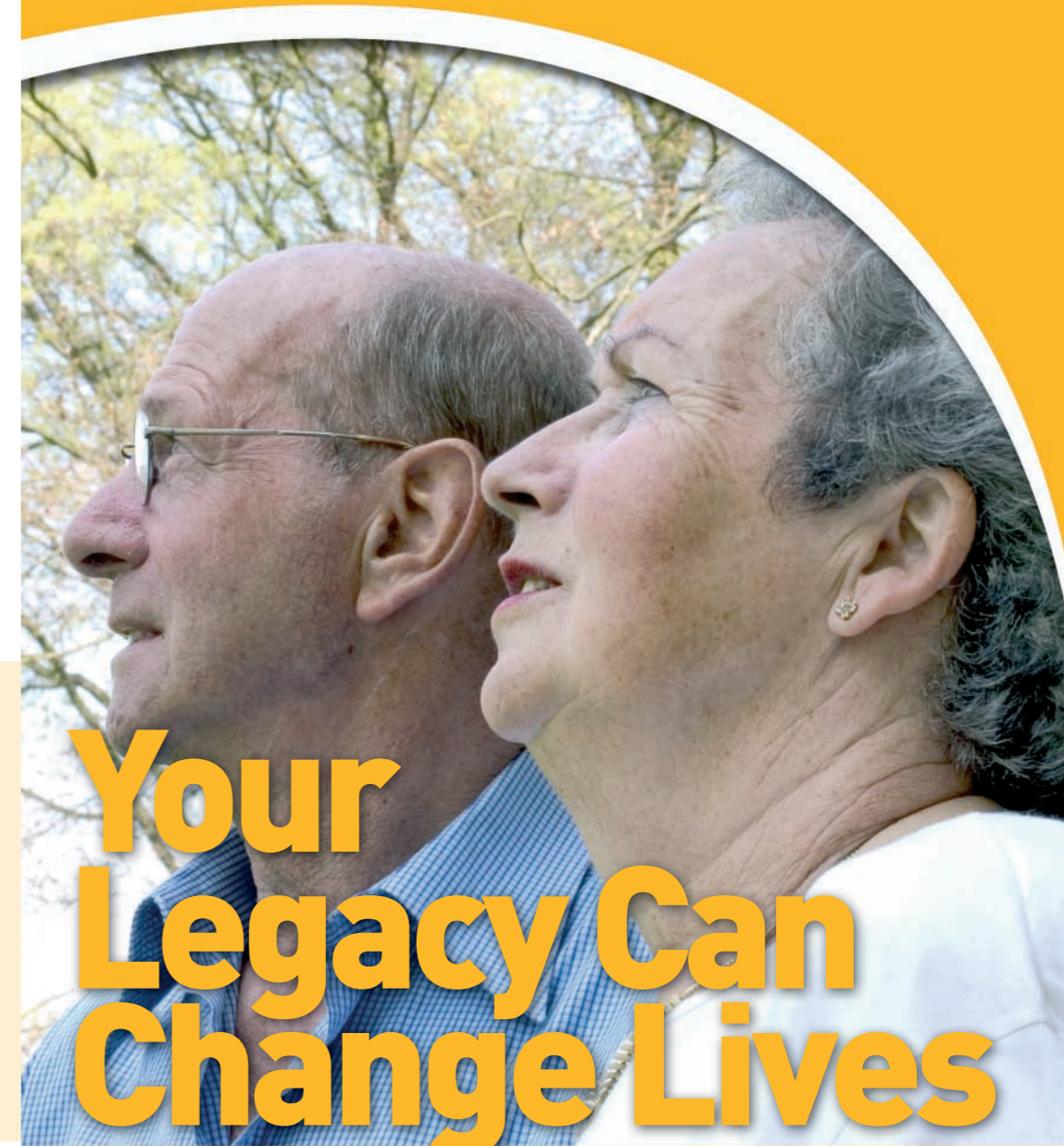
Charity Registration Number: 210920

Catholic Children's Society (Westminster)
Crusade of Rescue



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Your Legacy Can Change Lives

A simple guide to planning your Will and providing security for you, your family and future generations of children

Prepared with professional legal advice including advice on Inheritance Tax



About Us

The welfare of children and families in need is OUR reason for being and has been since our early days as the Crusade of Rescue. Today, the needs of children and families of all races and faiths are as pressing as ever with the Catholic Children's Society (Westminster) offering help to over 3,000 children and families each year.

Our work includes services to:

- children in care who are looking for the stability of a loving, adoptive family.
- children and families living on the margins of poverty in some of London's poorest boroughs.
- adults and children whose lives are being ruined by serious personal and relationship problems.

We are not funded by central or local government or by the Diocese of Westminster and we rely almost entirely on voluntary donations. In fact legacies represent nearly a quarter of our annual income, enabling us to reach out to children and families whom we see as most in need, NOW.

HOW LEGACIES SUPPORT OUR WORK

In the affluent society we live in, it is perhaps hard to believe just how many people today struggle to get by. Illness, unemployment, debt, poverty, family break-ups, relationship problems, addictions and housing issues all play a part in undermining the health and happiness not only of individuals but the family as a whole.

This can and does take its toll on the physical, emotional and mental well-being of children. By supporting families, we aim to reduce pressures on children and to enable them to develop to their full potential.

A bequest ensures that future generations can continue to turn to us when they are in difficulties e.g.

A very young Mum with two children; one child bullied at school, the other with serious special needs; living with Gran and struggling to cope financially.

A single parent with two young children suffering from asthma; living in poor housing conditions with damp seriously affecting the general health of the family.

One child, parents separated and taking turns to look after him; Mum with severe mental health problems; child depressed.

Two children who faced the start of term with no school uniform, shoes or underwear.

Planning Your Will

Bequests made in a Will can be wonderful gestures to recognise the importance of loving relationships and friendships. Your Will is a statement about yourself and about the people and issues that have been important to you in your lifetime.

Making a Will gives you Choice

A Will enables you to specify what will happen to your property and possessions ('estate') after your death. In the UK, 30% of people die 'intestate', that is, without leaving a Will. When this happens the law divides up the 'estate' according to the intestacy rules and this can mean that more distant relatives have a share in the estate.

Tracing relatives can be time consuming and in the meanwhile, immediate family, loved ones and causes that have been important to you are prevented from claiming the inheritance you wished them to have.

Who will be in charge?

You can appoint up to four 'executors' (usually two); people who you

trust and who are capable of dealing with the necessary paperwork. They may be relatives, close friends or professional advisers, such as your bank manager or accountant. Your solicitor will be able to advise you. They will need to sign the documents required to pay outstanding bills and any inheritance tax and to distribute the remaining property and assets to those mentioned in your Will.

What about the children?

If your children are the main beneficiaries of your Will, you may wish to create a Trust Fund for them. The law ensures that young people are at least 18 years old before they inherit but you may prefer to specify a different age.



Should you and your spouse or partner die before your children reach adulthood, you can appoint guardians in your Will who will take full parental responsibility for them, with the right to use their discretion to make payments on their behalf, such as to help with their education or other needs. Money used will be deducted from their inheritance.

Note: Unmarried fathers are not automatically entitled to parental responsibility so they should be named as a guardian.

Reducing Inheritance Tax

If your total 'estate', including the value of your home is worth more than £275,000 at present (2006), the amount of the estate over the £275,000 threshold will be subject to 40% tax. However, there are ways of reducing the impact of Inheritance Tax. The following are tax exempt:

- Leaving property to your spouse
- Leaving everything above the tax threshold to a charity or charities of your choice

Your solicitor will be able to advise you on other tax effective ways in which your 'estate' can be managed.

What have I got?

Think about what you have in the way of property or assets, including your house. Make a list of the value of, for example, Bank/Building Society accounts, property in the UK or abroad, cars, antiques, jewellery etc. Don't forget less obvious assets such as investments, shares, bonds, pension schemes and insurance policies. Balance against this any debts such as the value of an unpaid mortgage, overdrafts, credit card bills and other loans.

What shall I do with it?

You can make 'bequests' (gifts) to specific people or organisations. These may be money or an item such as jewellery. You can even make your gift conditional e.g. that your spouse/partner is entitled to live in your house until their death after which it passes to a charity.

Anything left after you have made your bequests is called the 'residue' and it is

important that you deal with it. You may want to leave it to your spouse or divide it between your children, relatives or your favourite charity.

What next?

While it is possible to make a Will on your own, in practice the legal requirements for processing a Will ('Probate') are quite strict and any mistakes could make your Will invalid.

A solicitor can help you to draft a Will, to give you an idea of the total value of your 'estate' and to help you plan what will happen to it after your death.

Local solicitors can be found via your telephone directory, through the Law Society or you can contact your local Citizen's Advice.

Is a Will final?

Your Will remains final unless you authorise your solicitor to change it. You can amend your Will at any time either by asking your solicitor to draft a new one or to amend the original - this is called a 'codicil'. If you marry, your Will becomes automatically invalid and you will need to draft a new one.