What will your name stand for?

Your Gifts in Wills Guide



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Welcome



Thank you for requesting this free guide, and considering joining the Leonard Cheshire community by leaving a gift in your Will.

I am proud that I have pledged to leave a gift in my Will to Leonard Cheshire. It was a very personal decision for me. My mother used to support Leonard Cheshire before me by saving spare change in a collection box before donating it. I still have the box at home, although it's held together by a lot of tape now! I'm so pleased to be continuing her legacy by leaving a gift in my Will and supporting future generations of disabled people.

I was lucky enough to visit one of Leonard Cheshire's projects before the first lockdown, and it made me more certain than ever that my gift can help build a better world for disabled people. It was just so inspiring to witness first-hand what a difference support from Leonard Cheshire can make. It's wonderful to know that the legacy I leave to Leonard Cheshire will help give disabled people the opportunity to fulfil their potential and live the life they choose.

I hope that after reading this booklet that you, like me, will be ready to make the decision to leave a gift in your Will to Leonard Cheshire. Over half of all the charity's donated income is from gifts in Wills from people like you and I.

A gift of any size will help build a brighter future with more choice and opportunities for disabled people. Happy reading!

Jan

Leonard Cheshire Supporter

"I hope that after reading this booklet that you, like me, will be ready to make the decision to leave a gift in your Will to Leonard Cheshire. A gift of any size will help build a brighter future with more choice and opportunities for disabled people."

Jan



Leonard's legacy...

After the Second World War, RAF Group Captain Leonard Cheshire decided that he owed his fallen comrades "a duty ... to build a better world".

Leonard was an outstanding pilot who risked his life protecting his country. He had so much courage and determination, qualities that survived the war and lived on in his humanitarian work.

His journey started when he took a dying man, Arthur Dykes, into his home. With no money, Leonard nursed Arthur himself.

Arthur's dying wish to Leonard was that "if somebody else comes along, whoever it might be, don't turn him away". So Leonard never did.

"It's individuals that change the world, not governments." Leonard Cheshire

55%

More than half (55%) of disabled adults in Britain say they don't receive the social care support they need.¹

...became our legacy

These humble beginnings - one man, one kind act - turned into one vision and one charity.

Today, Leonard Cheshire supports over 70,000 disabled people every year to live, learn and work as independently as they choose.

But too often, disabled people are denied their independence and the fundamental right to participate fully in society.

This needs to change – and by supporting us, you can be part of that change. A gift in your Will to Leonard Cheshire will help create a fairer and more inclusive world for everyone, whatever their ability, for generations to come.

Leonard's name stands for kindness and hope for disabled people around the world.

What will your name stand for?

65 million

primary and secondary school age children globally have a disability. At least half of these children do not have a school place.²





Beryl's legacy

Beryl wants her legacy to ensure future generations of disabled people are as happy and well cared for as her daughter.

"My daughter Jenny was a very happy person, who gave and received a lot of love during her short life. She was the survivor of premature twins, weighing only two and a half pounds when she was born. When she was six Jenny had the first of many epilepsy attacks, which caused brain damage. She had to leave mainstream education and learn to walk and talk all over again.

2,857

disabled people are supported every day to live more independently through our care services.

However, Jenny had an indomitable spirit and didn't give up. During her childhood she boarded at a special school, where she was the life and soul of the party! After Jenny left school we needed to find her somewhere to live where she would be given the support she needed, whilst being as independent as possible. We came across Greenhill House, a Leonard Cheshire care home near Bath, at just the right time.

When Jenny first moved into Greenhill House, the home immediately became part of our extended family, and she was cared for there with much love.

The impact this had for Jenny was huge. She was able to interact socially with other people and loved the gardens. She moved there at the same time as three other girls around the same age, Jan, Jane and Jackie, who still live at Greenhill House now and remember Jenny fondly, especially her wonderful sense of humour. The atmosphere throughout the home was one of friendliness accompanied by an awareness of the needs of everyone who lived there.

When Jenny died in 1991 in her thirties, after 17 amazing years at Greenhill House, we were obviously devastated, but everyone was extremely supportive. Greenhill House was such a big part of Jenny's life, and we chose to have her ashes buried in the grounds there, high on a bank where layers of daffodils are planted.

For many years, I have visited each spring when the flowers are in bloom, and the bright colours bring such fond memories back. I have always been greeted with so much warmth by the



staff and the people who live there, many of whom remember Jenny. I am now over 90 years of age, but once I am no longer able to visit myself, my other children will be continuing our yearly pilgrimage.

I have chosen to leave a gift in my Will to Leonard Cheshire. By doing so, I feel I have found my own small way of doing something more for disabled people. It makes me very glad to know that after I've gone, my legacy will be helping more disabled people to be as happy and well cared for as Jenny was during her time at Greenhill House.

I would urge more people to consider leaving a gift to Leonard Cheshire, to create a brighter future for disabled people. In such an uncertain world, your support will be needed more than ever."

£5,000

could provide Clever touch assistive technology equipment and support within our care services. This enables residents to communicate and stay in touch with family and friends, increasing their independence and improving their wellbeing.

Owen: How my life has changed

A gift in your Will could support more people like Owen to build their confidence and reach their full potential.

"Growing up with cerebral palsy, I experienced a lot of barriers during my education.

"I felt like I didn't fit in, and I struggled to integrate fully in my community."

I managed to graduate from college but I had no idea what to do next and didn't have the confidence to even start looking for a job. I was stuck!

I found out about Leonard Cheshire's Can Do skills development programme through one of my college teachers, and with their help plucked up the courage to apply.

The programme was all about getting out into the community and learning new skills. It really put me on the right track. It built up my confidence and I made some great friends, while helping other people in the community. One of the projects I got involved in was volunteering at my local Leonard Cheshire home, Fryers House in Hampshire. A group of us revamped their garden, and I also really enjoyed doing arts and crafts with the residents.

The moment I walked into Fryers House, I felt this is completely different from anywhere else. The people who live there have as much independence as possible, and can decide what they want to do, when they want to do it. In fact, my time at Fryers House was such a positive experience, that as a way of giving

Young disabled people aged 16-18 are twice as likely as their non-disabled peers to not be in education, employment or training.³ back I carried on volunteering there once the Can Do project had finished. Can Do and volunteering both gave me a massive confidence boost and have been real stepping-stones for me. It's hard to explain how different I feel now compared to before my Leonard Cheshire days. I used to be a very quiet mouse. Now I've learnt things, I've got loads of independence and confidence. I feel like a completely different person.

I'm now a volunteer coordinator assistant with Leonard Cheshire, helping to organise the volunteer programme and doing things like interviewing other volunteers. Before, I'd never have had the confidence to go to an interview myself, let alone interview other people!

I know first-hand the difficulties disabled people face and want to make a difference now and for future generations. I've started an online focus group for disabled people to campaign on local issues that affect us, like parking on pavements and inaccessible transport. I've got big plans for this group and believe together we can achieve some real change.

I honestly can't tell you how much my life has changed since starting my journey with Leonard Cheshire. I am so thankful to all the supporters who have left gifts in their Wills, helping to fund projects such as these. My future feels really bright thanks to their thoughtfulness and generosity.

The fact I am now able to improve myself while helping other people is amazing and I am really grateful to everyone who has stood for making the world a fairer and more inclusive place for disabled people."

There are so many more people like Owen, for whom skills training and other learning opportunities are out of reach.

Your legacy gift could support learning and development programmes throughout the UK and internationally, transforming lives and widening horizons for people just like Owen. "I honestly can't tell you how much my life has changed since starting my journey with Leonard Cheshire."

Owen



20%

of a £400,000 estate could allow up to 500 women with disabilities in Asia to receive training, gain employment and start new businesses, enabling their independence and driving forward change in their communities.

Scovia: Thank you from the bottom of my heart

Your legacy could help disabled people like Scovia to get on the career ladder, find a job they love and be a part of their community.

"All my life I have had difficulty seeing clearly – my eyesight is blurry and my eyes get sore. This meant that not only did I find learning at school difficult, but the other children were also unkind to me, because in Northern Uganda where I live people are afraid of disability and believe it is a curse. I was so unhappy that I left my primary school aged only 13.

If life was difficult for me at school, it was even harder trying to get a job. False beliefs about disability made it impossible. I was in despair until I heard about a Leonard Cheshire project training young disabled women in my district, giving us the skills we need to find a job or start our own businesses. I realised this was my opportunity to turn my life around, and was overjoyed when I was accepted onto the project.

The project team understood my disabilities and helped me to overcome the difficulties caused by limited eyesight. Within three months they had taught me how to weave and provided me with everything I needed to start my own business: 'Scovia Design Sweaters Enterprises'. I was so proud and could not believe my good fortune!

Initially I started this business from home. And after just three months I was so happy to have earned enough to rent my own space for my weaving shop, giving me the opportunity to focus on developing my business. I now have a steady income as the supplier to a primary school, weaving sweaters for the children there.

"You believed in me when no one else would." Scovia

£1,000

could transform a school in Africa into a physically inclusive environment by providing ramps and accessible toilets, giving disabled people easier access to mainstream education.

I share what I have learned with other people in my district, earning extra money teaching others in my spare time. My dream is to open my own training school so I can pass on the kindness shown to me.

I am so grateful to Leonard Cheshire and their supporters for helping me to achieve so much. You believed in me when no one else would. Thank you from the bottom of my heart!"

There are millions of children around the world who struggle at school like Scovia because of their disability – or don't even get the chance to go to school in the first place.

And those who do complete their education still face barriers and discrimination – globally, disabled people are around twice as likely to be unemployed as those without disabilities.

A gift in your Will can help us change that for current and future generations, so that people like Scovia get the education and employment opportunities they deserve.

Laura: I couldn't be happier

Your legacy could help people like Laura to achieve things they might never have thought were possible.

"I was born without a disability. When I was four, complications after having the flu left me with minor cerebral palsy and a really low immune system. But apart from a slight lisp and getting tired easily, you couldn't really tell.

However, at the age of seven, I caught glandular fever. With my low immune system it got very serious very quickly and I became like a newborn, unable to walk and talk. It took me a while to recover physically, and it was even more difficult emotionally. I was more aware of my differences, and I was bullied. But I recovered and began walking and talking again. I was still disabled but very capable. I represented Wales in Guiding, I was an active member of St. John's Ambulance, and I had a great social life.

When I was 25 I became seriously ill again. I got sepsis and I was very very unwell. I died five times! I remember my mum asking me if I was in there to squeeze her hand; the doctors wanted to let me go. But I made it through, and as part of my recovery I moved into Leonard Cheshire's Danybryn care home, near Cardiff.

When I first moved in, I found it quite difficult. I was fiercely independent and had always managed to find my own way of doing things. But my mobility had really deteriorated and I needed support to achieve my dream of being able to walk again.

Disabled people or those born with a long-term health condition are twice as likely to be physically inactive.⁴



A short while before I moved in, Leonard Cheshire had received a generous gift from a local man, David Jones. David had chosen to remember Leonard Cheshire in his Will, and because of his kindness Danybryn were able to buy a specialist exercise bike.

I was so happy when I discovered the bike, and I began to realise my dream of walking again could be possible. Strengthening my legs and arms was a big start to me being on my own two feet. I knew my legs would start working again, it was just a matter of time. I'm now able to walk with my frame 90% of the time at home.

Becoming more mobile has helped me to achieve my ultimate goal – to live in my own home independently.

I've now moved to an independent living facility and couldn't be happier. I can do so much more. I love having my own home, my own kitchen and my own space – it's really important to me. I have had a wonderful, full life so far. I'm happy with everything."

3%

of a £175,000 estate could allow us to purchase a specialist static therapy bike, a vital tool in assisting disabled people to improve their physical and mental health, build mobility, strength and endurance and help increase their independence.

One in five of us will become disabled at some point in our lives. At Leonard Cheshire, we're here when people need a bit of extra support, so that we can all live as independently as we choose.

At a time when government funding for social care is increasingly stretched, your legacy could be the difference between someone like Laura just living their life, or really living life to the full.

Will you help make things possible for more disabled people by leaving a gift in your Will?

"Becoming more mobile has helped me to achieve my ultimate goal – to live in my own home independently. I've now moved to an independent living facility and couldn't be happier. I love having my own home and my own space – it's really important to me." Laura



Planning for the future: making your Will

Thank you so much for considering leaving a gift to Leonard Cheshire in your Will. The gifts in Wills we receive are incredibly important to us. If it wasn't for these generous donations, we wouldn't be able to support as many disabled people to live, learn and work as independently as they choose.

We know that for many people, writing or updating your Will can be a daunting prospect. But it's much easier than you might think. Here, you can find the information you need to make sure you have an up-to-date Will and ensure your family and loved ones are looked after how you wish. We also provide information about how you can leave a gift to a charity in your Will, if you wish to do so.

Why do I need a Will?

A Will is a legally binding document that sets out how your estate should be distributed. Having an up-to-date Will is vital – it's the only way to make sure the people and causes you care about are remembered according to your wishes.

It also allows you to outline how you wish for any dependents to be looked after such as children and pets, as well as providing details about your funeral wishes and how it is paid for.

If you die without leaving a valid Will, your estate will be declared 'intestate' and the law decides on who inherits your estate – which may not be in line with your wishes. This can be a costly and time-consuming process for your loved ones at what is already a very difficult time for them.

How do I make or update my Will?

You can make or update your Will online, by telephone or in person with Will writing specialists and legal professionals. You can write your Will yourself, but it's a good idea to get advice from a professional, especially if your Will is not straightforward. More information can be found at <u>www.gov.uk/make-will</u>

To help you with writing your Will, Leonard Cheshire offers a Free Will Service. Through this service you can **make or update your Will for free** online, over the phone, or face-to-face with a solicitor. Simply choose the service that suits you best. To use our Free Will Service or find out more, please visit our website: <u>leonardcheshire.org/freewillservice</u>

We hope that after you have provided for your loved ones, you will consider ensuring disabled people are not forgotten.

A gift of any size will support future generations of disabled people to gain qualifications, find jobs and live as independently as possible.

If you have any questions about the Free Will Service or about leaving a gift in your Will, please contact our Gifts in Wills team on **020 3242 0418** or giftsinwills@leonardcheshire.org

£10,000

could provide 20 of the most vulnerable disabled people we support with personalised digital training, as well as the kit they need to get online to communicate and access information in a way most of us take for granted.

How do I leave a gift to a charity in my Will?

Leaving a gift in your Will to a charity is simple, but we'd advise talking with a professional to make sure your wishes are clearly expressed in your Will. If you are using our Free Will Service, the advisers will be more than happy to help with this.

There are different types of gifts it's important to be aware of:

Residuary

This is the shares of your estate that you wish to spread amongst your loved ones and any causes you support.

This type of gift is the most beneficial because it is a percentage of your estate rather than a fixed amount. Gifts can be any percentage you wish. As this is a proportion of your estate it will keep pace with inflation.

If you'd like to leave a residuary gift to Leonard Cheshire, here's some suggested wording to put in your Will:

'I give [...]% of the residue of my real and personal estate to Leonard Cheshire Disability, Registered Charity no: 218186 (England & Wales) and no: SC005117 (Scotland) and the receipt of the Honorary Treasurer or the proper officer for the time being of Leonard Cheshire shall be a complete discharge to my executors.'

Pecuniary

This is a specific amount of money.

You can choose any amount you wish but it is worth reviewing periodically as it may lose value over time due to inflation.

If you'd like to leave a pecuniary gift to Leonard Cheshire, here's some suggested wording to put in your Will:

'I give the sum of [...in words] pounds [£...in figures] to Leonard Cheshire Disability, Registered Charity no: 218186 (England & Wales) and no: SC005117 (Scotland) and the receipt of the Honorary Treasurer or the proper officer for the time being of Leonard Cheshire shall be a complete discharge to my executors.'

Specific gift

These are particular items, such as a specific piece of jewellery, your house, an antique etc.

If you'd like to leave a specific gift to Leonard Cheshire, here's some suggested wording to put in your Will:

'I give to Leonard Cheshire Disability, Registered Charity (Registered Charity no: 218186 (England & Wales) and no: SC005117 (Scotland) absolutely, my [name and description of item].'

Conditional gift – This is a gift that is made only if another event happens first. For example, your Will could state that a gift only applies if another beneficiary named in your Will dies before you do. A gift in trust – You can leave a gift in trust for someone to use over a period of time. When the time has ended, the gift can be passed onto another recipient, such as a charity. This is known as a 'life interest'. When including a gift in your Will to a charity you need to make sure you state the charity's full name, address and registered charity number. For Leonard Cheshire, that will be:

- Our registered charity name: Leonard Cheshire Disability
- Our charity numbers: 218186 (England & Wales) and no: SC005117 (Scotland)
- Our registered office:
 66 South Lambeth Road, London, SW8 1RL

90%

of children with disabilities in developing countries do not attend school. That's 9 out of 10!⁵ Nearly three times the number of disabled people (age 25-64) in the UK have no qualifications compared to non-disabled people.⁶





5% of a £250,000 estate could provide one year of training and learning opportunities for up to 130 young disabled people, increasing their confidence, independence and engagement with their local communities.

Can I restrict my gift to a particular project or service?

If you would like to leave a gift to Leonard Cheshire to be used in a particular area of our work, geographical area or service, you can indicate this within your Will.

To ensure that your legacy impacts as many disabled people as possible, if you are happy to do so, we would ask that you indicate this as a wish rather than something which is legally binding.

We will always do our very best to fulfil your wishes, but in some instances, this may not be possible, for example if a particular project or service is no longer running. If that is the case, we will make sure the money is used in as close accordance as possible to the wishes you have expressed.

The person assisting you to draft your Will can help you with this, but here is some suggested wording to add to the gift you leave:

"...and I express the wish (but without imposing any binding obligation) that this gift is used for..."

If you do wish to restrict your gift, it is a good idea to speak with a member of the team to help support your wishes. Please contact us on **020 3242 0418** or email giftsinwills@leonardcheshire.org

Only 54%

of disabled people in the UK are in employment compared to 82% of people who do not have a disability.⁷

Can a gift in my Will save on inheritance tax?

Inheritance tax is a tax on your estate when you die. Any gifts left to charities, including Leonard Cheshire, may be able to reduce, or even eliminate your inheritance tax. Gifts to charities are 100% tax free.

Leaving 10% or more of your net estate to charities will reduce the inheritance tax on the remainder of your estate from 40% to 36%.

Please note these rates may be subject to change and inheritance tax is a complex and often changing area of law. We advise speaking with a professional or visiting www.gov.uk/inheritance-tax to find out more.

How will a gift in my Will support disabled people?

A gift of any size can change someone's life. In 2020/21, thanks to the generosity of our supporters, we supported over 70,000 disabled people to live, learn and work as independently as they choose.

We hope this booklet has given you an insight into how disabled people have been impacted by the generosity of our supporters. Many disabled people experience barriers throughout their lives – at home, in their communities or in employment. Your gift will help change that, whether it's by building someone's independence, supporting people into employment, or tackling isolation and loneliness.

Gifts in Wills help fund all our projects and make up over half our donated income. The number of people we support in the future can only increase with your help and support. Without your gift we will not be able to support as many disabled people in the generations to come.

13%

of a £350,000 estate could provide over 50 disabled people within our care homes regular physiotherapy for a year to increase their muscle strength, mobility, mental wellbeing and independence.

Our promise to you

- We respect that your loved ones come first and we won't try to change that.
- We will use your gift effectively and efficiently to directly impact disabled people.
- You can come and see our services and projects first-hand – just let us know and we will make arrangements.
- If you would like your gift to be used in a particular geographical area, project or service that is special to you we can arrange that.
- We will not pressurise you. We respect that making a Will is a big – and very personal – decision.
- Your name will stand for having a lasting impact on disabled people's lives for generations to come.

Letting us know

We understand your Will is a private, personal document. There's no obligation to tell us if you've chosen to remember Leonard Cheshire. But if you were able to let us know, we'd really appreciate it, as it helps us to make plans for the future. It will also allow us to thank you properly, and ensure you're not asked again.

Remembering you

We want to make sure your generosity is remembered. Every person who leaves us a gift is celebrated within our book of remembrance located in our head office in London. These names are of people just like you who wanted to make a difference and stand up together with us to support disabled people in their lives.

1 in 5

of us will become disabled at some point in our lives.⁸



Thank you

From everyone at Leonard Cheshire, thank you for taking the time to consider leaving a gift in your Will.

If you have any questions or want to know more about how your gift could change the lives of disabled people, we are always happy to chat. Here's how you can get in touch:

Telephone: 020 3242 0418 Email: <u>giftsinwills@leonardcheshire.org</u> Website: <u>leonardcheshire.org/giftsinwills</u>

Endnotes

- 1. Leonard Cheshire/ ComRes Survey 2018
- 2. UNESCO
- 3. Equality and Human Rights Commission
- 4. Sport England
- 5. UNESCO
- 6. Equality and Human Rights Commission
- 7. Office for National Statistics
- 8. Family Resources Survey 2018/2019

Leonard Cheshire

66 South Lambeth Road London SW8 1RL

Telephone: 020 3242 0418 Email: giftsinwills@leonardcheshire.org Website: leonardcheshire.org/giftsinwills

Leonard Cheshire Disability is a company limited by guarantee, registered in England no: 552847, and a registered charity no: 218186 (England & Wales) and no: SC005117 (Scotland). VAT no: 899322375.



