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Brentwood, Essex  
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## **Leaving a legacy**

Making a will is an important responsibility and it will ensure that your family, dependants and friends are properly provided for in accordance with your wishes.

Once you are certain that your loved ones are cared for after your death, you may like to consider making specific legacies to charities and organisations whom you have supported out of annual income during your life. Legacies are different from annual gifts in that they enable charities and other bodies:

- to plan for the longer term future or
- to carry out special tasks and activities
- or to purchase property or equipment which could not normally be resourced from annual giving

BSCWT is a relatively young organisation. The Trustees see legacy income as a potential contribution to the future of the original vision, but not as a substitute for faithful obedience to God's leading. The need for young people in Brentwood schools to learn about the good news of what God has done for them through the life, death and resurrection of the Lord Jesus Christ will be as important in 2010, 2020 and 2050 as it is today. A legacy is an opportunity to ensure that the good news continues to be passed on until the Lord returns in glory.

It is important to seek legal advice when making a will and there are several different forms of legacy that can be left to charities and organisations. At the time of writing (Financial year 2008/9) legacies can be left to registered charities such as BSCWT free of tax. Consequently, if your estate is of a size to attract tax, every pound, which is left to charitable causes, can be added to your tax free allowance which will reduce the overall amount of tax charged to the estate. The present rate of tax payable on estates is 40%.

The main forms of bequest are as follows:

### **Pecuniary legacy**

This specifies a particular sum of money, for example £1000, which will be paid from the estate to the charity. Over time, the value of a pecuniary legacy specified in a will is likely to reduce so it is good to review the value of such legacies on an occasional basis (say every five years)

### **Residuary legacy**

This bequeaths the remainder of the estate after all other legacies, gifts and testamentary expenses have been paid. Alternatively the Trust receives, with others, a specific proportion of the estate.

### **Reversionary legacy**

The Trust will receive the benefit of a legacy after the death of another named person.

### **Bequest in kind**

This is where specific items of property are left to the Trust.

Making a will and deciding on bequests is a very personal and confidential matter. It is helpful to the Trustees, in their longer term planning, to have some idea of income from bequests but there are good reasons for most people to keep their wishes confidential until after their death. If you do wish to talk with the Chairman of Trustees confidentially about your plans, please feel free to do so. This may be particularly helpful if you wish to grant a bequest for some specific aspect of the Trust's work in schools.

### **Codicils**

If you already have a current will and feel that its main provisions still reflect your wishes but you would like to make some additional legacies, it is perfectly in order to add a codicil stating what those wishes are. However, as stated in the previous paragraph, this should ideally be carried out through your solicitor or other legal advisor.

### **Legal advice**

***As mentioned above, it is very important to seek legal advice when making a will so that you can be sure that your wishes are expressed in the correct legal language and will definitely take effect after your death.***

### **Correct name/address of the Trust**

If you do wish to leave a legacy to the Trust, the full name, Charity number and current address are:

**The Brentwood Schools Christian Worker Trust  
Registered Charity No: 1005207  
Sawyers Hall College  
Sawyers Hall Lane  
Brentwood  
Essex  
CM15 9DA  
e-mail: office@bscwt.org**