# Leave a legacy

**Unlock a world of audio content for generations to come**

“To sit down as a family and listen to the radio together is a wonderful, healing , beautiful thing.” One of our service users

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## What we do

At British Wireless for the Blind Fund, we believe access to audio can be life changing for someone living with sight loss. We give radios and audio devices for free and for life to people living with sight loss in the greatest financial need. And our easy-to-use apps and skills unlock a world of audio content on the internet for people who might otherwise struggle to access it.

### Our mission

To provide audio solutions, services and support that enhance the lives of people living with sight loss.

### Our vision

To consolidate our position as the ‘go to’ organisation for innovative, inclusive and trustworthy audio solutions and services.

**For more than 30,000 people across the UK, BWBF remains a sight loss friendly gateway to a world of audio.**

## Why we need your help

Every year, we ensure thousands of people stay connected to the world around them. However, right now we can’t support everyone who needs our help. With the number of registered sight impaired and severely sight impaired people predicted to double to more than 4 million by 2050, the demand for our services and support will continue to grow.

BWBF receives no government funding and we are entirely reliant on the generosity of our supporters. We would not be able to support thousands of people living with sight loss each year without the help of our donors.

### Could you leave us a gift in your will?

Leaving a gift in your will is a special way to ensure that we can continue to provide our vital support and services to current and future generations of people living with sight loss, when they need it, for years to come.

### How do I start?

Read on to find out what an incredible difference your gift will make to our beneficiaries and how to get started.

**“Without the radio I’d be missing something which I’m almost not able to describe in words.” One of our service users said**

## What difference could my gift make?

### £1,000

Our sets provide companionship and connection to the outside world, so it's understandable that people get attached to a radio that feels familiar to them - they often have the same set for years. £1,000 could fund the repair or service of 30 of these much loved radios.

### £5,000

Imagine having to sit in a separate room to your partner so you can listen to your radio while they watch television (which you can't do due to your sight loss). £5,000 could pay for 500 radio headsets which allow couples to spend time together without disturbing each other's entertainment

### £15,000

We would be unable to function without our army of fabulous volunteers who give their time for free, although we do pay for their travel expenses. £15,000 enables our volunteers to help everyone who needs us across the UK for an entire year!

### £50,000

We are the only charity in the UK providing specially adapted radios on free loan to people living with sight loss. £50,000 could provide over 222 people with one of our beloved Concerto 3 radio sets.

### Don't forget

While you can of course specify a particular area of work you wish to support, giving a gift without any such restrictions allows us to decide where the need for our service is greatest and therefore respond quicker and innovate appropriately.

Having a will guarantees you are able to help the people and causes that are close to your heart

BWBF strongly recommends that you take independent financial advice when deciding to write your will as it is important that your wishes are carried out in full.

Seeking advice from a solicitor or qualified legal advisor can assure your will is completely valid, provide you with impartial advice, and crucially, give you peace of mind.

## What if I already have a will?

It is a good idea to review your will from time to time, especially if your personal circumstances have changed. For example, you move have moved house, got married or had children or grandchildren who you now wish to include. Of course, your financial situation may also change over the years so it is important that this is reflected in your will too.

To make a simple addition to your will, you can complete a codicil form ([available on our website](http://www.blind.org.uk/support-us/gifts-in-wills)). If you would like to add a gift to British Wireless for the Blind Fund to an existing will, you can find a codicil form at the end of this pack. It is still a good idea to ensure that this is checked and witnessed by your solicitor.

### What about tax?

**Gifts to registered charities in your will are tax free.**

If the value of your estate is more than the tax threshold, a charitable gift could reduce the amount of inheritance tax you pay. For example, if the value of your estate is £20,000 over the tax threshold you will be liable to pay inheritance tax on this value. However, if you decide to leave, for example, £10,000 to BWBF you will only pay tax on the £10,000 left over. This will significantly reduce the tax you are paying on the money you have earned.

For example :

* Amount over tax threshold: £20,000
* Inheritance tax to pay on this amount: £8,000
* Amount over tax threshold: £20,000
* Gift to BWBF: £10,100
* Inheritance tax to pay on £20,000: £4,000

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| --- | --- |
| Amount over tax threshold | £20,000 |
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| Amount over tax threshold | £20,000 |
| Gift to BWBF | £10,100 |
| Inheritance tax to pay on £20,00 | £4,000 |

## What can I leave?

### A share of your estate (residuary bequest)

Once any debts have been settled, and all your specific gifts have been paid out, the amount left is called the 'residue' of your estate. One option is to leave us all or a percentage of this amount and as residuary bequests also keep up with inflation, your gift can go further. As the value of your estate increases, so does your legacy.

### A cash gift (pecuniary bequest)

You may want to leave us a specific amount of money. From £40 to £40,000, we will be so thankful for any amount you pledge. Please remember the value of money changes over the years and inflation may impact the value of this type of gift.

### A specific item

A specific bequest is the donation in your will of a certain item which could be sold to support our work. Whether you want to leave us your house or perhaps a piece of jewellery, all gifts will make a difference to those affected by sight loss.

### Giving in memory

You may want to request that anyone wanting to give a gift in your memory does so to BWBF. This could be by having a collection at your funeral or requesting people give donations instead of buying flowers.

### Don’t forget...

While you can of course specify a particular area of work you wish to support, giving a gift without any such restrictions allows us to decide where the need for our service is greatest and therefore respond quicker and innovate appropriately.

## How can I find a solicitor?

To find a will and probate solicitor we recommend the contacts below:

* England and Wales The Law Society www.lawsociety.org.uk 020 7242 1222
* Scotland The Law Society of Scotland www.lawscot.org.uk 0131 226 7411
* Northern Ireland The Law Society of Northern Ireland www.lawsoc-ni.org.uk 028 9023 1614

### Recommended wording

**Residuary bequest (share of estate)**

I give free of tax [INSERT PERCENTAGE]% of my residuary estate upon trust for British Wireless for the Blind Fund of 10 Albion Place, Maidstone, Kent, ME14 4DZ (Registered charity number 1078287, England and Wales or SCO41582, Scotland) for its general charitable purposes.

**Pecuniary bequest (specific sum)**

I give free of tax the sum of £[INSERT SUM] to British Wireless for the Blind Fund of 10 Albion Place, Maidstone, Kent, ME14 4DZ (Registered charity number 1078287, England and Wales or SCO41582, Scotland) for its general charitable purposes.

**Specific item**

I give free of tax my (include a short description of the item given) to British Wireless for the Blind Fund of 10 Albion Place, Maidstone, Kent, ME14 4DZ (Registered charity number 1078287, England and Wales or SCO41582, Scotland) for its general charitable purposes.

## Thank you

By leaving a legacy you help us plan for the future and ensure we can be there for generations to come.

### Get in touch

British Wireless for the Blind Fund

10 Albion Place, Maidstone, Kent, ME14 5DZ

Tel: 01622 754757

Email: info@blind.org.uk

### Stay connected

Facebook: facebook.com/BWBFO

LinkedIn: British Wireless for the Blind Fund

Instagram: @bwbfund

YouTube: @BritishWirelessforTheBlindfund

Registered Charity Number: 1078287 IN ENGLAND.

Scottish Charity Number: SC041582.

Registered as a Limited Company in England. Company number: 3870182

Thank you for your support.