

# LEAVING A GIFT IN YOUR WILL

A WILL-PLANNING GUIDE

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*After years of addiction, homelessness and selling my body I had lost hope. I can't think of One25 without welling up. They saved my life.*

”

Sandra

# GIVE HOPE

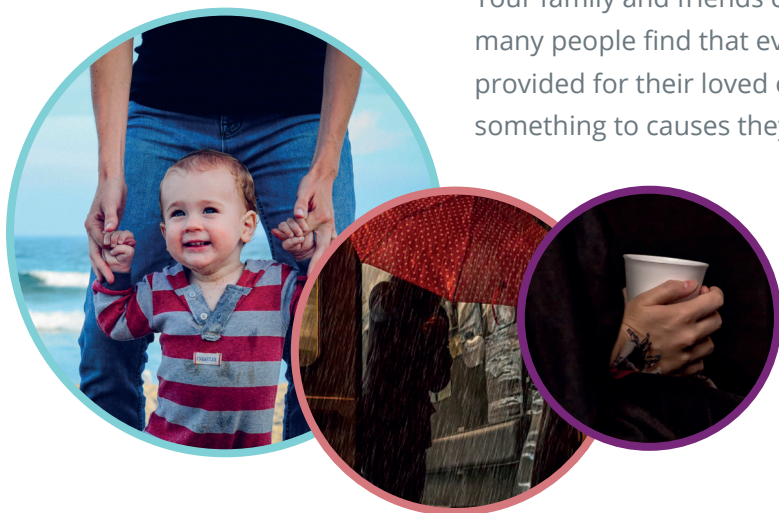
Thank you for considering a gift to One25. The second part of this booklet is to help you prepare for writing your will, and we hope you'll find it useful. A gift in your will to One25 can provide a bright ray of hope for vulnerable women and their children for years to come.

Give a hot drink and a warm smile on a cold, hostile night. Medical treatment without shame. A visit in prison when no-one else cares. Give the gift of hope that a life of love and stability is possible. These are what gifts in wills mean to the women who use One25.

One25 believes every woman has the right to a fulfilled life, without being trapped in street sex work. Until all women are free from violence, poverty and addiction, we'll continue to be needed. Any gift left in your will to One25, large or small, is a promise to help women break free.

Your family and friends come first. However, many people find that even after they've provided for their loved ones, they can leave something to causes they hold dear.

It costs you nothing in your lifetime, but a gift of just 1% can make a huge difference to women in need.



# SANDRA'S STORY



*Life at home was difficult. I started taking drugs aged 10 and loved it – they made me forget. Now I've realised I was looking for attention, looking for love.*

*I'd graduated from university but was obsessing over trying to make people proud, make friends love me. That's when I became homeless and started using heroin. I remember thinking 'happiness isn't for me, so I'll stop trying'. I found out I was pregnant with my little boy, Billy. I gave up every other drug but just couldn't give up the heroin. Thankfully the police took Billy away, but I still had all his little things...*

*I remember watching people pass by, chatting and pushing prams, and thinking 'I really want to be like that'. But I was so frightened. I'd been raped and beaten up, and was spending endless nights out there with really rancid blokes, but to have the One25 van there - to punctuate my world with light - was an absolute lifesaver.*



*At One25 there was never a hint of judgement; it was just love all the way. But, I was raped again. It was like torture. Quite simply, it was jump off Bristol Suspension Bridge or accept One25's help to get into drug rehab; and I couldn't face my boy growing up with a mum who'd died by suicide.*

*Now everything's been turned on its head and I'm loving life. I'm spending time with my little boy, and being paid to write plays. I've won a national award; it feels like I was born to write! I owe my life to every one of you at One25. You do an amazing job. Thank you.*



# WHY MAKE A WILL

A will provides for your loved ones and gives you peace of mind, knowing your personal wishes will be carried out. If you don't have a will, your family could face complications and added expenses as they sort out your estate. This can be extremely difficult in a time of grief.

Drawing up a will is easier and cheaper than you might think. It is possible to write a DIY will, but we'd always recommend that you visit a solicitor and get professional advice. STEP (Society of Trust and Estate Practitioners) can give a list of local solicitors that specialise in wills and the Citizens Advice Bureau gives independent, free advice on its excellent web page <https://www.citizensadvice.org.uk/> (search for wills).

## IN MEMORY

Giving in memory of a loved one is a very special way to remember them. Many people ask for donations instead of flowers at a memorial service, and it can be a great comfort to your family and friends to know which causes you'd like to support. A note placed with your will can give guidance for your memorial service, so the things important to you are remembered.





# WHY I LEFT A GIFT TO ONE25

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*One25 has such a positive impact on the women's lives - I want that to continue for as long as it's needed. Leaving One25 a legacy is one small way that I can help it to continue to do that.*

Mary

”

“

*I have left a gift in my will to One25 because it's been a large part of my life. Volunteering here has had a big impact on me.*

Sue

”

# FIVE SIMPLE STEPS

**Your will is a very personal document, reflecting your own unique wishes.**

The following pages are to help you prepare for writing your will, to note important information and questions for your solicitor. They can advise you, and help word your will in a legally valid way. Before visiting your solicitor, you may want to think about these five steps:

1

**Decide who you want to provide for**

This could include family, friends and causes that are important to you.

2

**If you have dependent children, choose guardians**

Who are the relatives or friends you would want to care for them?

3

**Work out the value of your estate**

Your estate is the value of what you own, less any money you owe.

4

**Choose your executors**

An executor is someone who carries out the instructions in your will.

5

**Choose your solicitor**

Visit your solicitor with your checklist and questions.

Once written, your solicitor can store your will safely for you, or you can keep it at home; be wary of services that include a charge to keep your will. Tell your executors where the original will is kept, and any updates if your circumstances change.



# SIMPLE WILL PLANNER



Prepare for meeting your solicitor by completing this simple checklist.

Your name and address:

Your partner's name and address:

*(if different from your own)*

Your executors *(You can have up to four executors to make sure your wishes are carried out; they could be friends or family, or a solicitor. Note down their names and addresses.)*

Your children's names and addresses *(if different from your own):*

Guardian's name and addresses:

*(if you appoint a guardian for your child, or your pet; make sure you ask them first.)*



# WHO WOULD YOU LIKE TO PROVIDE FOR?

Make a list of the family, friends and charities you'd like to benefit from your will.

*Decide what you'd like to give each and if it should be a specific item, amount of money, or a % share of your estate.*

Name	Address	% share	Amount £	Specific item





# WORK OUT THE VALUE OF YOUR ESTATE

In section A below, list what you own and guess at approximate values. In section B, list what you owe and guess at these values. Then, take away Total B from Total A. The result is the total value of your estate.

A What is the value of your assets?	£ approximate value
Your home and other property (or share in it)	
Cars and other vehicles	
Home contents (e.g. furniture)	
Items of particular value (e.g. jewellery/art)	
Money in banks and building societies	
Shares, investments, premium bonds	
Insurance and pensions	
Other savings and assets	
<b>A total assets</b>	

B What is the value of your liabilities?	£
Your outstanding mortgage	
Other loans and overdraft	
Your outstanding credit card balance	
Other money owed	
<b>B total liabilities</b>	

<b>A total assets – B total liabilities = total estate value</b>	<b>£</b>
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Any questions? *You can list any questions for your solicitor here.*



# LEGAL TERMS AND WHAT THEY MEAN

<b>Administrator</b>	Someone appointed with the permission of the court to arrange your affairs if you die with no will.
<b>Beneficiary</b>	A person or organisation who receives a gift in your will.
<b>Bequest</b>	The gift you leave in your will. It can be: <ul style="list-style-type: none"> <li>• <b>Residuary</b> – % share of whatever is left after all debts have been settled and other gifts made.</li> <li>• <b>Pecuniary</b> – gift of a sum of money.</li> <li>• <b>Specific</b> – gift of a particular object or property.</li> </ul>
<b>Codicil</b>	A separate document adding to or altering your existing will.
<b>Estate</b>	The total value of everything you leave after your death, less any outstanding debts.
<b>Executor</b>	A person you choose to carry out the instructions in your will.
<b>Intestacy</b>	The situation when someone dies without making a will.
<b>Legacy</b>	Another name for a bequest.
<b>Probate</b>	The legal process to make sure your will is valid.
<b>Residue</b>	The sum left after all debts, taxes, costs and gifts are paid.
<b>Testator/ testatrix</b>	A person who makes a will.
<b>Witnesses</b>	Two people must witness the person making the will sign it. Then, the two witnesses must sign it in the presence of the person making the will. In other words, everyone must be in the same room at the same time. Your witnesses can't be family, or beneficiaries (or a beneficiary's spouse).



# HOW TO CHANGE YOUR WILL



If you already have a will, adding a gift to One25 is simple and inexpensive with a codicil. Your solicitor can give you more information.

## CODICIL SUGGESTED WORDING/RETAINABLE CODICIL

I  [name]  
of  [address]  
declare this to be a (first/second) codicil to my Will, dated  [date]

In addition to any legacies given in my said Will, **I give** *(complete or delete as appropriate)*

- a  % share of my estate
- the sum of £  free of tax
- my  (specific item)

to One25 Limited, the Grosvenor Centre, 138a Grosvenor Road, St Pauls, Bristol BS2 8YA, (registered charity number 1062391) to be used for its general charitable purposes and I declare that the receipt of the treasurer or other proper officer for the time being shall be a full and sufficient discharge to my executors. In all other respects I confirm my said Will and any other codicils thereto.

Signed by testator/testatrix:

Signed in the presence of:

### First Witness

Signature

Name

Address

Occupation

Date

### Second Witness

Signature

Name

Address

Occupation

Date





If you have any questions,  
please get in touch with Shiona on  
[shiona@one25.org.uk](mailto:shiona@one25.org.uk) or 0117 909 4390.

**One25**  
step away from the streets

The Grosvenor Centre  
138a Grosvenor Road,  
St Pauls, Bristol,  
BS2 8YA  
UK Charity number **1062391**

t 0117 909 8832  
e [office@one25.org.uk](mailto:office@one25.org.uk)  
w [www.one25.org.uk](http://www.one25.org.uk)  
f @one25charity  
t @one25charity