

“ You just kept trying  
and you wouldn't  
let go. When no one  
else could deal with  
me, I had you. ”  
*Zara*

One25  
For women to heal and thrive

# Leaving a gift in your will

A will-planning  
guide

# Give hope

Thank you for considering a gift to One25. A gift in your will can provide a bright ray of hope for vulnerable women 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. These are what gifts in wills mean to the women who use One25: give the gift of hope that a life of love and stability is possible.

One25's vision is for a world where all women are safe, feel loved and thrive. 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 move from crisis and trauma to freedom and independence.

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.**

# Zara's story

“ Since I was fourteen, sex and my drug habit went hand in hand. But it was later, when I picked up heroin and crack, that everything changed.

I came to Bristol in my twenties and found myself working the streets. It was a freezing cold November, I was ill and I was desperate.

I saw the One25 outreach van a couple of times. I was in such a dark place and ashamed of what I was doing to survive but I remember how lovely the women were.

When I first went to the drop-in one afternoon, a worker there saw something in me that I didn't feel or see at the time. Very quickly I got the funding to go to rehab but I couldn't stick to it and my relapse was horrific. The using was getting really dangerous. I was badly raped and robbed by a dealer.

There were several more attempts to detox with friends but they didn't work out. So I got back in touch with One25. Without them, there's no way I would have got to treatment.

In rehab I started to look at the childhood sexual abuse with my dad. There were loads of times when I wanted to run but instead I faced it. One25 gives with such love. When no one else could deal with me I had you. You saved my life.



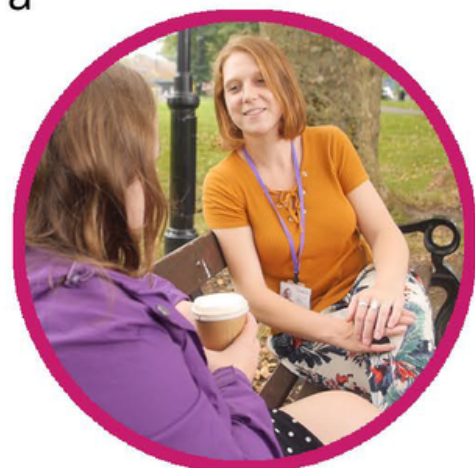
# Why make a will?

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

“ 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

# 5 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.)*





# 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>	£
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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 feel free to get in  
touch with **Rachel** for a chat on  
[rachel.clarke@one25.org.uk](mailto:rachel.clarke@one25.org.uk)  
or 0117 450 1813



**One25**  
For women to **heal and thrive**

**One25** The Grosvenor Centre, 138a Grosvenor Road, St. Pauls, Bristol, BS2 8YA  
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