



Thank you

for considering leaving a gift in your will to Bible Society. Any gift, large or small, that you are able to give will help to transform the lives of your Christian brothers and sisters around the world.

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Charity Registration No. 232759

Your gifts in wills guide

Share your blessings

Help pass on God's Word to future generations with a gift in your will

www.biblesociety.org.uk

We're here to help you



What's inside your guide?

- 4 A message for you from James Catford, CEO
- 5 You can help us build on our rich history
- 6 'Why I left a gift in my will' One supporter's story
- 7 How your gift could help transform lives Meet Pio Osifera
- 8 Why your help will be vital in years to come
- 9 A quick guide to the types of gifts in wills
- 10 How to remember Bible Society in your will
- 11 If you need more information...

Gifts in wills team **01793 418 222**



A message for you

From James Catford
Chief Executive, Bible Society

If you're anything like me, then I'm sure the Bible has made an incredible difference to your spiritual life – providing you with guidance, reassurance and comfort. In fact, this may be the very reason why you are considering remembering Bible Society in your will.

But there is another reason to give such an important gift. The fact that we have our Bible, and our Bible Society, is thanks to Christians of the past. And now that we have inherited their love of God's Word, it is up to us to share our blessings and ensure that future generations can also experience the joy, hope and comfort of the Bible.

All over the world there are millions of people who can't access the Scriptures in a language they can understand – many more don't have a copy of the Bible at all. Inside this booklet, we'll show you how a gift in your will could help change the lives of people who have had no choice but to live without ever hearing God's Word.

I hope you will be able to help our work continue, because it really does depend on the kindness and generosity of people like you.

Paul Carver

You can help us build on our rich history

Committed Christians like you have always inspired and informed our work.

Two hundred years ago, 15-year-old Mary Jones walked 28 miles in bare feet to buy a copy of the Bible in Welsh. Her devotion and determination not only exemplified people's yearning for the Scriptures – it inspired a small group of Christians to set up Bible Society.

Their goal was to make the Bible available to everyone, and even through times of political unrest, economic hardship and two world wars, we have never wavered in that mission.

Still today, Bible Society distributes and translates the Bible both here at home and around the world. We remain focused on bringing the Scriptures to all those who yearn to know God's love, in a language they can understand, a form they can use and at a price they can afford.

And by choosing to remember Bible Society with a gift in your will, you too can help build on this rich history and ensure that many more lives are transformed by the Word of God.

Did you know?

During World War II, Bible Society circulated around 45,000,000 Bibles in the first two years of war.



'I want to help bring the Bible to people across the world.'

Alan Gait, 74, faced a life-threatening illness in his 40s, but reading the Bible helped him to depend on God.

'His Word upheld me and gave me comfort. I believe it's important for people to have the Bible in their own language, so they too can know of God's love for the world and what he has done for us.'

Now, Alan's will includes his family, friends and local church. But it also includes another important gift – a gift to Bible Society.

'It's natural to want to remember family and friends,' Alan says, 'but the work of Bible Society also needs to continue in years to come. Leaving a gift in your will is a great way to protect that work and ensure that the Bible can be enjoyed by future generations.'



Did you know?

Bible Society's first Scripture translation was in 1804, when we translated John's Gospel into the Canadian Indian Mohawk language.

How your gift could help transform lives

Many Christians around the world cannot access the Scriptures in their native tongue. In fact, there are still 4,400 languages that don't have even one book of the Bible translated.

This means many people either can't read God's Word or can only try to experience it in a language that is not their own. Wala, for example, is a language spoken by an estimated 7,000 people in the Solomon Islands (just east of Papua New Guinea). But without a Bible translation, it was impossible for this community to hear God and listen to him speak directly to them.

With help from our supporters, Bible Society worked with Pio Osifera to translate the entire Bible into Wala. It took thousands of pounds and years to complete, but it was worth it – finally this community can hear God speak in the language closest to its people's hearts.

A gift in your will of £16,000 could go towards another translation project in Tanzania.



'When I tried to read the Bible in English, it was like climbing into a house built on stilts. Now, reading it in Wala is like having the house built on the ground and being invited to walk straight in.'

Pio Osifera

Your help will be vital in years to come

The number of Christians across the world is increasing and we need your help to give access to the Bible for all those who hunger for it.

Take China, for example. China's church is growing rapidly, with 28.6 million Christians throughout the country. But the fact is, far too many of these people simply don't have access to the Scriptures. In rural areas where there are many Christians but few pastors, having a Bible is often the only way for a person to grow in their faith.

Yet while the need to distribute and translate Bibles around the world is clear, we must also work to renew interest in the Scriptures here in our own country. With your support, we can give our children the chance to grow up with an understanding and an appreciation of the Bible.



'We're so excited to have a copy of the Bible. Before we just had to depend on the Sunday sermon. Now we can read it for ourselves.'

Sisters-in-law Cao, 49
and Du, 48

A gift in your will of £500 could buy Scripture booklets for 500 elderly people in Belarus

How you can choose to share your blessings

There is more than one way to remember Bible Society in your will. Naturally, you will want to look after your loved ones first, but when you give a gift in your will you can also help spread the Word of God to people all over the world.

A residuary gift is the remainder of the estate once other gifts and payments have been made. This type of gift is popular because it takes care of others first and remains proportional to the value of your estate by keeping pace with inflation.

A pecuniary gift is a fixed sum of money. The value of a pecuniary gift could decrease over time, as the cost of living increases.

A specific gift is a particular named item, for example a piece of jewellery or property.

A reversionary gift allows you to leave assets for the care of a loved one for the duration of their life. When they die, your gift will then go to your chosen recipient.

And it's tax-free
Remember, most gifts in wills are completely tax-free. There's more information about inheritance tax at the front of your guide.



How to remember Bible Society in your will

- 1 Calculate the value of your estate, taking into account property, investments and any debts.
 - 2 Decide on your beneficiaries – the members of your family, close friends or charities you want to remember in your will. Many people choose to leave a percentage of their estate to Bible Society, as this ensures that loved ones are provided for first.
 - 3 Appoint your executors. These individuals will be named in your will, and as such, they will be responsible for making sure your instructions are carried out.
 - 4 Visit a solicitor to have your will drawn up. Details for how to find a solicitor in your area are in the sheet called 'Your questions answered' at the front of your guide.
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- 5 Store your will in a safe place and keep a copy to check from time to time. Your solicitor will often store it without charge.
 - 6 Make sure a relative or close friend knows where the original copy of your will is stored.
 - 7 Finally, please take a moment to complete 'Your reply form' (enclosed in the front of this guide), giving us notice of your intentions.

Don't forget: If you already have a will, and wish to add Bible Society as one of your beneficiaries, ask a solicitor to help you complete 'Your codicil form' and then keep it safe with your will.

How to make your gift and let us know your intentions

If you choose to share your blessings and leave a gift to Bible Society, this information will help you through the process of making or amending your will. We've included a FREEPOST envelope so it's quick and easy to return 'Your reply form'.

Should you have any further questions, please get in touch. You'll find contact details for our Gifts in Wills team on the business card below.

If you need more information...

You'll find information to help you make or amend a will to include Bible Society at the front of your guide. But if you have any questions, please do not hesitate to write, email or call us. You'll find the contact details for a member of our specialist Gifts in Wills team in the front flap of your guide.

Bible Society always recommends the use of a qualified solicitor, to ensure your will is legally valid and to prevent any costly mistakes. You can search for solicitors in your local area by visiting the Law Society website, www.lawsociety.org.uk, or by calling their general enquiries line on 0207 242 1222.

Whatever your decision, please share it with us

It would be a huge help if you could let us know your intentions – whatever they may be. Please tell us on the reply form at the front of your guide and send it back to us.

We've included a FREEPOST envelope so it's quick and easy to return your reply form.



Gifts in wills team **01793 418 222**



What type of gift is best?

Any gift to Bible Society will make a difference. A residuary gift is popular with many supporters because it takes care of others first and remains proportional to the value of your estate by keeping pace with inflation.

Can I leave a gift to be used for a specific area of work or project?

Gifts in wills account for roughly 25 per cent of Bible Society's income. And if you don't limit your gift to a specific area of work it can be incredibly helpful to us – we can use your gift wherever the need is greatest.

However, if one particular area of our work is very close to your heart, then please do contact a member of the **Gifts in Wills team** on **01793 418 222** or email giftsinwills@biblesociety.org.uk to discuss your specific gift in more detail.

No matter what you choose to do, we've provided some suggested wording for your will in our accompanying leaflet called 'Vital information you'll need'.

Who is best placed to act as an executor of my will?

Although there is no need to do so, we suggest that you consider nominating a professional executor, such as a solicitor or bank, alongside a family member or friend. You should not appoint a professional executor without establishing in advance what charges, if any, he or she intends to impose for acting. It is not always necessary for the professional executor to take an active role in the administration. However, they can be on hand to provide advice and assistance to their co-executor when needed.

We also recommend that you discuss your wishes with those people you would like to appoint in your will to ensure that they are willing and able to take on the role of executor. Bible Society does not generally act as executor.

If you need any information on making a will or amending your current one to include Bible Society, please call our **Gifts in Wills team** on **01793 418 222** or email giftsinwills@biblesociety.org.uk

How do I choose a solicitor?

Details of solicitors in your area specialising in wills, probate and tax law work can be found by searching the Law Society website www.lawsociety.org.uk or calling their general enquiries line on 0207 242 1222. When deciding on a solicitor, we suggest that you ask how much they would charge for preparing your will or codicil and for dealing with your estate if appointed as executor.

When receiving gifts in wills, our team works closely with executors to ensure that your wishes are honoured and that the amount received for our charitable work is maximised, including monitoring the level of fees charged by solicitors for acting in the administration of your estate.

Do I need to draw up a new will?

If you do not wish to alter the contents of your existing will other than to include a gift to Bible Society you can amend your current will by preparing a document called a codicil. A codicil needs to be signed and witnessed in accordance with the same legal formalities as a will and we therefore recommend that you consult a solicitor to ensure that the codicil is valid and your wishes will take effect. The suggested wording set out in our accompanying sheet called 'Vital information you'll need' can be taken to your advisor for consideration if you decide to add a bequest to Bible Society by making a codicil.

Can I save tax by leaving a gift to Bible Society?

A gift to Bible Society in your will does not attract inheritance tax, which may save tax that your estate would otherwise have to pay.

Further notes regarding inheritance tax on your estate can be found in our accompanying sheet called 'Understanding inheritance tax'. Tax is a complex area of law and we recommend you take specialist independent advice, particularly if you have substantial sums to gift to individuals and charities. Your advisor can assist in drafting your will to ensure gifts are transferred in the most tax efficient way and therefore give the greatest value to the individuals and charities concerned.

If you need any information on making a will or amending your current one to include Bible Society, please call our **Gifts in Wills team** on **01793 418 222** or email giftsinwills@biblesociety.org.uk

When adding Bible Society as a beneficiary to your will, we suggest you use the following wording to ensure your gift is valid.

Any gift to Bible Society will make a difference. A residuary gift is popular with many supporters because it takes care of others first and remains proportional to the value of your estate by keeping pace with inflation.



Residuary gift

To leave a residuary gift, we suggest the wording:

'I give _____ percent of my residuary estate to Bible Society (Charity Registration No. 232759), Stonehill Green, Westlea, Swindon SN5 7DG to be applied for its general purposes and I declare that the receipt of the finance director or appropriate officer shall be a complete discharge to my trustees.'

Pecuniary gift (cash sum)

To leave a pecuniary gift (cash sum), we suggest the wording:

'I give £ _____ to Bible Society (Charity Registration No. 232759), Stonehill Green, Westlea, Swindon SN5 7DG to be applied for its general purposes and I declare that the receipt of the finance director or appropriate officer shall be a complete discharge to my trustees.'

If you need any information on making a will or amending your current one to include Bible Society, please call our **Gifts in Wills team** on **01793 418 222** or email giftsinwills@biblesociety.org.uk

If the total value of your estate is over a certain amount, known as the nil rate band, (currently £325,000)*, then inheritance tax may become payable. The nil rate band usually changes every tax year although it was announced in 2010 that it will remain at this level until 2015.

It is surprising how the value of your assets can add up, especially if you own your own home, making inheritance tax something that should be considered when discussing the contents of your will with your professional advisor.

A properly drawn-up will can help reduce the tax payable and enable more of your assets to go to your beneficiaries. Leaving a gift to a UK charity, such as Bible Society, can lower the inheritance tax due, as registered charities are exempt from inheritance tax.

Tax is a complex area of law and we recommend you take specialist independent advice on the inheritance tax implications for your estate, particularly if you have substantial sums to gift to individuals and charities.

Your advisor can assist in drafting your will to ensure gifts will be transferred in the most tax efficient way and therefore their value to the individuals and charities concerned maximised.

Spouses and civil partners

- The autumn 2007 budget announcement changed the rules for married couples and civil partners by allowing the survivor to take advantage of their spouse's/civil partner's unused inheritance tax nil rate band allowance. This could potentially double the survivor's nil rate band to £650,000 (based on the current nil rate band of £325,000).
- You should contact your professional advisor if you think that these changes may affect the inheritance tax payable on your estate. The extent of the combined nil rate band could be affected by lifetime gifts or legacies in the will of the first person to die.
- These notes are for information purposes only and are no substitute for professional advice. They reflect the law as of February 2011.
- Tax laws change regularly and you should seek your own independent professional advice on any tax implications for your estate.

*Correct as of February 2011

If you need any information on making a will or amending your current one to include Bible Society, please call our **Gifts in Wills team** on **01793 418 222** or email giftsinwills@biblesociety.org.uk

To add Bible Society as a beneficiary to your current will, ask a solicitor to help you complete this form and keep it safe with your will. If you haven't yet made your will, you won't need this form.

I (full name) _____

Of (address) _____

_____ Postcode _____

I declare this to be a First Second Third Codicil

to my will, dated and made on //

(day/month/year)

I give (please tick as appropriate):

The following proportion of the residue of my estate _____

The following specific item(s), namely _____

The sum of £ _____

Bible Society (Charity Registration No. 232759), Stonehill Green, Westlea, Swindon SN5 7DG for its general charitable purposes, and I direct that the receipt(s) of the duly authorised officer of Bible Society shall be sufficient discharge of my Executor/Trustees.

In all other respects I confirm my will and any other codicils there to.

Signed _____ Date _____

Please turn over

If you need any information on making a will or amending your current one to include Bible Society, please call our **Gifts in Wills team** on **01793 418 222** or email giftsinwills@biblesociety.org.uk

Please ensure that you sign this form in the presence of two independent witnesses. The following people cannot witness your codicil:

- your executor
- your executor's spouse
- a beneficiary of your will
- a beneficiary's spouse

Signed by the person mentioned overleaf, in our presence and witnessed by us in the presence of him/her and of each other.

Witness one

Name _____

Address _____

_____ Postcode _____

Signature _____ Date _____

Witness two

Name _____

Address _____

_____ Postcode _____

Signature _____ Date _____

If you need any information on making a will or amending your current one to include Bible Society, please call our **Gifts in Wills team** on **01793 418 222** or email giftsinwills@biblesociety.org.uk

It would be a huge help if you could let us know your intentions – whatever they may be. Please tell us by filling out this form and returning it, postage free, in the envelope enclosed.

Mr Mrs Ms Miss

Other _____ (please tick a box)

First name _____

Surname _____

Address _____

_____ Postcode _____

Email* _____

Mobile tel.* _____

Daytime tel.* _____

*This tells us you are happy to be contacted in this way.

My intentions

- I have already included Bible Society in my will
- I intend to include Bible Society in my will

My bequest

- is a pecuniary gift (a fixed sum of £ _____)
- is a residuary gift
- is a specific item of _____

You may wish to give further details overleaf.

I need more information

- I would like to discuss this in more detail with Simon Foulds, your legacy advisor.

My phone number is _____, please call me for a confidential chat.

Please turn over

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