

Your gifts in wills guide



Share your blessings

Help open up the Bible to future generations with a gift in 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 Open the Book, this information will help you through the process of making or amending your will.

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.

We're here to help you



Ask for Howard ...

Howard Barker

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A message for you

From James Catford
Group 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, inspiration 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 Scripture, 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.

Over the last 30 years we've seen a steady decline in Bible teaching in schools. In fact today, a quarter of UK children aged eight to 15 have never heard the nativity story, according to our research. Children are missing out on the grand story of Scripture that has shaped our society, literature and art. Inside this booklet, we'll show you how a gift in your will could help reverse the trend – and open up the Bible to children in schools all over England and Wales.

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.

James Catford

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 26 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 helped inspire a small group of Christians to set up the Bible Society.

Today, our mission remains the same: to offer the Bible to people everywhere – including children. All over England and Wales, our Open the Book volunteers are bringing the Bible to life in schools by re-enacting and retelling its stories.

Open the Book started in Bedford in 1999, when a handful of volunteers saw that children were missing out on hearing the big story of Scripture. It grew from there into Gloucestershire, and spread by word of mouth into more than 1,000 schools. In 2013 Open the Book merged with Bible Society. New schools continue to be added every month.

By choosing to remember Bible Society with a gift in your will, you can help build on this rich history and ensure that the Bible is offered more widely, and more deeply, to young people.



Did you know?

Six in 10 children have never heard or read the story of the Good Samaritan. But Open the Book is changing this, by sharing the Bible's stories in schools.

How your gift will open the Bible for children

It's assembly time at a Wiltshire primary school, and the headteacher welcomes a team of people from the church up to the front. The volunteers have picked eight children to help them act out the story of Daniel. There's laughter when the script talks about the lions wanting to eat Daniel for breakfast, and cheers when Daniel is spared. Afterwards there's a reflection, and a short prayer which children can 'make their own' by saying amen.



Eight-year-old Callum, a pupil at Rowde CofE Primary School, Wiltshire, hadn't heard many Bible stories before Open the Book came to his school. He said, *'Bible stories are good because they teach you things. The story of David and Goliath was about being brave, and Jonah and the whale tells us you should do what people ask you to do.'* He added, *'When you read the story, sometimes you forget it and have to read it again. But when you act it out, it stays in your head.'*

A gift in your will of £17,000 could launch Open the Book in 65 schools, so more than 16,000 primary school children would regularly hear the Bible.

This is Open the Book, Bible Society's project to offer the Scriptures as part of school life.

Volunteer storytellers follow a programme of themed and dramatised Bible stories, which fit into school assembly times. It's not about preaching or teaching, it's simply a way of opening up the Bible's rich collection of stories for children who might otherwise never hear them.

Your help will be vital in years to come

Our vision is for every child to hear the story of the Bible at school in their primary years. That means getting into all 18,280 primary schools in England and Wales – and reaching all 4.5 million pupils. It's a big mission, but with your help, and with God on our side, we believe it's possible.



'The Bible is the most fabulous storybook, which has inspired generations and is so deeply engrained in literature and culture. There's recognition among educators that these stories are of huge, huge impact. What Open the Book brings is a method of delivery that's fun and engaging.'

The Archdeacon of Bangor
The Venerable Paul Davies

We're currently putting around 400 new teams a year into schools. The challenge is to keep our storytellers inspired and motivated as they open up the Bible to children – and we also need to recruit more volunteers all over the country.

Financial support helps us train our storytellers and make more people aware of Open the Book.

With a gift in your will, you'll help to do this. And you'll be sharing the Bible with the next generation, passing on the narrative in a fun, joyful and lively way.

A gift in your will of £520 could launch Open the Book in two more schools, reaching 500 pupils with the Bible.

'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?

There are 105 stories in the Open the Book programme. In the first year, children receive an overview of the Bible from Creation to Ascension.

How you can choose to share your blessings

There is more than one way to remember Open the Book 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 open the Bible for children in schools across England & Wales.

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 charitable gifts in wills are completely tax-free. There's more information about inheritance tax at the front of your guide.



How to remember Open the Book in your will

- 1** In 2013 Open the Book merged with Bible Society and the best way to leave a gift in your will for Open the Book is to name Bible Society as a beneficiary with the request that your gift is used for Open the Book.
- 2** Calculate the value of your estate, taking into account property, investments and any debts.
- 3** 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.
- 4** 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.
- 5** 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.
- 6** 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.
- 7** Make sure a relative or close friend knows where the original copy of your will is stored.
- 8** 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.

If you need more information...

At the front of your guide you will find information to help you make or amend a will to include Open the Book. 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. We would be very happy to help you in whatever way we can.

We 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, free of charge. If you prefer, you can call or email us using the details at the front of this guide.

Did you know? You can also support Open the Book or Bible Society with a gift in memory of a loved one.



Gifts in wills team **01793 418222**

Thank you for considering leaving a gift in your will. Any gift, large or small, that you are able to give will help open up the Bible to future generations through Open the Book.

Bible Society
Stonehill Green
Westlea, Swindon
SN5 7DG

T: 01793 418222
F: 01793 418118
biblesociety.org.uk

Charity Registration No 232759

Patron: Her Majesty The Queen

Your codicil form

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 cash sum of £

Bible Society (Charity Registration No. 232759) of Stonehill Green, Westlea, Swindon SN5 7DG to be applied for its general purposes (but it is my desire that if possible and appropriate the funds are used by Bible Society for the benefit of the activities of "Open the Book") and I declare that the receipt of the authorised officer shall be a complete discharge to my Executor/Trustees. In all other respects I confirm my will and any other codicils there to.

Signed

Date

Please turn over

* Please check with your advisor as amends to the residue of your estate may affect your current will.

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 one

Name

Address

Postcode

Signature

Date

Whether you use this form to amend your current will, or you don't have a will, we strongly suggest that you seek the advice of a solicitor to ensure your wishes are correctly reflected in your will (and codicil).

If you need any information on making a will or amending your current one to include Open the Book, please call our **Gifts in wills team** on **01793 418222** or email giftsinwills@biblesociety.org.uk

Vital information you'll need

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



Any gift to Open the Book 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) of Stonehill Green, Westlea, Swindon SN5 7DG to be applied for its general purposes (but it is my desire that if possible and appropriate the funds are used by Bible Society for the benefit of the activities of "Open the Book") and I declare that the receipt of the authorised officer shall be a complete discharge to my Executor/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) of Stonehill Green, Westlea, Swindon SN5 7DG to be applied for its general purposes (but it is my desire that if possible and appropriate the funds are used by Bible Society for the benefit of the activities of "Open the Book") and I declare that the receipt of the authorised officer shall be a complete discharge to my Executor/Trustees.'

Specific item or property

To leave a specific item or property, we suggest the wording:

'I give (clear description of item or property) to Bible Society (Charity Registration No. 232759) of Stonehill Green, Westlea, Swindon SN5 7DG to be applied for its general purposes (but it is my desire that if possible and appropriate the funds are used by Bible Society for the benefit of the activities of "Open the Book") and I declare that the receipt of the authorised officer shall be a complete discharge to my Executor/Trustees.'

If you need any information on making a will or amending your current one to include Open the Book, please call our **Gifts in wills team** on 01793 418222 or email giftsinwills@biblesociety.org.uk

Understanding inheritance tax



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.

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 2015.
- Tax laws change regularly and you should seek your own independent professional advice on any tax implications for your estate.

*Correct as of February 2015

If you need any information on making a will or amending your current one to include Open the Book, please call our **Gifts in wills team** on **01793 418222** or email **giftsinwills@biblesociety.org.uk**

Your questions answered



How do I leave a gift in my will to Open the Book?

In 2013 Open the Book merged with Bible Society and the best way to leave a gift in your will for Open the Book is to name Bible Society as a beneficiary with the request that your gift is used for Open the Book.

What type of gift is best?

Any gift to Open the Book 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 in a specific area?

If you don't limit your gift to a specific area it can be incredibly helpful to us – we can use your gift wherever the need is greatest.

However, if one particular area is very close to your heart, then please do contact a member of the **Gifts in Wills team** on **01793 418222** 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.

Please turn over

If you need any information on making a will or amending your current one to include Open the Book, please call our **Gifts in Wills team** on **01793 418222** 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 Open the Book, 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 Open the Book by making a codicil.

Can I save tax by leaving a gift to Open the Book?

A gift to Open the Book 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 Open the Book, please call our **Gifts in wills team** on 01793 418222 or email giftsinwills@biblesociety.org.uk

Your reply form

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 in the pre-paid envelope.



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 Open the Book in my will

I intend to include Open the Book 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 need more information

My phone number is:

please call me for a confidential chat.

Please turn over

If you need any information on making a will or amending your current one to include Open the Book, please call our **Gifts in wills team** on 01793 418222 or email giftsinwills@biblesociety.org.uk

