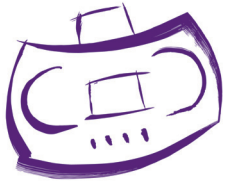
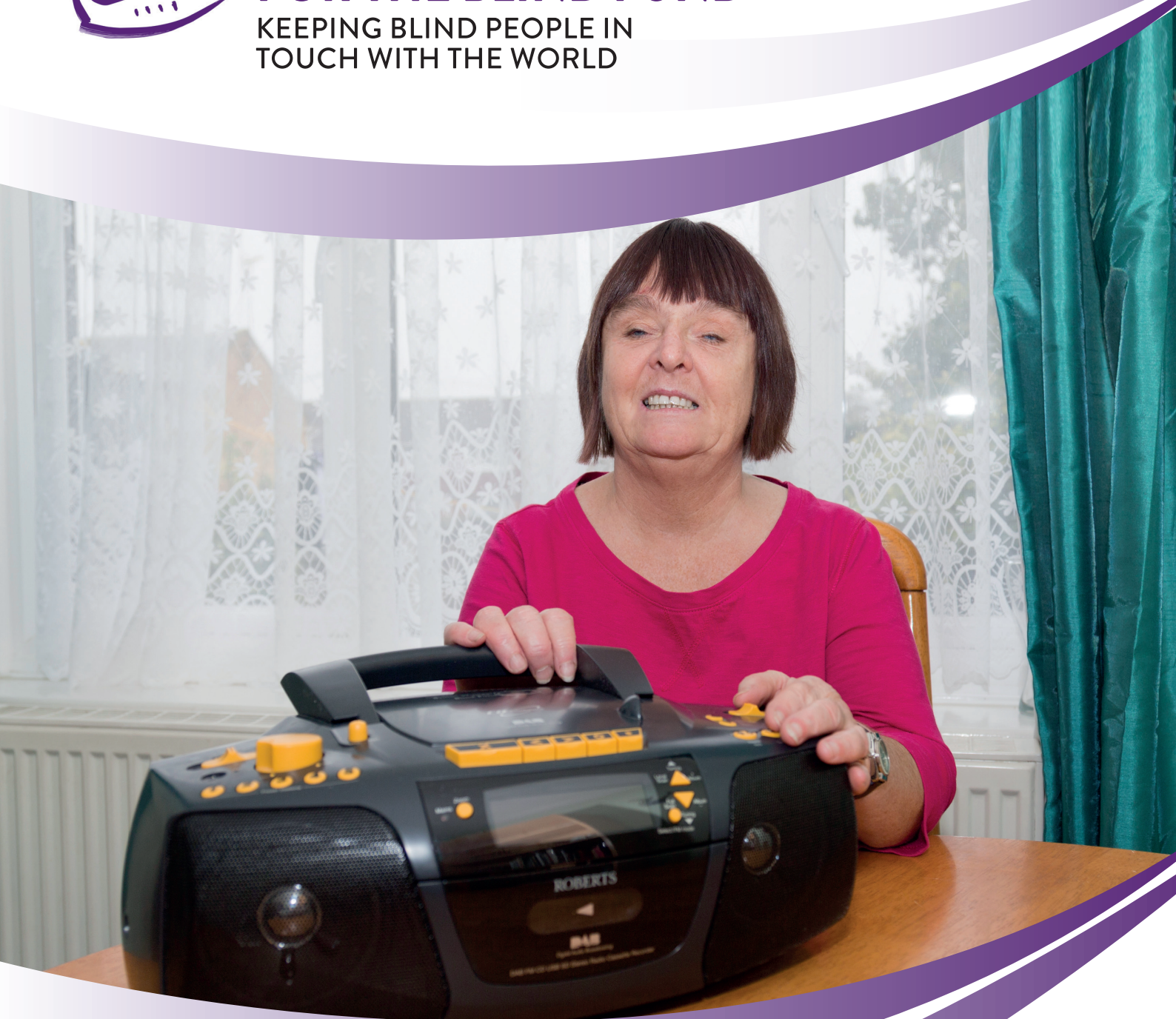


Legacy Information



BRITISH WIRELESS FOR THE BLIND FUND

KEEPING BLIND PEOPLE IN
TOUCH WITH THE WORLD



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What we do

British Wireless for the Blind Fund (BWBF) provides specially adapted radio and audio equipment to the visually impaired. Many blind and partially sighted people are unable to read a newspaper, book or magazine or watch the television, meaning a radio is their lifeline to the world.

The loneliness felt by people with sight loss can be greatly eased by the companionship of a radio, but for some the cost of an adapted set can be too much. BWBF helps those who cannot afford their own. We offer a variety of modified equipment which meets the differing needs of visually impaired listeners, including a multimedia player, an internet radio and a simple DAB set.

Our aims and commitment

- **To provide a range of high quality, specially modified audio equipment to every UK registered blind or partially sighted person, over the age of eight who is in receipt of a means-tested benefit.**
- **To supply the equipment on a free loan basis for as long as the recipient needs us and meets our criteria.**
- **To maintain, repair or replace equipment at no cost to our free loan recipients.**
- **To continue to monitor new developments in audio technology and endeavour to adapt them to the needs of our recipients.**

The need

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 blind people predicted to double in the next 30 years, the demand for our services will continue to grow.

How you can help us

Due to the fact that BWBF receives no government funding, we are entirely reliant on the generosity of our supporters. We would not be able to provide the vital service we do for visually impaired people without the help of our donors, however they choose to support us.

"You can be really lonely at times, it goes with sight loss. A radio can make you feel a bit less lonely."
John



What difference will my gift make?

£1,000...

Our sets provide companionship and a lifeline to the world, so it's understandable that people get attached to a radio that feels familiar - they often have the same set for years. £1,000 could pay for 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 the 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 wouldn't be able to function without our army of volunteers who visit recipients to deliver their radios and to resolve any difficulties they may be having with it. Although our volunteers give their time for free, we do pay for their travel expenses. £15,000 enables our volunteers to help everyone who needs us across the whole of the UK, for an entire year.

£50,000...

BWBF is the only charity in the UK providing specially adapted radios on free loan to visually impaired people. Our radios open up a world of news, entertainment and good company, easing the isolation and boredom which can often accompany sight loss. £50,000 could provide over 275 people with one of our Concerto 2 radios.

Could you leave a gift in your will to BWBF?

British Wireless for the Blind Fund has been providing visually impaired people with a lifeline to the world for almost 90 years and we are committed to being there for people with sight loss in the future.

Formed by a blinded Boer War veteran in 1928 and boosted with a Christmas Day fundraising appeal by Winston Churchill the following year, BWBF is lucky to have a long history of being supported by the British public.

People who leave gifts to BWBF choose to for a number of reasons. Sometimes a friend or family member has been supported by us, while others may have experienced a sight condition themselves. Whatever your personal reasons are, we are so grateful and can assure you your gift will make a genuine difference to the lives of visually impaired people who need our support.

There are more than two million people living with sight loss in the UK and it is expected that this figure will increase dramatically in the future – doubling to almost four million by 2050 meaning that there will always be a need for our services.

With no government funding, BWBF relies on the generous donations of our supporters. In particular we receive a large amount of our total funding from legacy gifts. As such, this type of support is absolutely vital to continuing to provide so many people a fundamental link to the outside world.

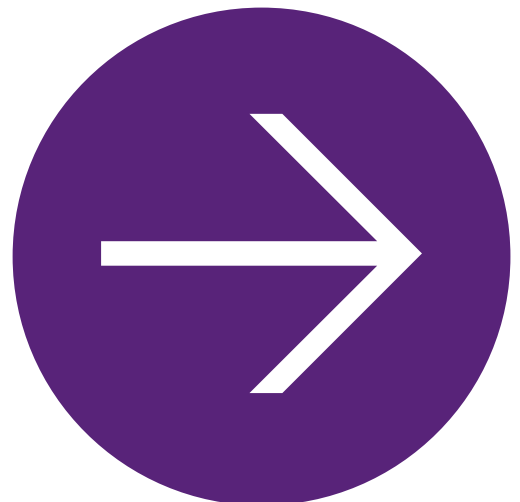
Leaving a gift in your will is a special way to help us ensure we are here to support people with sight loss, when they need us, for years to come.

Where do I start?

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

BWBF strongly recommends you take independent financial advice when deciding to write your will as it is important 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 may 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.

In order to make a simple addition to your will you can complete a codicil form. If you would like to add a gift to British Wireless to an existing will you can find a codicil form at the end of this pack. It is still a good idea to ensure 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	£10,000
Inheritance tax to pay on £20,000	£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

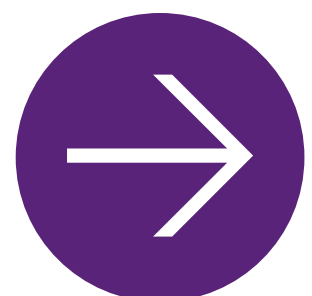
A specific bequest is the donation in your will of a certain item which could be sold to support our work. Whether you want to leave us your house or perhaps a piece of jewellery, all gifts will make a difference to those affected by sight loss.

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 our 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 quickly respond to these areas as soon as they arise.



How to 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 when leaving a gift to British Wireless for the Blind Fund

Residuary bequest (share of estate)

I give free of tax% 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 £..... 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.

Codicil Form: 1

I (Full Name)

Of (Address)

Postcode

declare this to be a

☐

first

☐

second

☐

third codicil to my will, dated and made on the

Day/month/year

(date of original will)

I give (please tick one):

☐

the following specific item(s)...namely

☐

the sum of

to British Wireless for the Blind Fund (BWBF), 10 Albion Place, Maidstone, Kent, ME14 5DZ for its general charitable purposes, and I direct that the receipt (s) of the duly authorised officer at BWBF shall be sufficient discharge of my Executor/Trustees.

Please turn over



Codicil Form: 2

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

Signed

Dated

Signed by the aforementioned in our presences and witnessed by us on the presences of him/her and of each other.

Witness one

Full Name

Address

Postcode

Occupation

Signature

Date

Witness two

Full Name

Address

Postcode

Occupation

Signature

Date

Legacy Pledge Form: 1

We would very much like the opportunity to thank you for choosing to support our work. If you would like to share your decision with us please complete this form and return it to us. Rest assured that any information you share with us will be treated in the strictest confidence.

Name

Address

Postcode

Email

Telephone

☐

I have left a gift to BWBF in my Will

Please use this space if you would like to let us know the details of your pledge (such as the percentage of your residual legacy, the specific sum of money or asset you would like us to receive, etc.)

☐

Please contact me for a confidential discussion regarding a legacy pledge

Please send this completed form to:
Kirsty Grainger, BWBF, FREEPOST RRXL-EAXX-AXAT,
10 Albion Place, Maidstone, Kent, ME14 5DX



Legacy Pledge Form: 2

As a valued supporter, we feel it's important that you know how your money helps support people with sight loss across the UK. We would very much like to keep you informed of our news, any future service developments and our fundraising activities.

We promise not to overwhelm you with too much information or constant demands for money.

If you would like us to keep in contact with you please let us know which of the below methods of communication you are comfortable with us using.

☐

Post

☐

Telephone

☐

Email

☐

Please remove me from any future communications

In accordance with the data protection act 1998, BWBF will not pass any of your information to any other organisation.

**"I'd be lost without
my radio, it means
the world to me"**

**By helping us plan
for the future we
hope to be able
to support people
living with sight
loss for the next
90 years.**



Get in touch

BWBF
10 Albion Place,
Maidstone,
Kent,
ME14 5DZ.

Tel: **01622 754757**
Email: **info@blind.org.uk**
Web: **www.blind.org.uk**
f www.Facebook.com/BWBF0
@BritishWireless

Those who are not eligible for a free radio can buy one from our trading arm BWBF Direct, which donates 100% of profits back to the fund. If you are registered blind or partially sighted, you will receive VAT exemption on our adapted sets.

Visit **www.bwbfdirect.co.uk**
or phone **01622 754757** for more information.

Registered charity no:
1078287 (England and Wales)
SCO41582 (Scotland)

