



Be Part of the Future

Leave a Legacy and help us be there for others



Who we are

Selsey Community Forum (SCF) is a Registered Charity, being a partnership of local organisations, businesses, churches and community groups based in Selsey which has been supporting Selsey residents for over 10 years. We deliver a range of services and activities through our many community groups to those who are isolated, undertake daily befriending calls and visits, provide support to those living with dementia and their carers and offer guidance and support in a range of ways to those in need through the SCF Team, our partnerships and our large committed volunteer group.

Why leave a legacy to Selsey Community Forum?

Many have benefited from the services and support of the Selsey Community Forum and your legacy means that we can continue to make a difference to a wide range of people through reducing isolation and vulnerability, improving their quality of life and wellbeing and by ensuring that someone is at the end of the phone or available at the Selsey Care Shop in Selsey High Street.

How your gift will help

- Continue to deliver an extensive programme of social activities for those living with dementia and their carers
- Support the daily befriending calls to those who are isolated and vulnerable and the wide range of community groups
- Maintain the community based Selsey Care Shop providing advice and guidance to support independence and improve quality of life



Legal section

What is a Will?

A Will is a legally binding document which sets out how your estate (any assets, including property, money in the bank, personal possessions that you own at your death) is to be distributed when you die. Your Will should detail both who will have responsibility for looking after your estate and who will benefit from it.

Why make a Will?

According to research, less than half of adults have made a Will and one in six Wills are out of date. If you do not make a Will the law determines what happens to your assets and this may lead to unexpected or unintended consequences. You may also fail to take advantage of possible tax planning opportunities and your estate could incur more tax as a result.

Making a Will is the best way to ensure that your estate is dealt with according to your wishes and that those who you want to benefit can do so. This may include providing for your spouse or partner and children, giving personal possessions to family or friends, or even making a gift to a charitable organisation of your choice.

Why leave a gift to charity?

A large proportion of the funds donated to charities come from gifts made by individuals in their Wills. Making a gift to a charity in your Will is a good way to recognise a cause that you value. As well as supporting the charity, leaving a gift to charity in your Will can reduce the inheritance tax paid by your estate.

Which gifts can you leave to a charity in your Will?

You are not obliged to leave a lump sum of money to charity but if you would like to a gift can be included under the terms of your Will in several different forms. You can stipulate:

- a fixed amount (e.g. "I leave £5000 to XXXX")
- an item (e.g. "I leave my antique teapot collection to XXXX")
- what's left after other gifts in the Will have been paid (e.g. "I leave the residue (or a percentage of the residue) of my estate to XXXX")



Tax on your estate

On death, your Executors (the individuals you appoint to deal with your estate) must calculate the Inheritance Tax (“IHT”) exposure of your estate. Every individual has a tax free allowance of £325,000 called the Nil Rate Band (“NRB”). Any gifts you have made in the seven years before your death which are not otherwise exempt or relieved will be set against the NRB available on your death. It is possible to transfer a NRB between spouses/civil partners to the extent that if you receive all of the estate of a predeceased spouse/civil partner you might have a larger NRB (up to £650,000).

If at your death you own a residential property that is passing to your lineal descendants (broadly your children and grandchildren) your estate may also be entitled to an additional tax free allowance of up to £175,000 (“RNRB”), and possibly also an unused RNRB from a predeceased spouse.

Any value in your estate in excess of your available NRBs and RNRBs will be taxed at a rate of 40%.

Tax savings on gifts to charities

All gifts to charities are exempt from IHT, whether made during your lifetime or on death. In addition, if at least 10% of your total estate passes to charity under the terms of your will, the rate of IHT charged on the rest of your estate reduces from 40% to 36%.

In some circumstances, increasing a gift you intend to give to a charity may be advantageous for all of the beneficiaries of your estate. By increasing the amount you are leaving to charity so that it meets the 10% requirement, you can increase the benefit both to the charity and the rest of your beneficiaries (because less tax is paid to HMRC).



Stories with Pictures

We will be here to:

- Befriend those who are isolated
- Help those with dementia and their carers



Delivering our Mission, Care, Compassion and Commitment

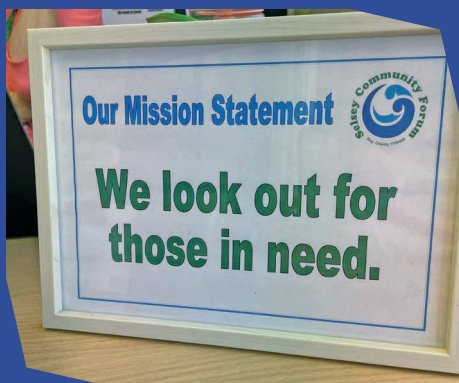
To all at the Care Shop and to everyone who have been so very kind to me in my hour of need. Without you all I would not have survived - thanks and all my love and best wishes.

JB

We can't express in the right words how grateful we are for all the help you have given us over the last months. Everything you have done has helped to make our lives easier when we needed it most. Thank you once again for your kindness and dedication to helping others. With best wishes.

C and A





Selsey Community Forum

Based in Selsey, our services cover the whole coastal town of Selsey and across the Manhood Peninsula.

Our Vision

To deliver outstanding services which positively impact upon the lives of those in our Selsey community.

Organisation

We are a charity driven by the needs and aspirations of people across our community.

Support Us

Selsey Community Forum is a Registered Charity No.1156460.

How to contact us:

By post or drop in at **Selsey Care Shop**,
121 High Street, Selsey, West Sussex PO20 0QB.

Tel: 01243 201616

Email: mail@selseycommunityforum.uk

Web: www.selseycommunityforum.uk

Thank you