



**Devon in Sight**  
Your local sight loss charity



# Leaving a Gift in your Will



**Your Ultimate Guide to Leaving  
a Lasting Legacy to Charity**

# The Ultimate Guide to Leaving a Lasting Legacy to Charity

**Editors & Designers**  
Grahame Flynn  
Jennie Benham

**Copyright**  
This Ultimate Guide to Leaving a Lasting Legacy to Charity is copyright © Devon in Sight 2020.

Not for profit organisations are welcome to use the material in this document

However, we would ask that the source of material is acknowledged.

**For further information please call our Helpline:**  
**01392 876 666**



## Welcome

**Devon in Sight is a Registered Charity which has been providing practical help and advice to people who are blind or partially sighted since 1925.**

If you are planning to make or change your will, you will want first to provide for your family and friends.

But when you have done that please consider including a legacy to Devon in Sight.

This could be a share of what is left over, or a specific amount of money. However much it is, it will be carefully used for the benefit of people who are blind or partially sighted in Devon.

**Your Ultimate Guide to Leaving a Lasting Legacy to Charity** is designed to give an overview of the importance of making a will, a will writing checklist and how legacies have supported our work. We have included some information about our work and some case studies.

If you need any further information please give us a call on 01392 876 666.



**Grahame**  
**Grahame Flynn**  
Chief Executive Officer

# Contents



## Welcome

Page 3



## Case Studies

Page 14 - 17



## Making a Will

Page 6 - 9



## How Your Gift Helps

Page 18 - 21



## Will Writing Checklist

Pages 10 - 11



## Sight Loss Facts

Page 22 - 23



## About Devon in Sight

Page 12- 13



## Our Contact Details

Page 24



# Making a Will



'Making a Will need not be complicated or expensive.'

We strongly recommend that you consult a solicitor when making or changing your will. They will ensure that it is worded so that those you care about receive exactly what you want them to have. They can also advise on Inheritance Tax. For instance, a gift to charity can reduce or eliminate the amount of tax due.

It is a good idea to check your Will from time to time to make sure it still reflects your wishes.

## Some technical terms

A **bequest** or a **legacy** is a gift in your Will.

A **beneficiary** is a person or organisation who benefits under your Will.

A **codicil** is an official change to your Will – for instance to include an additional person.

Your **estate** is everything that you own, including any life insurance policies that will be paid on your death.

**Executors** are the people appointed by you in your Will to ensure that your wishes are carried out and that your estate is dealt with in accordance with your Will. They are also referred to as **Trustees**.

## Why make a Will?

Your Will lets you decide what happens to your money, property and possessions after your death. If you do not make a Will, the law will decide who gets what, and this may not work out as you would have wanted.

Making a Will need not be complicated or expensive and it lets you decide what happens to your money, property and possessions after your death.

continued...

## Making a Will

A **letter of wishes** is a convenient way of telling your executors about any minor gifts you would like to make. It should not be used for anything very valuable. It is not legally binding on your executors.

A **residuary legacy** is a gift of all or part of what remains after all taxes, specific gifts and the cost of administering the estate have been paid. It is expressed as a percentage or share of your estate.

A **pecuniary legacy** is a gift of a fixed sum of money.

A **specific legacy** is the gift of a particular item or asset such as shares or jewellery.



## Wording for types of legacy

### For a Residuary Legacy:

'I give to Devon in Sight, Splatford Barton, Kennford, Exeter EX6 7XY registered charity 1140978, the residue (or % share of the residue) of my estate absolutely and I direct that (i) the proceeds may be used for the general purposes of Devon in Sight and (ii) a receipt signed by a person for the time being authorised by the Trustees of Devon in Sight shall be a good and sufficient discharge to my executors.'

### For a Pecuniary Legacy (a fixed sum):

'I give to Devon in Sight, Splatford Barton, Kennford, Exeter EX6 7XY, registered charity 1140978, the sum of £\_\_\_\_\_ and I direct that (i) the proceeds may be used for the general purposes of Devon in Sight and (ii) a receipt signed by a person for the time being authorised by the Trustees of Devon in Sight shall be a good and sufficient discharge to my executors.'

# Will Writing Checklist



**It is a good idea to collect relevant information before going to see a solicitor. This checklist should help.**

---

## **1. Make a list of what you have to bequeath.**

You may be surprised by how much there is. Even if you do not own property, you may have some savings or insurance policies to be considered. There may also be particular items such as valuable jewellery, furniture or pictures that need to be listed. You also need to take into account any money you owe, such as mortgages or loans.

## **2. Decide who should benefit, and what you would like them to have.**

You will first want to consider your family and close friends, and what you would like each of them to receive. You may also want to provide for the care of a pet. After that you can decide whether there are any charities you would like to include in your Will. These could be organisations which have helped you or someone close to you, or ones which you like to support. Sometimes a gift to a charity in your Will can reduce the amount of Inheritance Tax due.

## **3. Specify your funeral arrangements.**

You do not have to do this, but if you have a preference for the type of funeral you would like you can instruct your Executors accordingly. You may also like to tell them if there is a particular charity you would like to receive donations at your funeral.

If there are special readings or music you would like at your funeral these are better explained in a letter of wishes.

## **4. Decide on your Executors.**

It is a good idea to specify at least two people in case your original choice of Executor is not available. This may be a friend or family member, or you may nominate a company or professional person such as your solicitor as your Executor. An executor can be one of the beneficiaries under the will. It is best to check with your Executors before naming them in your Will to ensure they agree to being named.

## **5. Choose your Witnesses.**

If you are signing your Will in your solicitor's office he/she can ask people in the office to act as witnesses. If you are signing it at home you need two people to witness the signing of your Will, once it is finally written. It is very important to note that a witness CANNOT be a person who benefits under your Will, or the husband or wife of a beneficiary. We also recommend you do not have an Executor witness your Will.

## **6. Have everyone's details**

Make sure you have full details of every person and organisation mentioned, including your executors.

For each person you need their name, address and date of birth. It can be helpful if you specify your connection with them eg 'John Smith, my son-in-law'.

In the case of charities you need the charity's name, address and charity registration number e.g. Devon in Sight, Splatford Barton, Kennford EX6 7XY. Registered Charity 1140978.

# About Devon in Sight

**“Helping people who are blind or partially sighted live life to the full”**

**Devon in Sight is a sight loss charity which has been providing practical help and advice to people who are blind or partially sighted since 1925.**

---

**Our Strategic Aim is to support people who are blind or partially sighted to live life to the full.**

As a charity we provide non-clinical support; we aim to complement the work of General Practitioners (GPs), Optometrists (Opticians) in the High Street, Ophthalmologists (Eye Doctors) in the hospital eye units and Rehabilitation Officers in the Local Authority Sensory Teams (Social Services).

Our focus is on providing Information, Advice and Guidance (IAG), emotional support and training & equipment demonstrations to help people live with the impact of sight loss on their daily lives – and to know they’re not alone on their journey.

Our approach has been guided by the principle of ‘doing the right thing’ for people with sight loss in this area. Despite the many external factors and internal challenges, as an organisation we are committed to ensuring that people who are blind or partially sighted in Devon receive community sight loss services as good as any in the UK; we aim to be a ‘Centre of Excellence’.

As a charity we want to be leading the development of that essential support within the sector, rather than following, and while we are deeply committed to

working in partnership with both local and national sight loss organisations, we aim to be the ‘go to’ charity for people with sight loss in Devon with a public profile to match the best charities in the county.

At the heart of the organisation is our **Community Support Service**, which evolved from a review of national research and best practice for people with sight loss. We developed an award winning, innovative client needs assessment, the ‘Sight Loss MOT’, which identifies where support is available not only from Devon in Sight, but from partners across the sight loss sector to ensure people get the support they need.

Many of the people with sight loss that we support have needs which are common to many other older or disabled people, such as isolation, difficulties accessing transport, financial hardship or having to give up hobbies and interests.

Rather than try to meet all these needs we focus on resolving issues that are distinctively about sight loss, and refer to other partner organisations that can deliver generic support. We also focus on enabling people to do things for themselves; with the right training, equipment and perhaps time-limited support. Where support is needed we’ll try to develop local ‘circles of support’. Peer Support Groups play an important role, but we’ll also help people access mainstream community groups and help those groups become more confident to accommodate someone who is blind or partially sighted.

**Our role is supporting people throughout the course of their sight loss journey, but the way we do that is based on a model of independence, empowerment and inclusion.**

## Case Study



### Gloria's Story

---

**Gloria, is seventy-nine years of age. She ran Sidmouth Secretarial and Typing Services for fifteen years.**

Following her annual eye examination at her high street optician Gloria was shocked to find out that she had Age Related Macular Degeneration and was told that she would lose her sight within ten years!

**“It opened a world to me that I didn’t even know existed.”**

Gloria lamented, “I thought I wouldn’t be able to see trees or flowers or the sea. I wouldn’t be able to cook, do my garden or read or watch television, so what was the point of living?”

Gloria then contacted Devon in Sight and our Community Support Worker Tracey carried out our award winning Sight Loss MOT assessment.

Gloria says, “It helped me through that very bad period. It’s just one wonderful thing after the other. It opened a world to me that I didn’t even know existed.”

She joined Devon in Sight’s Talk and Support Group in Sidmouth. Talk and Support Groups give our clients the opportunity to share experiences with others and Gloria found the sessions very interesting. Gloria said, “They are talking, laughing, and joking and having a wonderful afternoon or morning together.”

**Devon in Sight** currently have Community Sight Loss Hubs’ in over a dozen locations.

Talk and Support Groups give the opportunity for clients to share their experiences and help influence change. With Guest speakers from Partner Organisations, Community Groups and Equipment Suppliers.

**Will you help us support more people like Gloria by leaving a lasting legacy?**

# Case Study

**“It was fantastic because it allowed me to speak about how I felt.”**



Glenn said, “It was fantastic because it allowed me to actually speak about how I felt, about how I didn’t know how I was going to move forward and it gave me a bit of hope.”

Glenn adds “It enabled me to be safe within the home because I was signposted to the Rehabilitation Officer. I was also signposted in the correct direction to help with my finances, so I could keep myself on my feet in that respect. It also highlighted job opportunities and transferable skills from my old job which was very important because I kind of thought that I was on the scrap heap”

Now Glenn is actually looking at helping others with Assistive Technology to improve their life and go forward.

We are all unique, and Devon in Sight works closely with many partnership agencies to ensure that the services, support, information and advice we provide is bespoke and meaningful to you as individual.

## Glenn’s Story

Thirty-one year old Glenn was a professional chef working in top restaurants. He had 20/20 vision until about seven years ago.

With his rapid sight loss he thought he would not be able to work again.

Our Community Support worker Tracey carried out our award winning Sight Loss MOT assessment.

**A gift in your will can help future generations of people who are blind or partially sighted live life to the full.**

# How Your Gift Helps

**“The help I have received from Devon in Sight has been a real lifesaver to me!”**

## **Our Sight Loss MOT**

**Our award winning Sight Loss MOT helps our clients navigate their sight loss journey.**

**Our community based team are here to help people that are blind and partially sighted to:**

- Understand their eye condition
- Make the best use of their sight
- Improve their health & wellbeing
- Manage at home
- Get out & about
- Understand their finances & entitlements
- Take an active part in their community
- Meet other people with sight loss

**“The Sight Loss MOT opened the way forward to a world of possibilities! ”**

**Devon in Sight Client, East Devon**

## **Our Talk & Support Groups**

**At our Talk and Support Groups, people have the opportunity to share their experiences of sight loss and listen to guest speakers.**

**“ I would really encourage people to go to their local Talk and Support Group to experience what is on offer. Until I went to the group I had no idea of the support available to me. The world that it opens up to you is amazing! ”**



## **‘Skills for Seeing’ Training**

**These skills can help with reading, recognising faces, watching television, hobbies, personal care and getting out and about.**

**“After the training I can see a person’s face much more clearly, their features are clear. I have to explain to people why I am breaking eye contact with them to line up my peripheral vision but the result is I can see a face clearly again. As a result of the Skills for Seeing Training I feel much more confident!”**



continued...

## How Your Gift Helps

**“...without people like you we couldn’t continue to support those living with sight loss in Devon!”**

### Sight Loss Advisers

**Our Sight Loss Advisers help people with Information, Advice and Guidance, specialist training and Daily Living Equipment demonstrations.**

“It was the first time that we learnt about the various aids available to me. It was very useful to have the adviser’s input with their practical help and experience.

It is really good to know that I have someone available when I need advice.”

### Community Awareness

**Our team go out into the wider community to deliver Sight Loss Awareness presentations.**

“That was a fantastic talk and you delivered it in a really practical way.

I would have benefited from this whilst training and had a greater awareness on how sight loss affects peoples lives.”

Local GP



### Community Activities

**We work in collaboration with our community partners to deliver skills and activities to our clients.**

A client attending a Low Vision Tactile Painting Session recently said,

“I was expecting to stand by and watch but when I got there I couldn’t help but get involved.

Little did I realise that it would reignite a lost interest and inspire me to start painting again.”

**Alan, a severely sight impaired client, was keen to increase his cooking skills and repertoire of meals. It was great to work in collaboration with Jo’s Kitchen to deliver the ‘Cooking with Confidence’ course.**

“I thoroughly enjoyed the day. Since then I have made several casseroles, using skills I learned; particularly making sauces and gravy and the use of herbs.”



# Sight Loss Facts

“In the UK, 79% of people aged 64 and over are living with sight loss!”

‘One in nine people aged 60 years and over are living with sight loss; one in five people aged 75 and over are living with sight loss; one in two people aged 90 and over are living with sight loss.’

RNIB website January 2019

## United Kingdom Sight Loss Statistics

People in the UK living with sight loss:

Today - 2.0 million    2030 - 2.7 million    2050 - 4.0 million



Estimated prevalence of main eye diseases in the UK:



Age-related Macular degeneration 600,000 people



• Glaucoma 500,000 people



• Cataract 500,000 people



• Diabetic Retinopathy 144,000 people

- More than two million people are estimated to be living with sight loss in the UK today. This sight loss is severe enough to have a significant impact on their daily lives.
- The number of people in the UK with sight loss is set to increase dramatically. It is predicted that by 2050 the number of people with sight loss in the UK will double to over four million
- Sight loss affects people of all ages, but as we get older we are increasingly likely to experience sight loss.
- At least half of sight loss is avoidable
- Every day 250 people start to lose their sight in the UK
- Smoking can double the risk of developing Age-Related Macular Degeneration, the UK's leading cause of blindness
- 78% of people stated that sight is the sense that they fear losing the most
- 28% of the adult population are not having an eye test every 2 years



# Devon in Sight

Your local sight loss charity

**Helpline: 01392 876 666**

**[enquiries@devoninsight.org.uk](mailto:enquiries@devoninsight.org.uk)**

**[www.devoninsight.org.uk](http://www.devoninsight.org.uk)**

**Devon in Sight**

**Splatford Barton, Kennford,  
Exeter, EX6 7XY**



Registered Charity No. 1140978. Devon in Sight is the working name of Devon County Association for the Blind, a Company Limited by Guarantee. Company Registration No. 07371472

V3 October 2020