Devon in Sight
Your local sight loss charity

100 YEARS
1925 - 2025

Your legacy to Devon in Sight



Your Guide to Gifts in Wills

“From the start, our aim was to help visually impaired people to lead lives as rich and fulfilling as possible”.



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Visionary linking local sight loss charities

Your Guide to Gifts in Wills

Contents

Contents	4
Chief Executive's Welcome	5
The Story of Devon in Sight	6 - 7
Our Sight Loss Services	8 - 11
Testimonials	12 - 13
Legacy FAQs	14 - 17
What next?	18 - 19
Remembering us in your Will	20 - 23
Our Contact Details	24

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To have an informal chat about leaving a gift in your will call:

Sight Loss Helpline 01392 876 666

The Helpline is open between 10am and 2pm Monday to Friday

Chief Executive Officer's

Welcome



For 100 years Devon in Sight has been your local sight loss charity, dedicated to supporting people affect by sight loss who live or work in Devon.

Sight loss, at any level, has a significant impact on the lives of those who experience it as well as their families and friends.

Devon in Sight provides a comprehensive range of award-winning support services for people navigating the challenges of visual impairment, designed to enhance their quality of life and opportunities.

One way that you can help support our work is to consider leaving a gift in your Will. Once you have looked after family and friends, a gift to Devon in Sight would be an incredibly special gift. By leaving us a gift in your Will, you join a community committed to enhancing the quality of life for local people living with sight loss.

Together, we can continue to offer vital services that positively impact on those living with sight loss and ultimately realise our vision to **make Devon a sight loss friendly county.**

Your gift helps us to support more people who are blind or partially sighted get the support they need and the respect they deserve.

Thank you for your kindness.

Grahame Flynn
Chief Executive Officer

The Story of Devon in Sight

100 years of support for people living with little or no sight in Devon

Devon in Sight (the trading name for the Devon County Association for the Blind) was established in 1925 and has a long and proud history of serving blind and partially sighted people in Devon.

From the start, our aim was to help visually impaired people to lead lives as rich and fulfilling as possible.



Originally, the charity was called the Devon County Association for the Welfare of the Blind. Though the word 'welfare' was dropped in 1962, although the welfare and wellbeing of blind people in Devon remained the goal.

Initially, the charity employed five 'home teachers' who covered the county, so that 'all the blind in the county who are able and willing to do so can, in their own homes, receive instruction and help in reading embossed type and in simple handicrafts'. These included knitting, rug-making and basketwork and enabled blind people to enjoy the activities for their own sake as well as gaining an income from selling the products.

Over the last century our services have evolved largely influenced by changes in attitudes towards disability, advances in technology and welfare and employment rights.

Today, Devon in Sight is an award-winning charity known for its excellence in service provision and innovation locally, regionally, and nationally.

We work with partners across Health & Social Care and the Third Sector to provide a comprehensive portfolio of services for anyone affected by sight loss who lives or works in Devon.

When we emerged from the COVID-19 Pandemic and responded to the Cost-of-Living Crisis we revised our service offer focusing on the key areas that make the biggest impact to the lives of people affected by sight loss across all of Devon.



The Devon in Sight team **help people to navigate their sight loss journey.**

We provide a comprehensive range of award-winning support services for people navigating the challenges of visual impairment, designed to enhance their quality of life and opportunities. You can read an overview of core services in the coming pages.

Devon in Sight receives no statutory funding so after you have remembered those closest to you, by leaving a gift in your Will, a legacy to Devon in Sight, will be **helping us provide a life line to people living with little or no sight in Devon.**



Thank you for considering leaving a Lasting Legacy to Devon in Sight.

Our Sight Loss Services

Your gift helps us support more people affected by sight loss **to live life to the full**

Sight Loss Helpline

Our Sight Loss Adviser is waiting for your call.

We are committed to providing accurate and impartial Information, Advice and Guidance to anyone that is affected by sight loss.

People can access our comprehensive information resources through our Sight Loss Helpline and website.



◀ Photo Credit: Goodboy Picture Company (iStock)

In Vision Magazine

Our FREE Magazine is our way of sharing with our stakeholders what is happening in the world of Visual Impairment.

It is available in a range of accessible formats and can also be accessed through the British Wireless for the Blind Talking Newspapers App.



◀ Photo Credit: Devon in Sight

Independent Living

We work with our clients to identify the equipment, support and training that will help them maintain their independence and **live life to the full.**

We undertake this valuable work in partnership with Health and Social Care and the Third Sector.

We operate an **Equipment Bursary Fund** for some items of Daily Living Equipment.



◀ Photo Credit: coldsnowstorm (iStock)

Assistive Technology Partnership

We have a unique **Assistive Technology Partnership** with Sight and Sound Technology Ltd., the UK's leading provider of equipment, software and services for people who are blind and partially sighted.

They are also our **Access to Work Partner.**

Sight and Sound TECHNOLOGY

Our Sight Loss Services

Your gift helps us support more people affected by sight loss **to live life to the full**

Community Events

We offer **Living Well with Sight Loss Events** across the county where people can meet partners in Health & Social care, the Third Sector and community groups.

We also host the annual **Devon Sight Loss Conference** incorporating our AGM, Seminars and a comprehensive Living Well with Sight Loss Exhibition.



◀ Photo Credit: Grahame Flynn (Devon in Sight)

Health and Wellbeing

Our **Health and Wellbeing Service** aims to help keep people physically and mentally fit and safe in their homes.

We can provide **emotional support** and in some cases **formal counselling**.

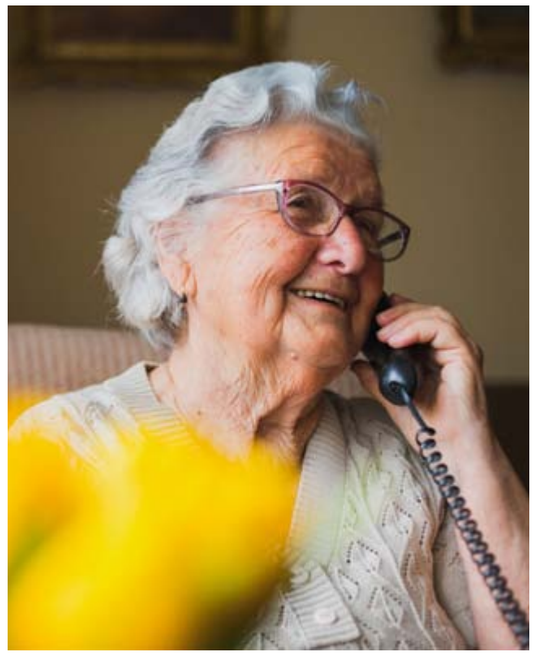


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Telephone Events

Our Weekly Telephone **Chit-Chat Calls** are our clients opportunity to air thoughts, concerns, ideas and to share their recent stories in a safe space.

Telephone **Sight Loss Speaker Seminars** take place monthly with speakers from across the sight loss sector and beyond.



◀ Photo Credit: Dobrila Vignjevic (iStock)

Influencing Change

We believe that it is important that people who are blind or partially sighted, their family and carers have a voice in the development of sight loss services and other community services across Devon.

We host a **Sight Loss Forum,** and offer many other ways that we give our clients voice.



◀ Photo Credit: Jennie Benham (Devon in Sight)

Testimonials

Just some of the comments we have received about our work

Our Sight Loss Helpline

"Devon in Sight is the first organisation I call when I need help."

Client Satisfaction Survey Respondent

Ongoing Case Work

"Thank you for all the help that you have given me. We would be completely isolated if we didn't have Devon in Sight and their staff. Devon in Sight has opened up a whole new world for me."

June a client from Chudleigh

In Vision Magazine

"I have just received my copy of In Vision magazine and I want you to know it's the best one ever – it's excellent. For me it hit the mark for all things I needed to know. Thank you."

Susan a client from North Devon

Equipment Bursary Fund

"Thank you for my USB Audio Player... it is wonderful! I didn't know these things existed."

Margaret a client from Mid Devon

Talking Newspapers

"For the Visual Impairment Sector to work, partnerships are essential. As a small charity, we provide a weekly news service for visually impaired adults across East Devon. Our essential service would be impossible without the support of Devon in Sight who not only make referrals to us, but also provide us with professional expertise, advice and guidance."

Hayden Thomas, The Sid Vale and East Devon Talking Newspaper Association

Telephone Peer Support - Chit-Chat Calls

"I have been attending the Chit-Chat Calls since the very beginning. They are a great opportunity for callers to share their tips for living with sight loss. I particularly like the fact that the service is open to anyone and that they are warm and welcoming."

Mark Harper a client who is Severely Visually Impaired

Telephone Peer Support - Sight Loss Speaker Events

"I find the information from the various speakers invaluable. All the talks are different and always interesting. It is also nice afterwards to hear the questions from those listening and their experience of sight loss problems. It has made me realise I am not alone with my problems. Thank you for this wonderful service."

Gillian Williams a client from East Devon

Counselling Service

"My Counsellor was instrumental in getting me to go out more, she encouraged me to book days out in the community and to organise a meal out with my neighbours. I found the counsellor very friendly and easy to talk to, and she genuinely listens to everything you have to say. I found the counselling sessions very uplifting!"

Terry a client from East Devon

Legacy FAQs

Your gift helps us support more people affected by sight loss **to live life to the full**

Leaving a gift in your will doesn't have to be complicated. We've put together some frequently asked questions which we hope will help you through the process.

Why is it important to make a Will?

Who knows what the future holds? Anything can - and does - happen. That's why it is so important to make a Will. It is the only way you can guarantee that your family, friends and favourite causes get what you want from your Estate.

If you die without making a Will then you have no control over where your Estate goes after your death. Your very special gifts to relatives, friends and charities, like Devon in Sight, may be lost if you die without making a Will.

Who should make a Will?

Everyone should make a Will because this is the only way you can be sure that your Estate will be distributed in accordance with your wishes. It is particularly important for parents with young families to make a Will to ensure that their children's needs are safeguarded. It is not enough to guarantee that their financial future is secure; thought must also be given to who will bring them up if you and your partner die. Guardians can be appointed in your Will and your solicitor will help with details of Trust Funds.

Can I draw my Will up myself?

It is perfectly possible to draw up your own Will but even simple Wills must comply with legal formalities and , if you are not familiar with legal terminology, just one mistake could invalidate the whole document.

The best advice we can give is that you use a solicitor to draw up the Will. It is worth the expense to have peace of mind knowing that your wishes cannot be misinterpreted.

Why use a solicitor?

A Will can be a complicate document so to ensure that it is written properly, you should consult a qualified solicitor who understands precisely what is involved.

How much time is involved in making a Will?

Making a Will usually involves two trips to your solicitor, a first visit to give your instructions and a second appointment to check the document which has been prepared and to sign it.

How much will it cost?

The solicitor's charges will usually depend on the complexity of your affairs and the time taken to draw up your Will. Don't be afraid to ask for an estimate in advance. It may help to obtain estimates from various local firms before deciding which one to use. There may even be a reduced cost if you and your partner make matched Wills that leave the same property and possessions.

How can I save costs?

To keep costs to a minimum the motto is **be prepared!** Having all the relevant information to hand will save your solicitor time and save you money. Make a list of all your possessions such as property, furniture and jewellery. Add to this list any shares, insurance certificates or bonds you hold and details of where these documents are stored. Finally, include on the list the name, address and account number of any bank or building society with which you have an account.

Legacy FAQs

Your gift helps us support more people affected by sight loss **to live life to the full**

What about my digital legacy?

More and more aspects of our lives are taking place online and therefore it is important to consider what will happen to your digital assets when you pass away. When completing your Will, you may want to leave clear instructions about what should happen to your online assets. Having a list of your online accounts, such as email, banking, investments, social networking sites, music passwords etc. will make it easier for family members to piece together your digital legacy, adhere to your wishes and could save you time and money.

What about my funeral arrangements?

As many people never quite get around to discuss funeral arrangements with loved ones, making a Will gives you the opportunity to make your wishes known. Make a note of these to be included in your Will. Strangely enough, the cost of a headstone or memorial is not regarded, by Law, as a funeral expense and it will make matters easier for your Executors if your wishes are also included in your Will.

How can I help family, friends and charities?

If you would like to leave a gift to charity but need to ensure that family or close friends are well provided for during their lifetimes, there is a simple way to achieve both aims. Write down the full names and addresses of all the people you wish to remember in your Will. Think carefully about precisely which special gifts you wish to make and to whom.

What is inheritance tax?

If you leave the whole of your estate to your surviving spouse then there will be no inheritance tax to pay, as transfers to surviving spouses are exempt.

If your estate is worth over the threshold, then forward planning can reduce the tax payable - for instance any gifts made 7 years before death are not subject to inheritance tax. Any gifts made less than 7 years before the date of your death will be added back to the value of the estate and will be subject to inheritance tax and to tapered relief between 2 and 7 years. There are a number of other exceptions which can be made while you are alive, so do seek professional advice.

Why should I leave a gift to Devon in Sight?

Although our specialist sight loss services are provided free of charge to our beneficiaries, it is not free to provide. It is funded in the main by Trusts and Grants, fundraising activities and the donations and gifts in Wills we receive. It is this kind support that enables us to care for over 1,500 people and their families each year.

What if I change my mind?

We respect your right, at any time in the future, to change your mind about a gift in your Will to Devon in Sight.

Many people put off making a Will in case they change their minds about their wishes and gifts in later years and also the charities they wish to support. However, once you have made a Will, the original contents can be changed or added to by means of a Codicil and will not involve re-writing your Will. The Codicil has to be signed and witnessed in the same way as the Will itself, although the witnesses do not have to be the same. The Codicil must be kept with, but not affixed to, your Will.

What next?

Your gift helps us support more people affected by sight loss **to live life to the full**

Step 1
You should list all your major assets (home, household contents, personal items, car etc.) together with all your financial details (bank and building society accounts, stocks and shares, pension, life assurance etc). Then take off all your debts (outstanding mortgage, loans, overdraft, debit card balance etc). This is your net estate before tax.

Step 2
List the family, friends and the charity or charities you wish to leave a gift to in your Will. Then think about what type of gifts you wish to leave - for instance your personal belongings and any cash to relatives and the residue to a charity.

Remember, giving a legacy to charity is free of inheritance tax so your estate may be taxed less if you leave a charitable legacy.

Step 3
Think about who you would like as executors (they will handle your estate and ensure your wishes are fulfilled). Contact them to confirm they are willing to be executors when the time comes. It is usually best to have two executors who can be any adult including family, friends or even your solicitor - they are still allowed to be a beneficiary in your Will. If you have children under 18, you should also consider who you would like to be appointed as their guardian/s.

Step 4
You should consult your solicitor. If you wish to include a gift to Devon in Sight, please let your solicitor know our registered charity number: 1140978 and our address Devon in Sight, Splatford Barton, Kennford, Exeter, EX6 7XY.

Please keep in touch
You do not need to tell us if you are leaving a gift to Devon in Sight, but if you choose to do so we would love to stay in touch and keep you informed of our plans, events and the work we do.

Other ways you can support us
If you decide not to leave a legacy there are a number of other ways that you can help Devon in Sight financially to continue supporting people with sight loss across Devon.

Friends of Devon in Sight
You can make a regular monthly donation of any size to our Regular Giving Scheme. Our **Friends of Devon in Sight** receive regular updates on our work, invitations to special events, and opportunities to get involved in fundraising and awareness campaigns.

Make a One Off Donation by over the Telephone
You can make a card donation over the telephone by ringing the main Sight Loss Helpline number.

Make a One Off Donation by Cheque
Please make cheques payable to **'Devon in Sight'** and send to: **The Office Manager, Devon in Sight, Splatford Barton, Kennford, Exeter EX6 7XY.**

For more information about how you can support us please call:

Sight Loss Helpline 01392 876 666

The Helpline is open between 10am and 2pm Monday to Friday

How to remember us in your Will

There are various ways you can leave a gift to Devon in Sight in your Will

If you have not made a Will, it's easy to include a gift to Devon in Sight, or if you already have a Will in place, you can amend it with a Codicil - or rewrite it. Pease speak to your solicitor or legal advisor about the options available to you.

There are various ways you can leave a gift to Devon in Sight in your Will:

Residuary gift

This is the residue or part residue of your Estate - the amount left after paying outstanding liabilities, administration costs and pecuniary bequests. Suggested wording to provide your solicitor or legal advisor would be as follows:

> *I give [the percentage or whole of my Estate to] The Devon County Association for the Blind trading as Devon in Sight [Registered Charity Number 1140978] of Splatford Barton, Kennford, Exeter, EX6 7XY for its general charitable purposes. The receipt of the treasurer or other authorised officer of the charity shall be sufficient discharge to my Executors.*

Pecuniary gift

This is a set amount of money and can be any amount - every gift of any size makes a vital difference. This can be linked to the Retail Price Index (RPI) so its value is maintained over time. Suggested wording to provide your solicitor or legal advisor would be as follows:

> *I give the sum of [in words] to The Devon County Association for the Blind trading as Devon in Sight [Registered Charity Number 1140978] of Splatford Barton, Kennford, Exeter, EX6 7XY for its general charitable purposes. The receipt of the treasurer or other authorised officer of the charity shall be sufficient discharge to my Executors.*

Specific gift

This is a particular item such as jewellery or a work of art. It is also possible to leave a property as a specific gift, but you must not provide the property address because the gift would fail if you no longer own that property. Therefore, it is recommended that you put "any property that I may own at the time of my death" in preference to a specific address. Suggested wording to provide your solicitor or legal advisor would be as follows:

> *I give [the item or items] to The Devon County Association for the Blind trading as Devon in Sight [Registered Charity Number 1140978] of Splatford Barton, Kennford, Exeter, EX6 7XY for its general charitable purposes. The receipt of the treasurer or other authorised officer of the charity shall be sufficient discharge to my Executors.*

Reversionary gift

This means you are leaving a gift to Devon in Sight after a specific event by holding your assets in Trust to the charity. For example, you could choose to provide a lifetime interest in your property to a family member or friend, and gift of the property to Devon in Sight would be on their death, not yours.

How to remember us in your Will

Restricting gifts

We hope that you will trust us to use your gift where it is needed the most, to support the people affected by sight loss we care for. However, if you would like to restrict it in any way please let us know.

Inheritance Tax

Inheritance Tax (IHT) is the amount paid to HMRC from your Estate if it is over the threshold. Some exemptions can be taken into account, such as the unused amount from the married couples allowance, please discuss this with your solicitor or legal advisor.

You can minimise any liability by leaving a gift in your Will to Devon in Sight as gifts to a charity are free of IHT. In addition, as part of the Legacy10 campaign, leaving 10% or more of your Estate to charity means that your IHT burden will reduce from the current rate of 40% to 36%.

You can also find further information (including current rates) at hmrc.gov.uk

Will Writing Services

We strongly recommend that you use a solicitor to help you write your Will. If you do not have a family solicitor Devon in Sight has recently partnered with the Private Client Team at Stephens Scown LLP Solicitors.

You can find their contact details opposite.

Stephens Scown

Stephens Scown

THE SUNDAY TIMES Best Places to Work 2024

Proudly employee owned.

Certified B Corporation

WORKING TOGETHER TO HELP YOU PLAN FOR THE FUTURE

A leading South West law firm, we are proud to be both Employee Owned and B Corp™ Certified.

Managing your money and planning your financial future is never easy. At Stephens Scown we have a specialist team with significant experience in providing Wills, Probate, and estate planning.

We can help make the whole process as smooth and straightforward as possible, giving you real peace of mind.

As your trusted advisors our team can help you with:

- Wealth management
- Inheritances and successions
- Trusts and Wills
- Estate planning, management, and probate
- Planning for later life
- Retirement and wealth protection

Achieve things that matter.

0345 450 5558
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Articles for the Blind

Return Address: Devon in Sight
Splatford Barton, Splatford, Kennford
Exeter, EX6 7XY



Devon in Sight
Your local sight loss charity

SCAN ME

Sight Loss Helpline 01392 876 666
enquiries@devoninsight.org.uk
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