We would be delighted to find out more about your reason for supporting YMCA Manchester and any connection you may have with our history. Please use this space to share your thoughts, memories and experiences.

Please return your completed form to:

The Legacies Team YMCA Manchester Liverpool Road Castlefield M3 4JR

IN PARTNERSHIP WITH



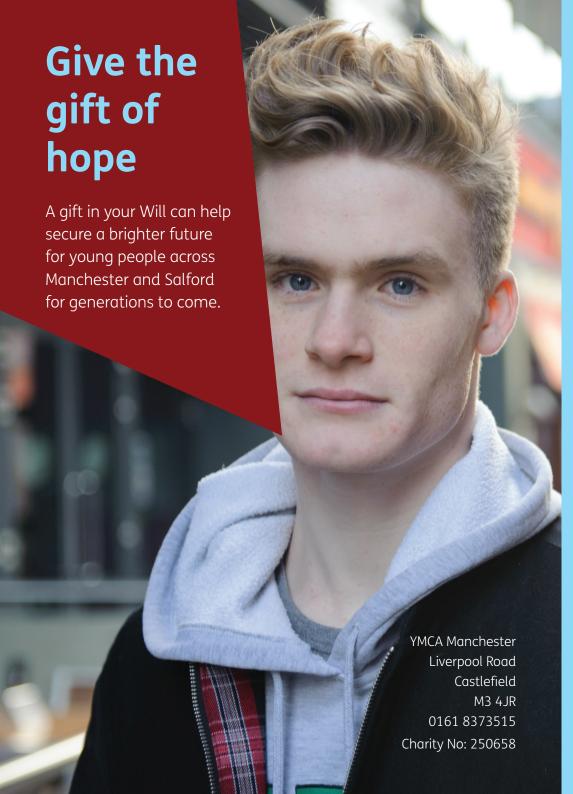
### Our promise to you...

We understand that your will is personal and that your family come first. We will always respect your wishes and your privacy. For more information on our commitment to you, visit www.ymcamanchester.org.uk/Legacy



YMCA enables people to develop their full potential in mind, body and spirit. Inspired by, and faithful to our Christian values, we create supportive, inclusive and energising communities, where young people can truly belong contribute and thrive

YMCA **YMCA** MANCHESTER Leave a Legacy Gift in your Will to help secure a brighter future for local young people.



# YMCA Manchester has been established since 1846 and is one of the oldest YMCA's in the world!

Based on the Salford and Manchester border we have developed our work, from providing support to soldiers and their families during the World Wars, to giving young people the chance of a bright future today.

We provide tailored services specific to communities across Greater Manchester, and are proud to advocate the needs of the most vulnerable and marginalised young people, remaining committed to piloting new projects which allow them to find their voice within their communities.

Over 3,000 people with ages ranging from 6 months to 80 plus regularly benefit from accessing the wide range of facilities, classes and programmes we offer. Community

groups, based in Manchester and Salford, have access to facilities through the YMCA Community Programme as do several schools and pupil referral units.

Though our work has adapted to meet changing needs, our values have remained constant since Sir George Williams first set up the charity over 170 years ago.

Your legacy could ensure vulnerable young people can count on us to support them in years to come.

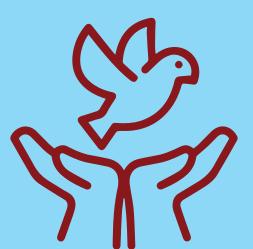
# Give the gift of hope

We are inviting you to leave a gift of hope in your Will to YMCA Manchester.

To help you in your journey we have partnered with local law firm, Sharp Cross and Mann, who are providing an exclusive offer in support of our Legacy Giving Programme.



- Pree Wills for the first five people making Wills which include a legacy in favour of the YMCA and/or a donation.
- Discounted Wills at £75 each (including VAT) for the next 5 people giving legacies to the YMCA.
- Wills at £100 (including VAT) for others not included in the above.
- The opportunity to attend one of our Wills day clinics and receive advice free of charge.
- Please call our Legacies Team on 0161 8373515 or email info@ymcamanchester.org.uk to arrange a confidential, no obligation chat.





# Give someone like Tapi the opportunity to turn their lives around and the hope of a brighter future.

I moved to Croydon in 2012 from Zimbabwe when I was 12 to live with my mum. I was bullied at school and my behaviour started to change. I got involved with a group and started getting into trouble by fighting and stealing.

When I was 13 I moved into a foster home. I lived in three different care homes and foster homes in two years. When I moved to the third foster home, my older foster brother smoked and I wanted to hang around with him and his friends. I started to get involved in criminal activity such as stealing from people and handling drugs. My foster brother got moved because they thought he was influencing me.

I got expelled from school at 14 and started to get involved with other groups. I got caught up in some very serious gang crime and I went missing several times. Most of the people I was involved with at that time are currently in prison.

At 15 I decided I wanted to stop being involved with the gangs but people started to make threats to me. I asked my uncle to live with him and I moved up to Salford in October 2015.

Salford Council were unable to find me a school place so they supported me



with an alternative curriculum. I did functional skills and a sport and active leisure diploma with YMCA Manchester on a Monday and Wednesday, alongside a personal development and employability programme with Princes Trust, and a spray paint course with the Skills Company.

I completed all my courses and got an apprenticeship place with Skills Company. I now work at a garage in Urmston doing my Level 2 Light Vehicle Maintenance course. I hope to go into the Army when I'm 18 to do mechanics.

It's been hard moving to Manchester and away from the people I knew. I've had to get used the differences with the way people speak up here and had to be taught what a 'brew' is! It's been difficult changing my life but YMCA Manchester has really helped, and I'm pleased with the positive choices I've made. I enjoy not having to worry so much anymore and I like earning money by working hard for it.



## Your questions answered



### Sharp Cross & Mann solicitors

# Do I need to draw up a new will?

You have the right to decide what should happen to your property wher you die. It is best that you provide certainty for those you leave behind.

Although there are rules to deal with the situation when you die without a Will the provisions are often not those that you would choose personally.

#### What type of gift can I make?

Principally you can make two types o monetary gifts.

- 1. What is known as a pecuniary legacy i.e. a gift of a specific sum of money for example £1000.
- A gift of residue which normally involves you gifting a proportion of your estate rathe than a specific sum of money.

#### Do I need a solicitor?

No you don't need a Solicitor to make a Will however it is advisable to use a Solicitor because your Will needs to be expressed in clear terms and must be properly witnessed and executed otherwise it will either be void or may need to be the subject of an application to Court to clarify what you really intended. This often results in a considerable loss to the estate in costs which can easily be avoided.

#### What is inheritance tax?

Essentially a tax upon your estate when you die. It can also relate to gifts that you made during your lifetime. There is no tax payable on the first £325,000 worth of your estate. Thereafter tax at 40% is chargeable (20% for chargeable lifetime gifts) subject to specific exemptions and reliefs.

# How much can I leave as a legacy?

There is no limit on how much you can leave. If you leave 10% or more of your net estate to charity then the 40% rate charged on chargeable estates is reduced to 36% (across the estate). Charitable gifts are exempt from tax.