



Guidance Note No. 8

**Wills and Legacies**

Bell restoration funds receive very little money in legacies and we are keen to try to improve this situation. It is so important anyway to make a will to ensure that your money is used how you would like it to be after you die, and to ensure that it isn't just swallowed up by the Government. It is unwise to wait until you are older.

**Do it now!**

It is not necessary to want to leave a lot of money to a charity in order for it to be mentioned in a will, small sums are always welcome. Percentages can be useful as they can save the need for frequent updating. Leaving money to charity can help reduce your estate's liability to Inheritance Tax, and in some cases can make the difference between whether or not the estate is subject to tax at all.

The words you can insert in your will to leave money in the most tax-efficient way to the Central Council Bell Restoration Fund, or other bell restoration charities are as follows:

**I leave to The Central Council of Church Bell Ringers (Registered Charity number 270036) for bell restoration purposes the sum of £ ..... free of all tax**

OR

**I leave to The Central Council of Church Bell Ringers (Registered Charity number 270036) for bell restoration purposes X% of the residue of my estate**

OR

**I leave to the XYZ Association of Church Bell Ringers (Registered Charity number .....) for bell restoration purposes the sum of £ ..... free of all tax**

If you have made a will already you can always add an addition, known as a codicil, to include an additional legacy for bell restoration. Such additions to wills can be difficult to effect without running the risk of invalidating the whole will, and professional advice is recommended.

If you haven't made a will and don't know how to, you may want to approach a solicitor who is an expert in will writing. You will find local solicitors advertising in local papers and in the Yellow Pages.



Central Council of Church Bell Ringers  
"Registered Charity number 270036"

## Bell Restoration Committee

You can also use will writing services that advertise widely, and W H Smith, for example, sells a will-making pack so you can do it yourself. However, great care is needed to ensure it is done properly and legally, and you may feel it is sufficiently important to seek professional advice.

(Any references to taxation refer to the situation in England and Wales and may be different elsewhere.)

Useful Inland Revenue Help Line number: Charities – 0845 302 0203

Further information is available from the GOV.UK web site:

<https://www.gov.uk/make-will>

*This and other guidance notes produced by the Bell Restoration Committee may be downloaded free of charge from the Bell Restoration Committee section of the Central Council of Church Bell Ringers web site: [www.cccbr.org.uk/bellrestoration](http://www.cccbr.org.uk/bellrestoration). Please check the web site to ensure you have the latest issue.*