



Securing
your loved
one's future
and Ours

NORWOOD
Taking on life together



Introduction

Founded in 1795, Norwood is the oldest Jewish charity in the UK and has been honoured with Royal Patronage since 1815. We support people of all ages with learning disabilities and autism and their families. The ways we work may have changed over the years, but our motivation remains the same: to do what we can to help people live their best lives.

Each year, Norwood plays a critical role in the community, providing expert advice to help families quickly access the right support for their needs. Our children and Family Services offer play activities and clubs for neurodivergent children and young people, family support groups, counselling and advocacy. We also offer support for young neurodivergent people moving into adulthood; and residential and supported living homes for adults with neurodevelopmental disabilities.



We are always so grateful to our supporters who leave a gift to us in their Will, giving their families pride and a lasting memory of their loved one, and benefitting generations to come. Their gift helps to facilitate the vital support Norwood provides for people with learning disabilities and autism, and their families.

By gifting whatever you are able to afford, you can make a difference to the lives of the growing number of people who depend on our services. From our comprehensive offering, only our residential homes receive any government funding, yet this falls far short of the cost of providing that care and this gap is only growing as demand for our services continues to rise.

That's why we rely on charitable donations to make up for the shortfall in funding our essential services.

Since 1795, we have been a lifeline for vulnerable families, without which they'd be left to struggle alone. With Norwood's help, they will be supported by our experts and our close-knit Norwood community now and throughout their lifetimes.

Please help by making your generous gift become a lasting legacy, as we work to enable the people we support to live their very best lives of their own choosing.

Thank you for helping us to be there for our community now and in the future.

With warm wishes

A handwritten signature in black ink that reads "Naomi". The signature is written in a cursive style and is underlined with a simple black line.

NAOMI DICKSON
Chief Executive, Norwood



Why choose Norwood?

Our charity provides residential and supported living to many people with learning disabilities and autism in the community.

But we don't only support adults. We also provide services for neurodivergent children, their siblings, parents, grandparents and families.

Ours is a wide-ranging social care charity that provides a range of emotional and physical support and care for anyone who turns to us for help.

If our values resonate with you, **any gift you leave in your Will can help us.**



Ashley and Jackie's story: enabling a lifetime of support to live on

When Ashley left a gift in his Will to Norwood, it was a way of ensuring that his long-term support could continue to help generations to come. It was also a fitting finale as Norwood had brought him and his wife, Jackie, together 48 years earlier, when they both met as members of a fundraising committee.

Now 77 years old, Jackie says: ***“Ashley was the chair of the committee and we’d take the children to Southend for the day and go to the funfair and to a restaurant. They all went home with gifts. We would also put on a firework display and the community would donate the fireworks.”***

When the couple moved to Westcliff after they got married, they could no longer volunteer on the committee but did continue to support Norwood through regular

donations. So before Ashley passed away, he decided to leave a gift in his Will to Norwood because, as Jackie explains: “It was part and parcel of our life and a good charity for us to support.”

Soon after Ashley died, Jackie decided to become a volunteer for Norwood. ***“I have loved working there. I felt as if I was doing something positive and it was a very enjoyable experience.”*** Like her husband, Jackie still has more to give. ***“I have decided to leave a gift in my Will to Norwood, too. It’s an amazing charity with a tremendous history and the support Norwood provides is now needed more than ever.”***



Robert's story: fulfilling his father's wishes



Sensory equipment at Norwood's Kennedy Leigh Family Centre

**It helps to know
that it will
have a real
impact on
so many people**

Brian wanted to leave a gift to Norwood in his Will but wasn't able to before he died. His son, Robert, explains: *"He actually had made a Will and he did say to me before he was taken into hospital that he would like to make some particular bequests and changes to it. The one charity he specifically mentioned he would like to leave something to was Norwood. He sadly ran out of time to change the Will but I wanted to honour his wishes, so I made a Deed of Variation* to include charitable donations."*

Robert fulfilled his father's wishes in a wonderful way and ensured the gift was left in his father's honour. It paid for the redesign of Unity, Norwood's recreational service for neurodivergent children and young people aged 5-18 and their families. This included providing a calm and comforting environment for autistic young people and those with complex needs and disabilities.

When Robert officially unveiled the improved facilities, he said: *"There was a great feeling of pride. I'm delighted that following the upgrade of the Unity space, it will enable Norwood to help more children and young people with learning disabilities and autism, as well as their parents and families."*

Robert understands it is a very personal decision to leave a gift in your Will to charity, but says it helps to know it will have a real impact on people. *"You can be sure that your gift really will mean something" he says. "It will help many people to lead a significantly more fulfilling life."*

Having seen first-hand the impact Norwood makes, Robert is certain his father would be very happy to know the charity is benefiting from his Will. *"Norwood is a genuinely amazing charity. There is such expertise and care and they really do make a difference."*

* Please see page 18 for definition



£10,000

could enable 10 children and young people attend our **specialist weekend and holidays day centre**

£50,000

could help us develop new services in homes and provide **bespoke 24-hour, person-centred support**, for those who depend on us, allowing us to care for them like a second family.

£30,000

could purchase **specialist gym equipment** to help the people we support develop their physical and mental health

£100,000

could **maintain and improve** the many and varied homes for our adult residents.



How a gift in your Will could make a life-changing difference

Did you know that just **1 per cent of your estate** could transform lives and create a lasting legacy in your honour? Of course, we want you to take care of your own family first. But, once you have, any gift you leave to Norwood, however big or small, would be used **to support some of the most vulnerable children, families and individuals** in our community through funding our services.

We would be delighted to discuss the potential impact of a bequest, including the opportunity to introduce new services or develop rooms or buildings in someone's memory.

Choose how you would like your Will to be prepared

Norwood has made **free Will writing services available** for its supporters. There is no obligation for you to leave us a gift, although we would of course enormously appreciate your doing so.

Any gift we receive is greatly welcomed. We will ensure it is put to maximum use to support thousands of people who depend on our services every year, many of which receive no government funding.

If you have yet to make a Will, or would like to update your existing one, Norwood can organise this for you **free of charge**. If you would like to see a local solicitor, either remotely or face-to-face, our partner the National Free Wills Network can put you in touch with someone within 3 miles of where you live or work. You can either do this directly through the link on our website, or by contacting the legacy team using the details opposite.

Why make a Will?

It's easy to do

IT'S IMPORTANT TO HAVE ONE

If you have worked hard all your life, it is perfectly understandable that you would want to leave your assets (estate) – such as a house/flat, shares, savings, investments and personal possessions – to the people and causes you love most.

By making a Will, you can ensure:

- Your children or other family members – especially those who depend on you financially – and causes that matter to you are looked after in the way that you choose



- Your family or friends have a much easier time sorting out your estate, reducing unnecessary stress at an already difficult time
- If you don't leave a Will, the law may decide how your estate is passed on and this might not be in line with your wishes
- Your assets are protected and dealt with correctly
- There won't be any legal disputes over your estate

If you prefer to compile your own Will, our online digital partner Farewill guides you through the process in just 15 minutes.

If you would like assistance from a person who can visit your home to help you compile your Will, Norwood can arrange this with The Goodwill Partnership.

Alternatively, if you would like details of a legal or financial professional known to Norwood, or would simply like further information, please contact our legacy team at **giftsinwills@norwood.org.uk**, phone us on **020 8420 6829**, or **scan the QR code below**.





Things to consider when leaving a gift to Norwood

DO I NEED TO UPDATE MY WILL?

If you already have a Will and have not included Norwood in it, you will need to update it. You can change your Will as often as you wish – you just have to make a new one.

Minor changes can be made by means of a **Codicil***.

This is a legally binding amendment to the Will, which makes the appropriate alteration but confirms that the rest of the Will remains valid.

Do not attempt to change your signed Will by crossing out a section or simply writing in a new provision.

What type of gift should I leave?

Many supporters choose to give Norwood a **residuary legacy***, which is the remainder or a percentage of your estate that is left once family and friends have been provided for. This kind of gift has the added benefit of keeping its value over time, so it isn't affected by inflation.

Should you choose to leave us a residuary legacy, we advise that you and your solicitor use the following wording:

I give the residue (or a x% share of the residue) of my estate absolutely to Norwood Ravenswood (Registered Charity No 1059050) of Broadway House, 80-82 The Broadway, Stanmore, Middlesex HA7 4HB for its general charitable purposes and

I declare that the receipt of the Treasurer or other proper Officer of Norwood Ravenswood for the time being shall be a sufficient discharge to my Executor(s) for the said legacy.

The other type of gift is a **pecuniary or specific legacy***. With this type of gift, you can specify a particular amount of money or a valuable saleable item, such as a piece of jewellery or furniture. Should you choose to leave Norwood a pecuniary or specific legacy, we advise that you and your solicitor use the following wording:

I give to Norwood Ravenswood (Registered Charity No. 1059050) of Broadway House, 80-82 The Broadway, Stanmore, Middlesex HA7 4HB the sum of (in figures and words) £x (or items specified) free of all duty for its general charitable purposes and I declare that the receipt of the Treasurer or other proper Officer of Norwood Ravenswood for the time being shall be a sufficient discharge to my Executor(s) for the said legacy.

We are incredibly grateful for any gifts we receive.

* Please see page 18 for definition



Are there any other benefits to leaving a gift to Norwood?

Yes, there are.

Gifts in Wills to registered UK charities are currently **exempt from inheritance tax**. If you choose to leave a minimum of 10 per cent of your net estate to charity, inheritance tax may be reduced from 40 to 36 per cent.

Should I tell Norwood about my gift?

We appreciate and respect that your Will is a private matter, but if you decide to tell us that you've included us, we'd love the chance to say thank you. Knowing you have left Norwood a gift will also help us better plan for the future. Please be assured that any information you share with us will remain confidential and is not legally binding.



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Our experts are here to help

Norwood has some of the most experienced and knowledgeable legacy professionals in the Jewish community and offers a **free Will writing service**. Our independent trust company, Ravenswood Trustees Limited (RTL) can also assist in setting up a **Trust** for a relative with a disability.

Ravenswood Trustees Ltd (RTL) is a not-for-profit company established in 1994 with the purpose of creating and managing trusts for people with learning disabilities or autism. It is managed by a Board of Trustees who have a wealth of knowledge in different areas, and all give their valuable services on a voluntary basis. RTL is a separate company from Norwood but the two work closely together.

Here's an example of how RTL works:

Brenda has a son, Andrew, who lives in a Norwood home. He is funded by his local authority. If something happens to Brenda and her husband, they want to leave their estate equally between their two sons. However, if they left money directly to Andrew, he would lose his state funding for his home and support needs and all the money he inherited would go to the local authority (you are currently only allowed to have £23,250 before this happens). However, setting up a trust for Andrew means that his inheritance will not come to him directly but will instead be managed by the Board of Trustees.

Andrew now has an RTL Trust in place. This means that when Brenda and her husband are no longer around, whenever Andrew needs anything that can't be met by his local authority funding, the Head of Home can send

a written request to RTL stating what is needed and the cost. This could be for extra activities, therapies, holidays, private medical cover or equipment. This request is immediately circulated to the Board for its approval. It can be a "one-off" or a long-term activity/therapy. The Board looks at every request and gives a prompt reply. Money from trusts has been spent on all sorts of needs, giving beneficiaries a better quality of life.

Our legacy and trusts professionals have many years' experience and are happy to advise on all aspects of trust and legacy administration.

Discretionary Charitable Will Trust

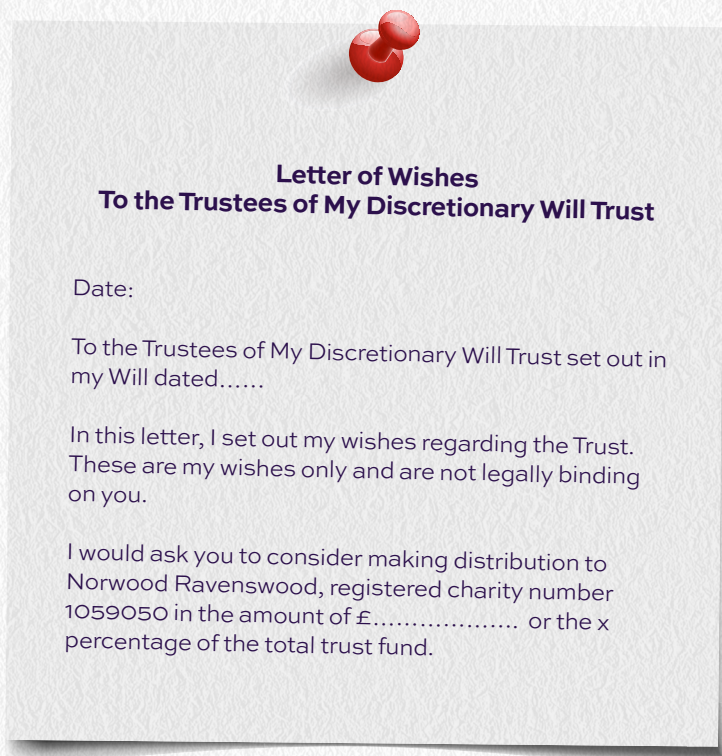
A Will can also include a Discretionary Trust, which enables you to make provision for a gift to a Registered Charity. You, the Testator* can provide a separate signed document, a Letter of Wishes, which the Trustees can rely on at their discretion. You can also modify the Letter of Wishes without the need to change the Will. Such a letter is not legally binding on the Trustees, but most trustees would carry out the wishes, unless there was an over-riding reason why they should not.

Normally the distributions to Registered Charities, if made within two years, would also attract the Inheritance Tax (IHT) exemption and potentially reduce the rate of IHT charged from 40% to 36%, so long as the total distributions to charities were at least 10% of the net estate.

** Please see page 18 for definition*

Letter of Wishes

Below is an example of a Letter of Wishes where the Testator would like the distribution to go to Norwood.



Whether you are setting up a trust or leaving a gift in your Will, our professionals understand that for many it is not just about reflecting your financial wishes, but also your Jewish values. It may be your desire to create an everlasting gift that will **build a better future for the most vulnerable in our community.**

To discuss your trust needs, please contact **Michael** on **(020) 8420 6852** or **Julie** on **(020) 8420 6833** or email **info@ravenswoodtrusteesltd.org.uk**

Legal Jargon Made Easy

Administrators

Those appointed to administer an estate where there is no Will or executor

Beneficiary

An individual or organisation receiving a gift in a Will

Bequest

A gift in a Will

Chattels

Personal property, including furniture, furnishings, moveable goods and cars

Clauses

Sections in a Will that deal with different aspects of a person's estate and ensure that their wishes are honoured

Codicil

A separate legally binding document making a change or addition to an existing Will

Conditional bequest

A gift that will only take effect if a certain event occurs

Deeds of Variation

Deeds of Variation can be completed up to two years after death. Such a deed effectively changes the original Will. It should be drafted by a solicitor

Estate

The total value of a person's assets at the time of their death, including possessions, property and money

Executor

One or more people nominated by the Will maker to take charge of their affairs following their death. This can be a solicitor, trust branch of a bank or personal contact

Grant of Probate

A court document confirming the authority of an executor to administer a person's estate

Inheritance tax

The government sets the inheritance tax exemptions for the year and any estate with a value over this amount is subject to tax. Reducing the estate value with a donation to charity can reduce inheritance tax

Intestate

When someone dies without having made a Will or where their Will fails to dispose of all of their estate. The administration of the estate is then governed by the provisions of the Administration of Estates Act 1925.

Legacy

A gift left to a person or organisation in a Will

Legator (male)/Legatrix (female)

A person who has died and left a gift in their Will

Life interest

A two-stage legacy, where the first beneficiary is given the use of an asset (eg, a house) during their lifetime. After their death, the asset passes to the second beneficiary

Mirror Wills

These are identical Wills, except that each leaves the same gifts to the other and each names the other as executor. They are made in the same terms each to benefit the other, with or without other gifts and provisions. Either party can change their mind at any time and make a different Will

Net Estate

Known as the baseline amount, this comprises the assets held in an individual's sole name (not including assets held in trust, or joint assets that pass by survivorship) together with any joint property owned as tenants in common, less debts, funeral expenses and certain Inheritance Tax exemptions, such as the nil rate band, currently £325,000

Pecuniary legacy

The gift of a specified sum of money

Power of Attorney

A legal document which authorises one or more people to handle another person's financial affairs (including property, shares, money, etc), either generally or in relation to specific items

Probate

The legal procedure by which an executor is given the authority to administer a person's estate. The remainder of an estate after the deduction of tax, debts, specific gifts, pecuniary legacies and the expenses of administration are resolved and the Will maker's property, cash, etc, is distributed to those outlined in their Will

Residue

The sum left from an estate when all debts, charges and pecuniary gifts are deducted

Residuary legacy

The whole residue, or a percentage share of the residue, can be left as a gift. This is a particularly popular way to leave a gift to a charity

Specific legacy

A gift of a particular item, eg, a piece of jewellery or furniture

Testator (male)/ Testatrix (female)

The person making the Will

Will

A legally binding document giving instructions about what to do with a person's estate when they die

** Information correct at time of print, January 2026.*

To find out more about leaving a legacy to Norwood
visit **norwood.org.uk/gifts-in-wills**
or scan the QR code below:



NORWOOD
Taking on life together

Norwood, Broadway House,
80-82 The Broadway, Stanmore HA7 4HB

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NorwoodCharity



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