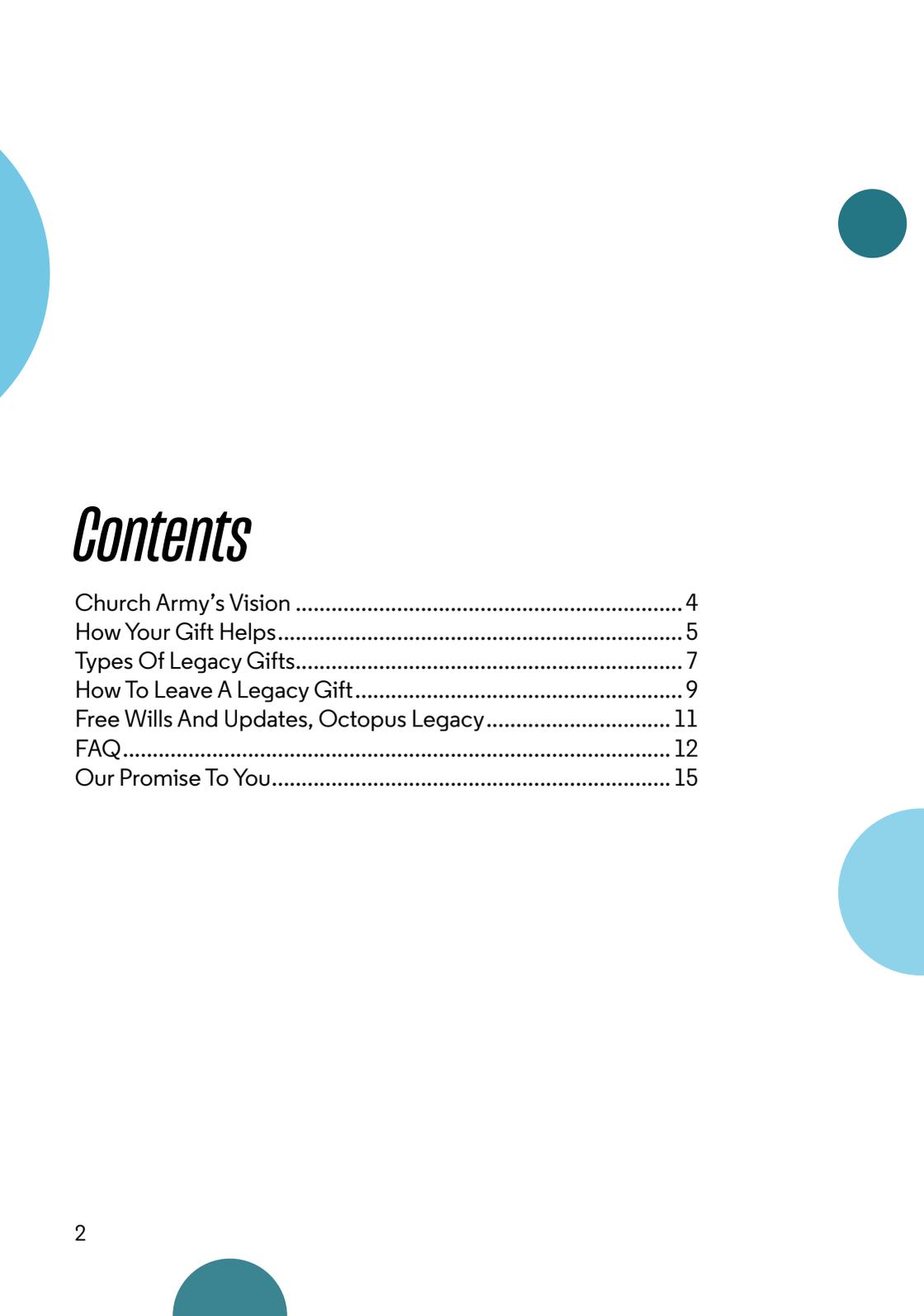


**CHURCH ARMY**  
**.ORG**

*Leave a legacy,  
Let your love live on.*

*Igniting faith, restoring hope through the love of Jesus.*



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Dear Friend,

Thank you for considering a legacy gift to Church Army. Your support will help us continue our mission of bringing hope and transformation to the most vulnerable in society through the love of Jesus, expressed in both words and actions. Together, we can ensure that our work endures for generations, leaving a lasting impact on countless lives.

With every blessing,



**Matt Barlow**  
CEO – Church Army



*By the grace God has given me, I laid a foundation as a wise builder, and someone else is building on it. But each one should build with care.*

1 Corinthians 3:10

# *Church Army's Vision*

As an army of hope and faith, our mission is for everyone across the UK and Ireland to know the love of Jesus and enter into a relationship with the living God. With crises such as poverty, homelessness, addiction and loneliness affecting growing numbers of people, we know that this mission requires faith in action.

We believe that to truly impact our communities, we must be an integral part of them – building relationships, addressing the needs of those living in poverty. We train our army of hope in evangelism and practical skills and equip people to transform their neighbourhoods through God's love. We work to empower the homeless to reclaim their independence, support those struggling with mental health or addictions, and we venture into areas where hope is hard to find.

*Leaving a gift in your will is a simple yet profound way to make a lasting difference in the lives of those we serve, helping us to ignite faith and restore hope for generations to come.*

The wonderful legacy gifts we receive help us connect with those who are yet to discover the love of Jesus. In the past year, our Centres of Mission have guided 500 individuals on their faith journey, with 120 of them making heartfelt faith commitments.

***IGNITING FAITH***

***RESTORING LIFE***

# How your gift helps

Amy visits Church Army's recovery church - John10:10 which supports people and families impacted by addiction, destructive habits or compulsive behaviour.



*I was in a lot of dangerous circumstances...developing trauma responses and the drugs and the drinking...but at John10:10 I am accepted, and everyone else who goes there, for who we are, where we are...Honestly, I count the days down each to week to be able to come.*

*Amy*

Legacy gifts are vital to the sustainability and growth of Church Army. They allow us to reach more people in need, plan for the future, and fund our Centres of Mission, projects and initiatives. By including Church Army in your will, you are helping more people know the love of Jesus and making a lasting impact that extends beyond your lifetime.

## Your legacy gift can:

- Provide shelter and support to homeless women and young people.
- Fund addiction recovery programmes
- Provide a safe community drop-in and support centre for vulnerable women impacted by the sex industry.
- Support our work with individuals and communities in need through our Centres of Mission across the UK and Ireland.
- Ensure the ongoing training, development and Commissioning of Evangelists to work across the nations.
- Support vital research equipping the church to meet those yet to know Jesus.

The impact of your legacy gift can be truly transformational. The generosity of people like Cynthia Firman has the power to change lives.

Cynthia Firman (nee Bell) passed away in October 2021, aged 91, leaving a remarkable legacy to Church Army. Her unwavering Christian faith guided her charitable spirit, which she dedicated herself to. Always cheerful, Cynthia provided unwavering support to the young people in her community, actively engaging in their educational and career journeys throughout much of her life. Among the various charities she championed, Church Army held a special place in her heart, being particularly impressed with the impact its work has on younger generations.

Cynthia's vibrant spirit defied age stereotypes, as she continued to participate in activities with a smile, even in her later years. In her will, Cynthia left a heartfelt gift to Church Army and her spirit will live on through this generous gift. Just as her generous character did in life, her kindness will have a positive impact on many more young people through her legacy gift to Church Army, enabling our crucial work to continue and support people like Mia...

We met Mia through our Ruby Project which supports women impacted by the sex industry.



*I was sexually abused from a very young age, and at 15 this led me into the sex industry. I grew up in care, I've got no family, it's just me. Other girls told me about Church Army's The Ruby Project. Coming to the drop in, being helped with clothes, having my birthday celebrated - it helped open my heart to getting clean and not working on the streets anymore.*

*Mia*

Cynthia's kindness and love for others has helped to transform Mia's life.

***What will your gift do?***

# Types of legacy gifts

What types of gifts can you leave to Church Army in your will?

- **An affordable cash gift (Pecuniary gift)**
  - This is a gift of a specific amount. Please remember that even a generous gift of £2,000 today will devalue over time due to inflation so you may want to review and update this gift periodically to maintain its value.
- **1-100% of your residual estate (Residuary gift)**
  - This means a share of your estate, once you have taken care of your loved ones and left them what you wish. You can leave any share to Church Army from 1% - 100% depending upon your personal circumstances and wishes. Even a small percentage could make a huge difference to those we serve, as a residuary gift should retain its' value over time.
- **A specific item**
  - You can leave specific items such as jewellery, property, or shares to Church Army. For gifts of shares or contributions from your pension, we recommend consulting a professional advisor.

Dedicated to helping others to know the love of God, Len Gray left a gift to Church Army in his Will.

Len sadly passed away at the age of 90 after a rich and diverse life, marked by a strong commitment to his Christian faith. His journey began in Shipley, West Yorkshire in 1931, but the family later moved to the small village of Hempstead, near

Saffron Walden. He excelled at Newport (Essex) Grammar School where he went on to be head boy. From a young age, Len's steadfast Christian beliefs were his guiding light, nurtured in the 1940s through evangelical churches, shaping his core values. He began a career in teaching after attending training college, and married Louise in 1954. They settled in Harrow where they lived for the rest of their lives.



Upon retiring, Len dedicated himself to training as a Reader in the Church of England, and he became familiar with the profound work of the Church Army. This experience deepened his understanding and fervour for Church Army's evangelical mission, focused on transforming lives through initiatives in poverty relief, outreach, and social impact. In a testament to his unwavering commitment, Len chose to include a generous gift for Church Army in his will, ensuring that many more lives would be touched by the mission to spread God's love through words and action. Len's bequest stands as a lasting legacy, demonstrating his dedication to uplifting others through Christian principles. Thanks to his heartfelt gesture, many more people will now benefit from the vital work of Church Army.

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Joe attends Pirate Monks, a counselling and recovery group run through our Dundee Centre of Mission.



*I was homeless from being 17 until I was 40. I was starting each day with whisky and weed until I visited church for a food parcel and met with Church Army...they invited me back and I kept coming back and the darkness slowly went away. I never thought change was possible...not for people like me...but after a year of coming here, I gave my life to Jesus.*

*joe*

Thanks to the kindness of people like Len, we supported Joe, who has now experienced the love of God and rebuild his life.

***What impact will your legacy have?***

# *How to leave a legacy gift*

Creating a will might seem daunting, but here are the basic steps to ensure your wishes are honoured and your loved ones are cared for:

## **1. List Your Assets**

- Consider what assets you own and make a comprehensive list.

## **2. Identify Beneficiaries**

- Decide which loved ones and organisations you want to include in your will. You can leave any type of gift to any person or organisation.

## **3. Choose Executors**

- Select the person or persons who will act as your executor(s). An executor ensures your wishes are carried out and can be a friend, family member, legal representative, or a combination.

## **4. Consult a Solicitor**

- We recommend seeking qualified legal advice when making a will. A properly written will clarifies your intentions and protects those close to you from dealing with complex challenges later. Church Army has partnered with expert will writers Octopus Legacy to offer a professionally written or updated will at no cost to you. See page 11 for more details.

## **5. Consider Including Church Army**

- While there is no obligation, we hope you will consider including a gift to Church Army in your will. Provide your professional will writer with our official name and registered charity number: Church Army, registered charity 226226 (England & Wales), SC04057 (Scotland), and 20152604 (the Republic of Ireland).

## **6. Inform Us of Your Plans**

- Letting us know about your planned gift helps us plan for the future and recognise your generosity.

## **7. Store Your Will Safely**

- Keep your will in a safe place and inform your executor(s) of its location.

From an early age, Joyce Hewitt felt called to show the love of God to others around her and this compassion lives on through her legacy gift to the work of Church Army. Joyce, from Doncaster, was a dedicated Sunday School teacher at just 14, and always embodied Christian values. Joyce held Church Army in high regard throughout her life, fondly recalling the positive impact Church Army members had on her formative years.

Joyce became known as the culinary master behind the school dinners at Doncaster Grammar School in the late 1940s and her culinary journey earned her the MBE from Queen Elizabeth II for her contributions to catering. At 61, Joyce pioneered coffee mornings at St James Church, later transforming them into a vibrant Luncheon Club that united locals, combating loneliness and homelessness, a testament to her passion for community service.

Sadly, Joyce passed away in December 2022, aged 98, but her legacy lives on as she generously left a large part of her estate to Church Army, ensuring her spirit of compassion and love for community to continue. Joyce's kind-hearted gift will allow Church Army to continue working in communities, reaching those who may not otherwise feel God's love and showing the kindness that Joyce so clearly demonstrated throughout her life.

*Joyce's incredible generosity will continue to support some of our Centres of Mission who have provided 33,400 food parcels or meals in the past year. The impact of her dedication to sharing love through food continues to inspire and uplift people through her lasting legacy.*



# Octopus Legacy

## How To Write Or Update Your will

We've partnered with expert will writers, Octopus Legacy, to offer you the chance to write or update your will for FREE.

- Write your will online: <http://will.octopuslegacy.com/churcharmy>
- Easy step-by-step process
- Legal experts check over each will
- On-hand support

If you prefer to speak with a solicitor or will writer, or live in Scotland or Northern Ireland, you can give their friendly wills team a call:

- Book to write your will over the phone: when you call 020 4525 3605.
- Book a face-to-face meeting including home visits or in-branch when you call 020 4525 3605

While many people who use this service may choose to leave a gift in their will to Church Army, there is no obligation to do so.

Martin visits Kings Table, a weekly community meal in Pensarn, through our North Coast Wales Centre. In an area of high suicide rates amongst older people who are struggling with loneliness, it helps forge friendships and feelings of belonging.



*There's not a lot of positivity going around, but the Kings Table is such a good thing. It makes my day coming here.*

*Martin*

# FAQ

## Why Do I Need A Will?

A will is one of the most important documents that you can make throughout your life. Without a will in the UK, the law determines who inherits your assets, potentially leaving out loved ones or benefiting unintended parties. By drafting a will, you retain control over your estate, allowing you to allocate your assets to individuals and organizations of your choice. You can also include provisions to minimize Inheritance Tax and maximize the inheritance for your loved ones. Seeking advice from a solicitor can help you make informed decisions that reflect your values and provide peace of mind for you and your family.

## Are There Any Tax Savings?

Leaving a gift to a charity in your will can reduce or even eliminate your Inheritance Tax liability. Gifts to charity are 100% tax-free and are deducted from your estate before tax calculations. Typically, Inheritance Tax is charged at 40% on anything above the £325,000 threshold (Nil Rate Band). However, if you leave 10% of your taxable estate to charity, the Inheritance Tax rate on the rest of your estate reduces from 40% to 36%, allowing your loved ones to maximize their inheritance.

### Example Calculation

Estate Value: £600,000 | Nil-Rate Band: £325,000

- **Without a Charitable Gift:**
  - Taxable Estate:  $£600,000 - £325,000 = £275,000$
  - IHT at 40%:  $£275,000 \times 40\% = £110,000$
  - Amount for Beneficiaries:  $£600,000 - £110,000 = £490,000$
- **With a Charitable Gift of £50,000:**
  - Taxable Estate:  $£600,000 - £325,000 - £50,000 = £225,000$
  - IHT at 40%:  $£225,000 \times 40\% = £90,000$
  - Amount for Beneficiaries:  $£600,000 - £90,000 - £50,000 = £460,000$
- **With a Charitable Gift of £60,000 (more than 10% of the net estate):**
  - Taxable Estate:  $£600,000 - £325,000 - £60,000 = £215,000$
  - IHT at 36%:  $£215,000 \times 36\% = £77,400$
  - Amount for Beneficiaries:  $£600,000 - £77,400 - £60,000 = £462,600$

*Please note that tax laws are subject to change. This does not constitute legal advice, and you should always consult a professional before writing a will.*

## Can I Specify What Church Army Do With My Gift?

While we will make every effort to honour specific gifts in your will, if you are passionate about a particular project or Centre of Mission, we kindly ask that you consider wording your pledge to allow us to use the gift where the need is greatest at the time. This flexibility enables us to steward your gift in the most efficient way as future needs arise, ensuring your generosity has the maximum impact when the time comes.

## Is It Easy to Change My Will?

Yes, changing a will is relatively straightforward. In the UK, the primary methods for making changes are through a codicil or by creating a new will.

### Codicil

A codicil is a legal document that amends your existing will. It can be used for minor changes, such as altering a beneficiary, adding a new gift, or changing your executor. The codicil must be signed and witnessed in the same manner as the original will and should be stored with the original will, though not physically attached to it.

### New Wills

Writing a new will is often the best option for substantial changes. The new will should explicitly revoke all previous wills and codicils.

## How often should I review my Will?

It's advisable to review your will regularly, especially after major life events such as marriage, divorce, the birth of a child, or significant changes in your financial situation. Our partners at **Octopus Legacy** can help you create a new will or update an existing one, depending upon your personal circumstances and wishes.



*Write or update your will for free  
and help Church Army **ignite faith** in  
Jesus and **restore hope** in the areas  
where **hope** feels out of reach.*

# *Our promise to you*

At Church Army, we deeply value the trust you place in us by considering a legacy gift. As a valued legacy supporter, we make the following promises to you:

## **Loved ones first**

- We understand that your family and those closest to you come first.

## **Transparency and accountability**

- We are committed to being good stewards of your legacy gift. We promise to manage your gift with the highest level of transparency and accountability. Your legacy will be used wisely and effectively to support our projects and initiatives, ensuring it has the greatest possible impact on the lives of those we serve.

## **Privacy**

- We recognise that your decision to leave a legacy gift is a personal one, and there is no obligation to share it with us. While we would love to know if you have left us a gift to help us plan ahead, we will not pressure you to disclose this information.

## **Trust and respect for your loved ones**

- We will always show your loved one's compassion, sensitivity, respect, integrity and honesty in the manner in which your gift is administered.

We are deeply grateful for your consideration of such an exceptional gift. Your generosity ensures that our mission continues, bringing hope and transformation to those who need it most.

Thank you for considering this powerful way to support Church Army.

For more information, or if you have any other questions, please contact us at: [legacy@churcharmy.org](mailto:legacy@churcharmy.org) or **0300 131 9200**

Church Army is a registered charity in England & Wales 226226, Scotland SC040457 and the Republic of Ireland 20152604. Church Army, Pennine Five Campus, Block 5, Level 7, 41 Silver Street Head, Sheffield, S1 2DD.

Patron: HM The King. President: The Rt Revd & Rt Hon Lord Williams of Oystermouth.  
Chief Executive Officer: Matt Barlow

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