



Heart of Bucks

COMMUNITY FOUNDATION

**A gift that lives on
in Buckinghamshire**

*Transform thousands of lives
across Buckinghamshire and ensure your impact
lives on in the community you care about.*

Introduction

Why make a will?

Making a will ensures your wishes are carried out after your lifetime. It allows you to decide who will benefit from your estate, who will look after your loved ones, and how your affairs will be managed.

Without a will, the law determines how your assets are distributed — which may not reflect your intentions. A will provides clarity, certainty, and peace of mind.



Why leave a charitable gift in your will?

Leaving a charitable gift in your will is a tangible way to extend your support beyond your lifetime. It enables you to provide for loved ones first, while also making a lasting contribution to a cause close to your heart. For many, it is a thoughtful way to align estate plans and tax benefits with personal values and long-term vision.

Why leave it to Heart of Bucks?

A legacy to Heart of Bucks means you can support multiple charities or community groups based on a theme or geographical location of your choice.

We conduct all the necessary due diligence at the time your will comes into effect to ensure your donation will make the greatest impact within the criteria you have agreed in your lifetime.

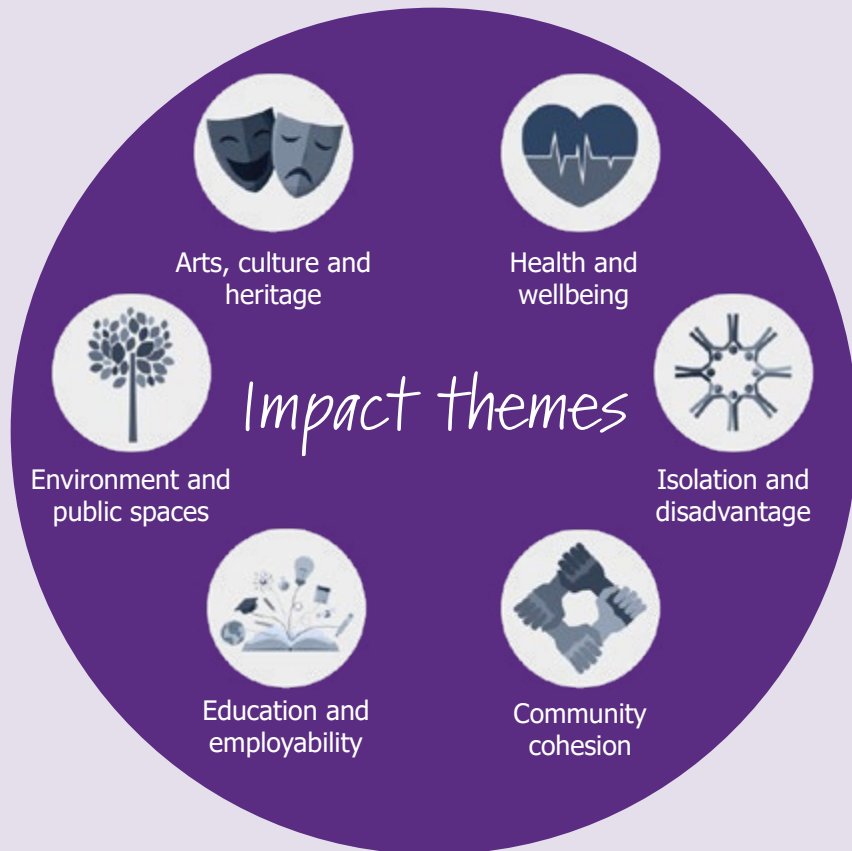


Heart-led giving

Heart of Bucks offers flexible ways to give so we can focus your donation to ensure your legacy lives on in the way you want.

You can:

- ♥ Make an **unrestricted donation** to strengthen the landscape of giving in Buckinghamshire and support the future of charities in our county.
- ♥ **Nominate a theme or geographical area**, and we can identify the projects which will achieve the greatest impact based on need at that time.



- ♥ Make a donation to one of our **specific campaigns** such as Together Against Poverty or Young Futures Fund.
- ♥ **Set up an endowment fund**, depending on the size of your donation. This allows your legacy to continue to give back to Buckinghamshire for many years to come.
- ♥ Make donations to local charities **in your name or anonymously**.

Your legacy's impact

A legacy to Heart of Bucks could offer you a reduction on your inheritance tax (see illustrations over page). But legacy giving goes beyond financial planning — it is also a thoughtful way to continue supporting the causes that have mattered to you throughout your life.

With Heart of Bucks, you can specify the cause, campaign or geographical area you would like to support. We will take care of all the due diligence, paperwork and processes to ensure your legacy makes the biggest difference possible at that time.



Always seek
independent
legal and
financial
advice when
writing
your will.



Ways your legacy could be used



£500 could provide a weekly stretch and flex class for **up to 20 senior citizens** to improve mobility, social interaction and mental wellbeing.



£2,500 could support **200 children with cancer** and their families living in Buckinghamshire with care packages to support mental and physical health.



£5,000 could refurbish a local community kitchen to make it **accessible for the 5,000 residents** who use the centre.



£10,000 could cover the salary of an Occupational Therapist for six months to provide support to **186 children with additional needs** helping families improve their daily lives.

A gift in action

Estate value when writing will: £750,000

Taxable estate: £425,000

In the time between the will being written and coming into effect, the estate value increases to £800,000.

Scenario one: fixed gift

The donor left a fixed gift of £42,500, as this was 10% of the taxable estate when writing the will. As the estate value has increased to £800,000, this gift is now only 9% of the taxable estate and so IHT is charged at 40%.

The donor still benefits from a tax saving compared to not leaving a gift:

Estate value:	£800,000
Taxable estate:	£475,000
Charitable gift:	£ 42,500

IHT without donation:
 $£475,000 \times 40\% = £190,000$

IHT with donation:
 $£475,000 - £42,500 = £432,500 \times 40\% = £173,000$

Tax saving: £17,000

Please note: these are for illustrative purposes and are correct as of the regulations for Inheritance Tax in April 2026.

You should always seek independent legal and financial advice when writing your will.

Scenario two: percentage gift

The donor left a percentage gift, which changes in line with the taxable estate value. This ensures that it will trigger the reduced 36% IHT rate.

Estate value:	£800,000
Taxable estate:	£475,000
Charitable gift:	£ 47,500

IHT without donation:
 $£475,000 \times 40\% = £190,000$

IHT with donation:
 $£475,000 - £47,500 = £427,500 \times 36\% = £153,900$

Tax saving: £36,100

Donor spotlight

Residuary legacy

A local couple, Victoria and Michael, chose to leave a residuary legacy.

“As well as providing for family we have opted to leave a residuary percentage to a selection of individual charities and organisations which are meaningful to us, one was Heart of Bucks. It’s an organisation Victoria has volunteered with and experienced firsthand the thoughtful, well-informed community focussed grant-making work carried out in Buckinghamshire, a county that we have now called home for two decades.”



Fixed legacy

An anonymous donor has opted to leave a fixed legacy to Heart of Bucks when they wrote their will.

“I didn’t have the means to give large donations during my lifetime, but by leaving a gift in my will, I could make a significant contribution without affecting my day to day life. It’s reassuring to know that my legacy will support work I believe in.”



Legacy asset

Heart of Bucks received a property asset in the will of a local businessman and philanthropist.

This gift has:

- ♥ Provided a substantial financial asset for Heart of Bucks.
- ♥ Provided a steady income stream for our charity.
- ♥ Allowed Heart of Bucks to support more local charities and community groups, in perpetuity, in-line with the wishes of the donor.

Next steps

If you would like to discuss leaving a legacy gift to Heart of Bucks please contact CEO Henry Allmand in confidence by emailing: Henry@heartofbucks.org or calling 01296 330134.

If you already have a will, you can contact your solicitor to amend the will and include Heart of Bucks. This doesn't need to be a time consuming or costly process; you could simply use a codicil form to amend your existing will (an example codicil form can be found here: heartofbucks.org/legacy).

If you don't have a will, contact a local solicitor or online will writing service for independent advice and support to write your will. You may also like to seek independent financial advice to help with your estate planning.

Photo credits

Wycombe Museum | Heart and Soul Hub CIC | Aylesbury Vale Dynamos
Chesham Movers and Shakers | Longridge-on-the-Thames
Chesham Community Fridge | Chiltern Rangers



Registered with
**FUNDRAISING
REGULATOR**

heartofbucks.org
Registered charity no. 1073861
Company no. 03662246