



...rooted in the community

What Will You Leave Behind?



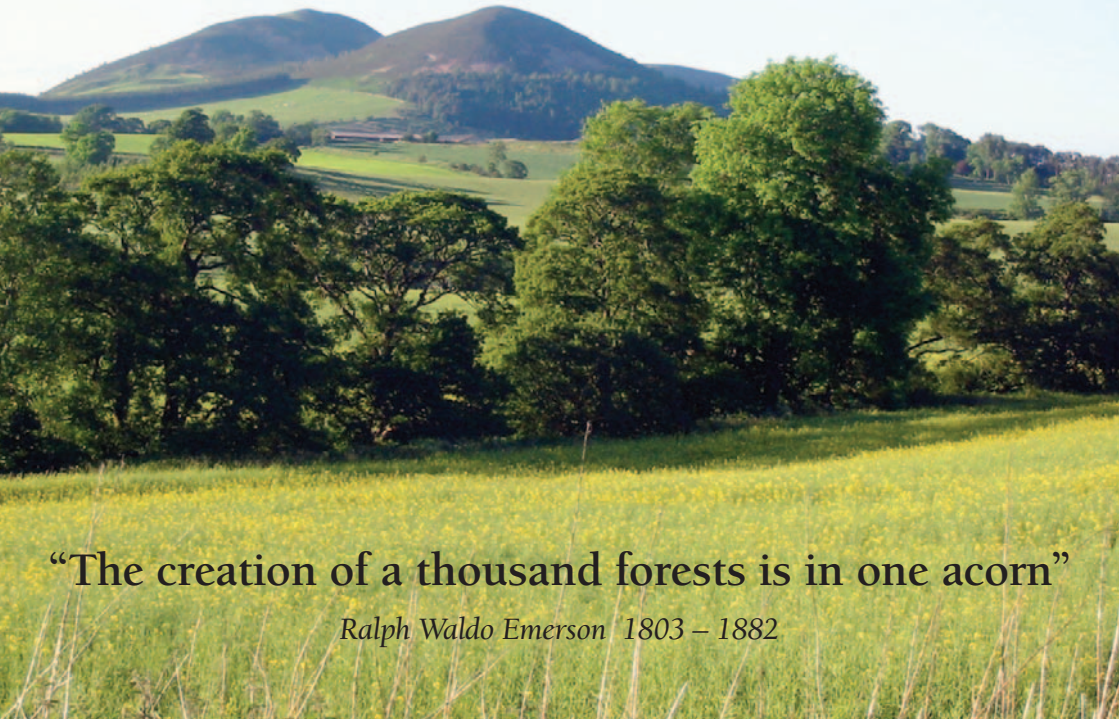
Leave a lasting legacy for future generations in your will – woodlands

Borders Forest Trust has a vision for the south of Scotland that you can help us realise:

Our vision of Scotland is a place where a rich network of native woodlands and wild places flourish, cared for by local communities. We work to conserve, restore and manage native woodlands and other natural habitats for the benefit of both people and wildlife.

We support community woodlands, habitat restoration, education and arts projects and are involved in the sustainable use of local hardwood timber.

Our vision can only be realised with the participation and support of the people of the south of Scotland and beyond.



“The creation of a thousand forests is in one acorn”

Ralph Waldo Emerson 1803 – 1882

Borders Forest Trust

Over the last millennium more than 99% of our native woodlands have disappeared from the Scottish Borders. Many of the plants and animals that lived in these habitats have also gone. Borders Forest Trust is working to bring native woodlands back and to create a woodland culture where the importance of woodlands is recognised and valued. Native woodlands are an essential part of our environment. They provide a haven for wildlife, a place for people to enjoy and appreciate nature, valuable timber resources and non-timber forest products and they play a role in mitigating climate change.

Borders Forest Trust has planted nearly one million trees since it was established

in 1996. By leaving a gift to Borders Forest Trust in your will, you will be helping us to continue our valuable work; creating a lasting legacy in the south of Scotland. Your generosity will enable trees to be planted, woodlands saved and important local habitats protected for generations to come.

This booklet has been prepared to help you if you are considering leaving a gift to Borders Forest Trust in your will. As well as information about BFT and our work, you will find important information about making or changing your will.

Remember that you can use your will not just to provide for your family and friends but also to protect the environment for generations to come.

“I have been an admirer of the work of the Borders Forest Trust for many years. They have set an example of joined up environmental practice that has inspired me and many others. Seeing the Trust’s success demonstrated in so many ways, and in such a beautiful landscape setting has been a real delight.”

Professor Chris Baines
Environmental Campaigner
June 2008



Make your Mark

Gifts and donations are an important source of income for Borders Forest Trust. Since BFT was formed, gifts received have helped us to purchase land for tree planting, plant new native woodlands and protect important natural habitats. Receiving a gift allows us to plan for the future and to create new landscapes and a new woodland culture.



Your gift will make a real difference. No matter what size, all donations are valuable to us. They allow us to carry out our vital work in conserving, protecting and shaping the landscape across the south of Scotland. But to do that we need funding for trees, staff and volunteers, materials and tools, transport, marketing and more. Funding from you will allow us to achieve all of our aims and aspirations.

With your support, the Trust will be able to:

- Plant more native trees and restore the native woodland heritage of the south of Scotland
- Establish and maintain the Wildwood in the Carrifran Valley
- Develop an exciting habitat restoration project at the Devil's Beef Tub near Moffat, which integrates native woodlands, moorland and montane habitats with low intensity agriculture
- Work with children and young people to inspire them about our environment and its importance
- Work with Community Woodland groups to manage woodlands for local people to enjoy
- Create havens for wildlife and people and continue to rekindle a woodland culture across the region.

Why you need a Will

Making a will should not be difficult and it should not be expensive either. It is likely to cost you around £100 to prepare your will. However, it could be very costly to your family if you died without a will.

If you do not have a will when you die there is legislation relating to the division of your estate (your property, money and possessions left when all debts and taxes have been paid) which could mean that some of your closest family do not receive a share of your estate, even if that is what you would have wished.

BFT strongly advise you to take legal advice from a fully qualified and registered lawyer regarding the importance of having a will and the simple steps that you can take to make one. This is your chance to ensure that your wishes are carried out after you die and that your family are provided for.

Calculating your Estate

Before you make your will you may wish to make a quick calculation of the value of your estate. You can then plan how you want to divide it up before you consult a lawyer:

You can use the checklist below to help you work out the value of your estate. Your estate is your property, money and possessions once all debts and taxes have been paid.

Assets	£	Liabilities	£
House (present value)		Outstanding mortgage	
Other property (present value)		Credit card debt	
Antiques and paintings		Overdraft	
Jewellery		Loans (e.g. car loan)	
House contents		Hire purchase agreements	
Cars and other vehicles		Taxes due	
Bank and building society accounts		Any other debts	
Stocks and shares		Total Liabilities	
Bonds		Now subtract the total liabilities figure from the total assets figure to give the value of your estate	
Unit and Investment Trusts			
National Savings			
Pensions			
Life Assurance			
Other savings			
Total Assets		Value of your estate	£

Why Give to Charity in your Will?

It is essential that you take expert advice from a professional lawyer before you make a will.

Inheritance tax is the tax payable on your estate after your death. If the total value of your estate exceeds the current tax threshold (you should check this with the Inland Revenue, www.hmrc.org.uk) then tax must be paid before your beneficiaries receive anything.

If you leave a gift to a UK charity in your will then its value will be deducted from the value of your estate before inheritance tax is calculated. This means that your overall tax bill will be reduced. Gifts made to a UK Charity before your death are also exempt from tax.

There are different kinds of gifts that can be made:

- 1 A pecuniary gift**
is a fixed sum of money.
- 2 A residual gift**
is the remainder of your estate left when all other gifts have been distributed.
- 3 Other gifts** may be a specific item or even an area of land. It would be important that you discuss your wishes with Borders Forest Trust before you finalise your will if you wish to leave land.

Making a Will

Please remember that the law in England and Wales may be different than in Scotland. Consult a lawyer in the country in which you live. If you do not have a lawyer then speak to the Law Society of Scotland at www.lawscot.org.uk for a list of lawyers in your area.

When deciding who gets what in your will it is important that you record the full contact details of any individuals or organisations to whom you wish to leave money or possessions. These are called your beneficiaries. You can find BFT's details on the back cover of this booklet.

You should appoint up to four executors for your will; these people will ensure that your instructions are carried out. It is very important that you choose carefully and that you trust them to carry out their duties reliably and efficiently. Family members and friends can be executors, even if they are also beneficiaries of the will.

Lawyers and other professionals can also be executors but remember that they will charge for this service.

Once your will has been prepared and signed in front of the required witnesses it is important to keep it in a safe place – possibly with your lawyer or bank manager. Just ensure that your executors know where it is.


Changing an Existing Will

Your will should be checked by your lawyer every few years to keep it up-to-date. You may wish to change your will if your circumstances change, for example if new grandchildren are born, your marital situation changes, you inherit property or if the value of your house changes.

If you already have a will and want to add a bequest to Borders Forest Trust, simply contact your lawyer and tell them your wishes and they will arrange for the change to be made. If you have mentioned BFT in your will then please let us know. A pledge from you today helps us enormously and allows us to plan for the future.



Thank you for considering leaving a gift to Borders Forest Trust in your will. Your generosity is greatly appreciated and keeps us ...rooted in the community.



As I age in the world
It will rise and spread and be for
this place horizon and orison,
the voice of its winds. I have made
myself a dream to dream of its
rising, that has gentled my nights.

Let me desire and wish well the life
these trees may live when I
no longer rise in the mornings
To be pleased with the green on
them shining, and their
shadows on the ground
And the sound of the
wind in them.

*Wendell Berry 1934 –
Planting Trees*



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Borders Forest Trust, Monteviot Nurseries, Ancrum, Jedburgh, Roxburghshire, Scotland, TD8 6TU
Tel: 01835 830750 Email: enquiries@bordersforesttrust.org www.bordersforesttrust.org

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To the best of our knowledge the facts provided here were correct at the time of printing.
Changes to legislation may affect the facts stated here. Borders Forest Trust strongly
recommend that you consult a professional lawyer before you make or change your will.