

FAQs

Please find below a list of frequently asked questions (FAQs) about wills and leaving a gift to CUF. If you can't find an answer to your question here, please email kelly.jones@cuf.org.uk and we will do our best to help you.

Contents

Writing a will	3
What happens if I don't make a will?	3
What happens if I make my own will? Will it still be valid?	3
When should I write my will?	3
What wording should I use in my will?	3
What is the average cost to make a will?	3
What should I do before going to a solicitor?	4
Changing your will	4
What happens if my circumstances change or I change my mind about anything in my will, including gifts to charities?	5
I have an existing will and now want to add Church Urban Fund. Is this possible?	5
General information	6
Can CUF be an executor for my estate?	6
Can I leave a gift to a specific programme?	6
Tax	6
What is inheritance tax?	6
How will leaving a charitable gift affect my inheritance tax?	6
Will gifts to Church Urban Fund	6
What information do I need to include when leaving a will gift to Church Urban Fund?	7
Do I need to tell CUF if I have left a gift in my will?	7
Will I have to tell CUF why I chose to leave a gift in my will?	7
How will my gift help you and be used?	8
Is there a minimum gift that needs to be left?	8
In Memory or In Lieu gifts to Church Urban Fund	8
Can I choose for my friends and family to donate to Church Urban Fund in my memory instead of having flowers at my funeral?	8
Donating in memory of someone	8
Will you be able to claim gift aid on an in-memory gift to increase its value?	9
How do I send you money that has been collected during a funeral?	9



Can I collect the money online?	10
Will I get anything to acknowledge the gift?	10
Can I set up a regular gift in memory of someone?	10

Writing a will

What happens if I don't make a will?

If you die without a valid will, your estate will be distributed according to the laws of intestacy. This means your wishes might not be carried out, and your assets could be divided in a way you wouldn't have chosen.

For example, your assets might not go to the family members or charities you intended to benefit. To ensure your financial assets and possessions are distributed exactly as you wish, it's highly recommended to have a solicitor draw up your will. This prevents any confusion and ensures your estate is handled according to your preferences.

What happens if I make my own will? Will it still be valid?

While it can be tempting to write your own will, it's generally not recommended. The legal complexities involved mean it's very easy to overlook crucial details or make mistakes that could invalidate your will.

To ensure your wishes are carried out exactly as you intend and that your will is legally sound, it is strongly advised to seek the advice of a qualified solicitor. Even minor errors can create significant problems and costly complications for your executors, potentially reducing the value of your estate. A professional can help you navigate the intricacies of estate law and ensure everything is correct.

When should I write my will?

There is never a wrong time to make a will. In fact it is strongly advised to have one written as soon as you have assets or dependents. By putting your wishes in writing as soon as you can, you will have peace of mind knowing that they will be carried out as you planned, regardless of what the future holds.

It is also recommended to regularly review your will to ensure it is still valid and reflects your intentions, especially if you go through some major events in your life including buying a house or getting married/divorced.

What wording should I use in my will?

We are not able to suggest wording for you to use, but it is something that your solicitor will be able to advise you on.

What is the average cost to make a will?

The cost of having a will professionally written in the UK varies significantly, depending on your individual circumstances and the complexity of your estate. You can expect prices to range from around £150 for a simple will up to £600 or more for complex cases.

Factors that can influence the cost include:

- Number of assets: The more assets you possess, the more detailed your will needs to be.
- Property abroad: If you own property outside the UK, this adds a layer of legal complexity due to different international laws.
- Business ownership: Incorporating business interests into your will often requires specialised legal advice.
- Including trusts: Setting up trusts (e.g., for children, vulnerable beneficiaries) makes the will more intricate.
- Mirror wills: Many couples opt for "mirror wills," which are almost identical wills for both partners. While often costing less than two separate complex wills, they still involve professional drafting.

To help with the cost of a will, You can have a FREE simple will written through the National Free Wills Network (more information about this network can be found on our website www.cuf.org.uk/willgift) and paid for by Church Urban Fund.

What should I do before going to a solicitor?

To make your meeting with a solicitor as efficient and productive as possible when writing your will, you should come prepared with all the key information, which will save you time and potentially reduce costs.

You should make sure that you have an accurate list of the following:

1. Your liabilities – mortgage, loans, debts
2. Your assets – properties, bank accounts, valuables etc
3. A list of beneficiaries and how much you want them to have – full names (including any middle names) and current addresses as well as their relationship to you
4. The names of your executors (at least 2 are recommended) – full names (including any middle names) and current addresses as well as their relationship to you
5. Charity beneficiaries – the full registered name of the charity, registered addresses and registered charity number. It is advised that you get this information from the Charity Commission register to ensure your gift goes to the correct organisation, especially as there are a few charities that have similar sounding names (<https://register-of-charities.charitycommission.gov.uk/en/charity-search>)

You can find a suggested checklist on our website that we hope you will find useful when gathering this information.

Changing your will

What happens if my circumstances change or I change my mind about anything in my will, including gifts to charities?

Your will is a document that should reflect your current wishes and life circumstances. It's perfectly normal for things to change after you've made a will, and if they do, it's crucial to update your will accordingly which is why you should regularly review it.

If you change your mind about any aspect of your will – including beneficiaries, executors, specific gifts (whether to individuals or charities), or if your personal or financial circumstances undergo a significant shift – you must speak to a solicitor to make an amendment to your will. This is crucial for the following reasons:

- **Avoiding invalidity:** Simply crossing things out, writing notes, or making informal changes to your existing will can easily invalidate it, leading to the same problems as dying without a will.
- **Ensuring legal effectiveness:** A solicitor will advise you on the correct legal method to amend your will, ensuring the changes are legally binding and effectively carry out your intentions.
- **Choosing the right method:** There are generally two ways to amend a will, and your solicitor will guide you on the best approach for your situation:
 - **Codicil:** This is a separate legal document that makes minor additions or alterations to an existing will. It must be signed and witnessed with the same formality as the original will. Codicils are suitable for small, straightforward changes.
 - **New will:** For more substantial changes, your solicitor will almost certainly recommend drafting an entirely new will. This revokes all previous wills and codicils, providing a clean, comprehensive document that reflects your most current wishes. This helps prevent confusion and potential disputes among beneficiaries later on.

You should consider amending your will when you experience key life events such as marriage, civil partnership, divorce, separation, the birth of children or grandchildren, if one of your beneficiaries or executors dies, if there is a change in your wishes regarding who receives your assets, or who should be your executor, or if you change your mind about your charitable giving intentions.

I have an existing will and now want to add Church Urban Fund. Is this possible?

Yes, it is absolutely possible to add Church Urban Fund to your existing will, or to make any other changes based on your current circumstances or wishes. When you want to make an addition like including a new charitable gift, this is typically done by having a codicil produced by a solicitor acting as an amendment to your existing will.

General information

Can CUF be an executor for my estate?

CUF cannot act as an executor on your will as we do not have the Trust Corporation Status needed to do so. It is recommended that you get someone you trust to be an executor on your will such as a family member or close friend.

Can I leave a gift to a specific programme?

It is not advisable to leave a gift to a specific programme because if its name or purpose has changed by the time your will is realised, Church Urban Fund will not be able to accept the money. An unrestricted, or general, gift allows us to put the funds where they are most needed.

Tax

What is inheritance tax?

This is a tax on the assets within an estate of someone who has died including your property, money, possessions, and certain gifts made during your lifetime (made within 7 years before death). Inheritance tax (IHT) is usually charged at 40% on anything over the £325,000 threshold (as of 2025). If the value of an estate is under this threshold then there will be no tax to pay. This Tax-free allowance increases to £500,000 for anyone who leaves their home to their direct descendants (children (biological or step), grandchildren but not a niece or nephew).

For example:

if your estate is worth £500,000, then the inheritance tax charged will be 40% of £175,000 (£500,000 minus £325,000)

Spouses can inherit unused portions of their deceased spouse's tax-free allowance too, and from 6th April 2027 most unused Pension Funds and Death Benefits within an individual's estate will be included for IHT purposes, whereas of 2025 they are excluded. For the most detailed and up-to-date information on Inheritance Tax, including reliefs and exemptions, including spousal IHT transfers please go to the government website:

<https://www.gov.uk/inheritance-tax>.

How will leaving a charitable gift affect my inheritance tax?

Inheritance tax rate will be reduced to 36% if you leave 10% or more of the 'net value' to a charity in your will (net value is the estate's total value minus debts). Please use the government calculator to work out how much inheritance tax you will have to pay:

<https://www.gov.uk/inheritance-tax-reduced-rate-calculator>

Will gifts to Church Urban Fund



What information do I need to include when leaving a will gift to Church Urban Fund?

To leave us a gift in your will, you need to include the following information:

Registered Name (as listed on the Charity Commission website):

Church Urban Fund

Registered Address:

The Foundry,
17 Oval Way,
London,
SE11 5RR

The charity number for Church Urban Fund is:

297483

Do I need to tell CUF if I have left a gift in my will?

You don't have to tell us if you have left us a gift in your will. We understand that your will is a very personal document, and we respect your privacy regarding its details.

However, if you do decide to share your kind gesture with us, it would be greatly appreciated. Informing us allows us to:

- **Thank you personally:** We would love the opportunity to express our gratitude for your incredible generosity.
- **Plan for the future:** We can offer more security to those we serve.
- **Welcome you to our Faith in the Future community:** We have a special community for those who have chosen to support us through a will gift.

Please remember, if you choose to tell us, you do not need to disclose the specific details or contents of your will. A simple notification is fine.

Will I have to tell CUF why I chose to leave a gift in my will?

No, absolutely not.

We understand that your decision to leave a gift in your will is entirely personal, and you are under no obligation to explain your reason. While we will welcome the opportunity to thank you, we completely respect your privacy and understand that the motivations for your decisions are your own.

However, if you would like to share your story, we would be incredibly grateful. Shared stories from our generous supporters can be incredibly powerful, encouraging others to consider leaving a gift and highlighting the vital importance of our work for future generations. If you choose to share your story, we will always ensure your privacy is maintained (for example, you can stay anonymous).



How will my gift help you and be used?

Gifts in wills currently account for around 1/3 of our supporter income. This significant contribution shows just how essential your generosity is to our ability to plan for the future and continue our work effectively.

Your foresight will ensure our work continues uninterrupted, allowing us to face future challenges and seize opportunities, as no-one knows what the future will bring.

When you choose to include us in your will, you have our promise that your gift will be used wisely and carefully. We are committed to directing your generosity to where it will have the greatest impact. Your legacy will directly contribute to making a tangible difference.

Is there a minimum gift that needs to be left?

No, there is no minimum gift that needs to be left.

You have complete flexibility in deciding the amount you wish to donate. For example, you could choose to leave as little as 1% of the residue of your estate, or a specific sum.

Every gift is deeply appreciated.

In Memory or In Lieu gifts to Church Urban Fund

Can I choose for my friends and family to donate to Church Urban Fund in my memory instead of having flowers at my funeral?

Yes, absolutely! Many people choose to have floral tributes from only their close family at their funeral, and encourage others to give donations to CUF in their memory.

To ensure your wishes are clear and easy for your friends and family to follow, here's how you can arrange this:

- **Specify your wishes in your will:** Your will is an excellent place to formally state your funeral wishes, including the request for donations to CUF instead of flowers.
- **Provide full charity details:** Make sure you name CUF including our full name, charity number and address as listed above.
- **Discuss your choice with your family:** It's a good idea to discuss this wish with your closest family members during your lifetime.

Donating in memory of someone

Thank you for your generosity. Here's how you can make a donation to Church Urban Fund in memory of your family or friend.

By Cheque:

Please make your cheque payable to Church Urban Fund. In your accompanying letter, clearly state that the gift is in memory and include the full name of the person being remembered.



This allows us to record it accurately on our system and, if the family wishes, to inform them of the total donations received.

Please send your letter and cheque to:

Church Urban Fund
Attn: Kelly Jones
The Foundry
17 Oval Way
London
SE11 5RR

Online:

You can also donate online by visiting our website at <https://cuf.org.uk/>. Click on the "Donate" button and you'll be able to provide the name of the person you are making the donation in memory of during the process.

Will you be able to claim gift aid on an in-memory gift to increase its value?

Yes, we can claim gift aid on an in-memory gift, with some important conditions:

- **If the gift is from you alone:** As long as you are a UK taxpayer and Church Urban Fund has a valid gift aid declaration from you on our record, we will be able to claim gift aid. If you're unsure if we have one, please contact us for a form.
- **If the gift is from a collection:** Church Urban Fund will not be able to claim gift aid on the total amount.

How do I send you money that has been collected during a funeral?

There are a couple of ways to send us this donation.

1. By cheque (recommended for collections with individual cheques/gift aid):
 - If people are writing individual cheques: It's best to send all the cheques together.
 - Include signed gift aid forms: If someone has signed a gift aid form, please attach their cheque to the form, so we can claim the gift aid.

Please send cheques to:

Church Urban Fund
Attn: Kelly Jones
The Foundry
17 Oval Way
London
SE11 5RR

When sending the cheque(s) please include a letter detailing the following information:



- The full name of the person the gift is "In Memory of."
- Details of who to send an acknowledgment letter to.
- (Optional but appreciated) Information about why Church Urban Fund was chosen to receive this gift.

2. By BACs (Bank Transfer):

- To collect the necessary bank details, the correct reference to use, and to ensure the gift is noted as "in memory of," please email Kelly Jones kelly.jones@cuf.org.uk or call her on 020 3752 5655

Can I collect the money online?

Yes. You can set up a Just Giving page for your friends and family to donate to. Simply go to the Church Urban Fund's Just Giving page <https://www.justgiving.com/charity/cuf> and click 'Start Fundraising'. If you need help setting this up, there is a help sheet on our website <https://cuf.org.uk/what-can-you-do/raise-funds> or call us on 0203 7525655 and Kelly will help you.

Will I get anything to acknowledge the gift?

Yes, absolutely. Once we get your donation, we will send you an acknowledgment letter.

Can I set up a regular gift in memory of someone?

Yes. We will make a record for you on our system and add a note that it's in memory and who it is in memory of.

To set up a gift please visit our website at <https://cuf.org.uk/>. Click on the "Donate" button and select monthly instead of once. You'll be able to provide the name of the person you are making the donation in memory of during the process.

If you would prefer a paper form please call us on 0203 752 5655.