

# A Gift in your Will

TO NORTH LONDON COLLEGIATE SCHOOL



North London   
Collegiate School  
Founded 1850



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North London Collegiate School was founded in 1850, by the great educational pioneer Frances Mary Buss, to ensure that the opportunity of an excellent education could be given to all young women. Nearly 170 years later, we remain proud of our tradition of producing independent-minded young women with the drive to make the most of opportunities and a difference in the world.



Legacies and bequests have played a key part in North London's success and that continues today: over £2m has been given to the School, through Gifts in Wills, by friends of the School who tell us that they want to recognise the part the School has played in their life, and play a role in its future. We are so grateful for this much needed support.

Whether large or small, a legacy gift to North London can make a lasting contribution to School life. You may like to support bursaries for gifted students or to provide new facilities or resources; a Gift in your Will can ensure that some of the moments you may

recall from your school days here – games of Budge, inspiring teachers, lifelong friendships – will also be enjoyed by future generations.

Of course, we understand you will want to make provision for friends and family first. However, after your loved ones have been provided for, we hope you will consider setting aside a small percentage of your estate for North London.

We are so grateful for the support we receive from those who have left us a Gift in their Will; thank you. It is a privilege to receive such meaningful gifts.



*H. S. Bagworth-Mann*

**Hazel Bagworth-Mann**  
INTERIM HEADMISTRESS

# The Difference Your Gift will Make

A GIFT OF EDUCATION TO FUTURE GENERATIONS



We currently offer some level of help with fees to over 10% of Senior School pupils – but we need to raise funds continually to cover their places, and our ambition is to grow The Bernice McCabe Bursary Fund over the coming years.

Many ONLS were fortunate to attend NLCS when it was a direct grant school, but today the opportunity to benefit from a world-class education is much more limited. We know that, increasingly, independent school fees may

either in part or in total be beyond the reach of some families; our fundraising efforts for The Bernice McCabe Bursary Fund are therefore now more important than ever.

In 2017, to mark Bernice McCabe's 20 years of inspirational leadership, the School was delighted to attribute the Bursary Fund to her. We were very grateful that Mrs McCabe relaunched the Fund with a personal inaugural gift, which we hope will inspire the generosity of others.





CAROLYN EADIE  
(Class of 1971)

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"I went to North London as a Junior in 1960 and was joined later by my two younger sisters. We all benefitted from outstanding teachers and a rigorous and enjoyable education which was not just about academic achievement but also about music, sport, social skills, courtesy, respect for other people's opinions, and friendship.

My sister Alison was School Captain in 1972 and went on to Cambridge to read history before embarking upon a successful career in journalism. She died tragically early in her fiftieth year from motor neurone disease.

I will be leaving a Gift in my Will in Alison's name to endow a bursary in remembrance of her, to thank the School for the invaluable work they continue to do and to enable another student to have the same special start in life that the three Eadie sisters did.'

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ALISON EADIE  
(1954-2004)  
Class of 1972



# Providing new Facilities and Resources



A Gift to the School's facilities and buildings allows the School to maintain its tradition of academic choice and extra-curricular variety through the best possible resources and spaces. In the past, Gifts in Wills have made a significant difference to facilities including the Performing Arts Centre and science laboratories.



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The new laboratories have afforded us a beautifully equipped space in which to teach smaller groups, that are therefore more collegiate in atmosphere. The dedicated Sixth Form laboratories with the computer suite just outside means students have the best of modern surroundings in which to study modern Science.

PAUL DWYER  
Deputy Head (Curriculum)



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I was a pupil at North London from 1956-64, my fees paid by Middlesex County Council. It was exactly the right school for me, and I loved it. Indeed, I came from the sort of background it was founded for: my parents simply could not have afforded the fees, particularly as my father died while I was in the Lower Fourth. It seemed a logical step, when revising my will, to include a legacy, though modest, to round off my contribution to a cause I feel strongly about.

KATHARINE  
WEALE  
(Née O'Connell,  
Class of 1964)



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“ Since my first visit to NLCS, when I stepped into the shiny new Performing Arts Centre, I knew it was the school for me. I always find an excuse to spend time in the PAC, for theatre, dance, fashion shows, concerts, and browsing the art exhibitions. There’s never a dull moment.

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GRACE LINK  
(Senior Student 2016)

# Meeting the Greatest Needs in the Future



An unrestricted gift gives the School the flexibility to use your donation where it will make the greatest difference, now and in the future. In 2014, an ONL left us a Gift in her Will which was unrestricted. We directed it towards the School Library and Archives.



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Legacies can make a real difference to what we do, facilitating additional purchases and supplementary activities to enrich even further the experience of education in its widest sense. Donations are welcomed, and are used to benefit the whole community.

SUE STANBURY  
(Head Librarian  
and Archivist)





# Our Thanks to You



Leaving a Gift in your Will is essentially a private matter, but it would be helpful to the School to know that you have done so. Accordingly, we are inviting those who have already made legacies in favour of the School to update us on their current intentions. Any information provided will be treated in the strictest confidence. If you have informed us of your intention to leave a Gift in your Will to North London, regardless of amount, you will be invited to join the Frances Mary Buss Fellowship. Members are invited to special events each year, including our Founder's Day service and celebrations, giving an opportunity to meet friends as well as to keep up to date with the School's progress and future plans. It's an occasion that enables the School to recognise your generosity and to thank you in person. In addition, all Frances Mary Buss Fellows receive a Fellowship pin upon joining; many Fellows wear these with pride at School events, as a sign of an exceptional bond with North London.

We are always delighted to acknowledge generous Gifts in Wills on a donor board at the School, should this be desirable.



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I came to North London in 1945 as an 11-year-old on a county scholarship; the school at that time was part of the direct grant system. I enjoyed a wonderful and completely free education, which it is unlikely my parents could have afforded. Only after I left School did I realise just how good an education I had had. It gave me such a good start in life. Through a Gift in my Will, I would like other people to have the same chance that I had, and for girls whose parents can't afford the fees to enjoy a wonderful education at North London through the Bursary Fund.

ANONYMOUS  
(Class of 1952)

# Understanding Legacies



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Remembering North London in your Will is simple, whether you are writing your Will for the first time or amending it with a Codicil.

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North London Collegiate School recommends that you consult your legal advisers before drafting a new Will, updating an existing one or making other plans for your estate. We are unable to offer legal or financial advice but our Director of Development can answer questions about legacies in general. If you choose to amend your Will with a codicil form please do speak to your solicitor.

There are several ways you can make a legacy, the most straightforward of which are:

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## A residuary legacy

This allows you to gift all or a stated percentage of your estate's value after all remaining debts/liabilities have been settled and any pecuniary legacies have been paid. This type of legacy protects you against unexpected changes in fortune and will not be eroded by inflation over time.

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## A pecuniary legacy

This is a sum of money specified in your Will, which could be index-linked.

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## A specific legacy

This is the same as a pecuniary legacy save that it is concerned with a gift of a specific item, such as jewellery, property or shares. It is important to be specific when listing these items so that there is no confusion after you have died.

There are also other slightly more sophisticated gifts you could specify which allow for greater flexibility, including:

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## A reversionary legacy

*(also known as a life interest trust)*

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These gifts allow someone to benefit from a particular part of your estate during their lifetime. For example, you could provide a relative with the use of your house until they die, at which point you could specify that the house should be passed to someone else or donated to charity. This type of legacy is a good way of ensuring that your immediate family is looked after first, with the charity inheriting all or part of the estate should the original beneficiary have died.

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## Contingent legacies

These are used to make a conditional gift, for example, only if all other beneficiaries of the Will pass away before you do.

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## Additional considerations

North London Collegiate School is a Registered Charity (No. 1115843) so all legacies to the School are exempt from Inheritance Tax. A gift from you could also reduce the amount of tax payable out of your estate. More information is at <https://www.gov.uk/donating-to-charity/leaving-gifts-to-charity-in-your-will>

There is considerable international variation in the matter of Wills, inheritance and tax; and the law changes over time as well. Please ensure that you have up to date local legal advice.





# GIFT PLEDGE FORM

CONFIDENTIAL



If you have included, or intend to include, North London Collegiate School in your Will, we would be very grateful if you could let us know by completing this form and returning it to the Development Office. Doing so will assist the School in its long-term planning and enable us to thank you for your support. The pledge is not binding and is simply a statement of your present intentions.

- I have already included a gift to North London Collegiate School in my Will
- I intend to include a gift to North London Collegiate School in my Will
  - I would like my gift to be used for the provision of bursaries at North London Collegiate School
  - I would like my gift to be used for the general purposes of North London Collegiate School
  - I would like my gift to be used for: *(insert specific purpose)*
- I would like to talk in confidence to the Director of Development about leaving a Gift to North London Collegiate School in my Will

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Full Name: \_\_\_\_\_

Maiden Name: \_\_\_\_\_ Class of: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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Estimated value of your gift *(optional)* \_\_\_\_\_

Details of your gift *(Residuary / Reversionary / Pecuniary / Specific):* \_\_\_\_\_

- I intend to include a Gift to North London Collegiate School in my Will
- When my Gift is fulfilled, I would like to be acknowledged in the following way: \_\_\_\_\_
- I would like my gift to remain anonymous



# GIFT AID DECLARATION



.....  
In order to Gift Aid your donation you must tick the box below:  
.....

I want to Gift Aid my donation of £..... and any donations I make in the future or have made in the past 4 years to North London Collegiate School. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

*giftaid it*

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Title: First Name(s): Surname:

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Full home address:

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Postcode:

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Signature:

## Please allocate my gift to support:

- Bursaries
- School Facilities
- Unrestricted

## Please notify NLCS if you:

1. Want to cancel this declaration.
2. Change your name or home address.
3. No longer pay sufficient tax on your income and/or capital gains.

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**NLCS will reclaim 25p of tax on every £1 you give, at no extra cost to you.**

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.

North London Collegiate School is a Registered Charity, No.1115843



## UPDATING YOUR WILL

If you have already made a Will and the only change you wish to make is a bequest to North London Collegiate School, you can do so by completing the Codicil Form overleaf. Simply complete this form, sign it in the presence of two witnesses and keep it with your existing Will (but not attached to it).

Thank you for supporting North London Collegiate School in this special way. It would be appreciated if you told us about your bequest by completing the Legacy Pledge Form, and returning it to us.

Please do not try to change or add anything to your current Will by crossing out or writing in new instructions as any changes will be invalid. We advise you to seek independent legal advice from your solicitor when making any changes.



# CODICIL FORM

I: *(Full name)*

of *(Full address)*

Postcode:

declare this to be the ..... *(first, second, etc.)* codicil to my last Will,

dated and made the ..... *(date)* day of ..... *(month)* 20 ..... *(year)*

I give free of tax to North London Collegiate School, Canons, Canons Drive, Edgware, HA8 7RJ *(Registered Charity Number: 1115843)*

The sum of £.....

OR  the whole residue of my estate

OR  .....% of the residue of my estate absolutely for the advancement of North London Collegiate School

OR  *(short description of property given)*

I direct that the receipt of the person appearing to my trustees to be the proper officer for the time being of North London Collegiate School shall be a full discharge to my trustees who shall not thereafter be concerned as to the application of this gift. In all other respects I confirm my said will.

As witness my hand this ..... *(date)* day of ..... *(month)* 20 ..... *(year)*

Signed by the testator as a ..... *(first, second, etc.)* codicil to the will in our presence.

Signature: *(testator)*

*Signature of testator and then by us together in his/her presence and in the presence of each other*

First Witness:

Address

Postcode

Date *(in words)*

Signature:

Second Witness:

Address

Postcode

Date *(in words)*

Signature:

Please return this form to the Director of Development.

Development Office, North London Collegiate School, Canons, Canons Drive, Edgware, Middlesex HA8 7RJ

Tel: 020 3946 8933 Email: [development@nlcs.org.uk](mailto:development@nlcs.org.uk)



## MAKING A WILL

It is important to seek professional help with the drafting of your Will to ensure that it is legally binding and to guarantee that your estate is distributed according to your wishes after your death.

There are four main forms of legacy bequest:

### A RESIDUARY BEQUEST

The residue of the estate is the value remaining after all pecuniary legacies, debts, taxes and other charges have been met. You can choose to leave the entire residue or a percentage of it to North London Collegiate School.

Although its exact value cannot be determined until after your death, this type of legacy means you do not have to alter your pledge if your circumstances change.

### A REVERSIONARY BEQUEST

This allows a beneficiary, such as a spouse or dependant, to benefit from your assets during their lifetime, with all or part of the capital passing to North London Collegiate School on your death. It provides peace of mind that a loved one's interests will be protected.

### A PECUNIARY BEQUEST

This is a straightforward legacy, which leaves a fixed sum of money to the School.

This type of gift is often affected by inflation and it is likely that the value of a pecuniary legacy will decrease over time.

However, it is possible to index-link your gift in order to safeguard its value. Your solicitor will be able to advise on this.

### A SPECIFIC BEQUEST

This allows you to leave specific personal possessions to the School. Examples include property, shares, copyrights, patents, works of art and antiques.

You can specify whether they should be retained by the School or may be sold to provide cash income for the School.

As a charity, North London Collegiate School is not subject to Capital Gains Tax, so by leaving stocks, shares or a house directly to the School via a legacy, rather than selling them to make a pecuniary gift, it is possible to make your gift doubly tax-efficient.

## DEED OF VARIATION

If you become a beneficiary of someone else's Will, it is possible to transfer the whole or part of your inheritance to North London Collegiate School using a Deed of Variation. Gifts and possessions that have been transferred to a charity via a Deed of Variation become free of Inheritance Tax. This can be an effective way to support the School in your lifetime.

There is considerable international variation in the matter of Wills, inheritance and tax, and the law changes over time as well. Please ensure that you have up-to-date local legal advice.

## SUGGESTED WORDING

We suggest that you use the following form of wording when donating to North London Collegiate School via your Will:

*"I give to North London Collegiate School, (Reg. Charity No. 1115843) the residue of my estate*

*or [a proportion] of the residue of my estate the*

*or sum of £ [amount] free of tax*

*or [a specific item]*

*for the provision of bursaries/general purposes of the School/[a specific purpose] and I declare that the receipt of the Finance Bursar for the time being of the School shall be a full and sufficient discharge to my executors."*



North London   
Collegiate School  
Founded 1850

**North London Collegiate School**

**Development Office**

**020 3936 8933**

**Canons, Canons Drive, Edgware, Middlesex HA8 7RJ**

*North London Collegiate School is a registered charity, no. 1115843*