

You could help save lives for years to come
**Where there's a, WILL
there's a way...**





TODDBROOK DAM

'The community is recognising the effort and duty of your volunteers and their selfless commitment. Thank You!'



KINDER SEARCH

'Thank you so much, for coming to our rescue and not giving up on the search; It was a very scary experience. We were very grateful for your kindness and patience.'

CRAG JOB

'Without you guys giving up your time, we would have been stuffed. I also want to thank all the team members families, as they never know when you get a call out and need to go. Without their support you could never do what you do - so a massive thanks to them.'



WHITE PEAK

'Today's rescue was my mum. You are all amazing for brining her down the hill and looking after her. Thank you for saving my mum. You are a team in a million.'



Saving lives in wild
and remote places.

BUXTON MOUNTAIN RESCUE TEAM

Affiliated to Mountain Rescue England & Wales
Member of The Peak District Mountain Rescue Organisation
A Charitable Incorporated Organisation registered in England and Wales
Charity Commission No: 1153507
Registered Office: 8a Hallsteads, Dove Holes, Nr Buxton, Derbyshire SK17 8BJ

Dear Mountain Rescue Supporter,

Buxton Mountain Rescue Team is made up entirely of unpaid volunteers, funded via your support through a Registered Charity. The team's primary aim is:

"To save life and alleviate distress in the UK, by providing a volunteer-based search and rescue service and working alongside the police and other emergency services."

The Team is available, and on call 24 hours a day, 365 days a year.

Team members have a very wide variety of skills and occupations, and everyone is very proud of the voluntary tradition of Mountain Rescue Teams.

A way you can help to safeguard the future of Buxton Mountain Rescue Team is to consider leaving us a gift in your Will. This booklet contains lots of information about leaving a legacy, or a gift to Buxton Mountain Rescue Team, and there are links to further information and downloadable forms on our website:

www.buxtonmountainrescue.org.uk

If you would rather speak to a member of the team about this, please contact us via:

secretary@buxtonmountainrescue.org.uk

Legal Advice can also be provided by a qualified Solicitor. There are a number of established and well-respected Solicitors practices within our operational area, and their details can be found via the Law Societies "Find a Solicitor" section on their website, and the link for this is:

<https://solicitors.lawsociety.org.uk>

We'd really appreciate your help in securing Buxton Mountain Rescue Team's longer-term future, helping us to save lives – and where there's a Will there's a way.

Many thanks for considering a longer-term gift to Buxton Mountain Rescue Team.

John Price
Chairman
Buxton MRT

Neil Carruthers
Team Leader
Buxton MRT



The team was established in 1964 and is totally dependent on charity.
All members are unpaid volunteers.
No charge is ever made for the service provided by the team.
www.buxtonmrt.org.uk



Where your money goes, and why it matters

Buxton Mountain Rescue Team members all have mountaineering skills, first aid qualifications and detailed local knowledge. Many also have experience and additional qualifications in specialist mountain Casualty Care, emergency on and off-road driving, drone piloting and water rescue. The Team needs to raise around £70,000 per year to remain operational. Of this around £45,000 per year is to keep members trained and properly equipped to handle any situation that the community and visitors need from them. Around another £25,000 to repair and replace vital equipment. Everything from vehicles, to radios comes at a cost. This equipment is vital during some of the darkest moments of people's lives.

Clothing and basic equipment

This includes waterproof jacket and trousers, insulated / windproof jackets, warm base and mid layers. Each team member is also provided with a specialist digital radio, torch, helmet and other pieces of specialist kit.

Drones and another specialist equipment

In 2019 Buxton Mountain Rescue Team became the first Mountain Rescue Team in England and Wales to be granted approval by the Civil Aviation Authority (CAA) for the licensed use of Drones. The approval enables Buxton team to use its Drones to search for missing people in places where access is challenging or unsafe for team members. The new technology provides a leading step forward in the team's life-saving capabilities.

The team now use digital radios, and would like to upgrade the network to enhance coverage and further improve its communication capabilities. Specialist stretchers and safety equipment for water rescues are other areas of expense, as is equipment to aid helicopter winching and rope access.

Medical supplies

Medical equipment is a huge portion of the budget. The vast majority of what we use are consumable items, which need replacing in-between call outs to ensure the team are fully prepared. The Teams numerous First Aid Kits and medicines for casualty care and treating major trauma, are a major expense. We carry items such as defibrillators, pulse oximeters and specialist splints for use on the hills, in order to give the best possible care to casualties and preserve life.



Our Rescue bases in Buxton and Dove Holes

The bases need to be maintained, insured and effectively run to ensure the team can be deployed rapidly.

Vehicles and infrastructure

And then there are the big “one-off” projects, like replacing the team’s specialist vehicles, including ambulances / control vehicles and computers.

There are also training costs, vehicle maintenance and the other regular costs of a busy organisation that is on call 24 hours a day, 365 days a year.

So, you can see why we really need your help and how vital every contribution is!!

Making a Will, and keeping it up to date

The future is unpredictable. The only way to be sure your wishes are met, and your loved ones and the causes you care about are looked after, whatever happens, is to make a Will.

It’s best to act while the thought is fresh in your mind, and making a Will is very straightforward. Ideally, you should take expert advice from a Solicitor, and this checklist will help you and your Solicitor to save time:

- Make a list of your major assets to take with you to the Solicitor – house, shares, bank and building society accounts, for instance.
- Decide who your Executors (the people who will make sure your wishes are carried out) should be.
- You’ll want to make sure your loved ones are looked after.
- When that’s organised, you may want to leave a proportion of what’s left to one or more charities close to your heart. This is called a ‘residuary bequest’.
- Think about Inheritance Tax. A gift to charity in your Will can be a very simple and effective way to reduce Inheritance Tax.
- If you decide to leave a gift to Buxton Mountain Rescue Team, please show your Solicitor the preferred wording on page 7.



And that really is all there is to it - some simple steps, that could make a huge difference to the future of the Team.



A few legal terms in plain English

Beneficiary - Any person or organisation that receives a gift in a Will.

Bequest / Legacy - A gift in a Will.

Codicil - An addition or change to an existing Will.

There is a form to download from our website to make this as easy as possible.

Estate - The total sum of all your possessions, property and money.

Executor - The person you ask to make sure that the wishes in your Will are carried out.

Inheritance Tax - The tax levied on your estate. This includes the market value of your house when you die.

Residuary bequest - A gift of what is left over – or a proportion of it – after all the other specific gifts have been made from an estate.

Pecuniary legacy - The gift of a sum of money in a Will.

Specific bequest - A gift of a particular named item in a Will.

Preferred wordings for solicitors

The following wordings show the key details that need to be included – we have checked these already with our legal adviser to make sure that they are correct.

Gifts of Residue

Subject to the payment of my debts, funeral and testamentary expenses, I give the whole / _____ % of my estate not otherwise disposed of by this my Will to Buxton Mountain Rescue Team (a charity registered in England and Wales, charity number 1153507) of 8A, Halsteads, Dove Holes, Buxton SK17 8BJ for the general purposes of the Team and I declare that the receipt of its Treasurer or other proper officer shall be a full and sufficient discharge.

Pecuniary Legacy

I give free of tax to Buxton Mountain Rescue Team (a charity registered in England and Wales, charity number 115507) of 8A Halsteads, Dove Holes, Buxton SK17 8BJ the sum of £_____ for the general purposes of the Team and I declare that the receipt of its Treasurer or other proper officer shall be a full and sufficient discharge.

For wording of any other type of bequest, please ask your Solicitor for advice.

None of this needs to be at all complicated, and you can be sure that your bequest or legacy will be used carefully by Buxton Mountain Rescue Team, to secure its work of search and rescue for years to come. If you have any questions or concerns at all, you may wish to contact one of our well-respected local Solicitors:



Inheritance Tax and how it may apply to you

Any gift, large or small, helps our volunteer rescuers to save lives. But a gift to Buxton Mountain Rescue Team could also help reduce Inheritance Tax due on your estate.

The Chancellor has set the levels above which Inheritance Tax ('IHT' - currently at 40% in the 2023/24 Tax Year) will be applied. Since 6 April 2009 the threshold, or Nil Rate Band (NRB) for IHT has been set at £325,000 for individuals.

Married couples and members of civil partnerships are able to transfer any unused allowance to a spouse or partner, so that they can leave up to £650,000 before death duties are due. There is also an additional allowance, called the Residence Nil Rate Band (RNRB) which can apply for married couples and members of civil partnerships, but only in certain circumstances. This can currently allow estates of up to £1 million to be left tax free.

Gifts in Wills are deducted from your estate before IHT is calculated. So, if these gifts reduce the value of your estate to below the threshold, it should no longer be liable for any IHT. This means many people can make a significant contribution to charities, such as Buxton Mountain Rescue Team, with less of an effect on the value of what they may leave to other beneficiaries.

The easiest way to save IHT is by a gift to charity. A surprising number of people leave the maximum they can give without paying tax to their family, and the rest to a charity.

For example, an individual has net assets of £425,000 and wants to benefit certain individual/s, but would also prefer to benefit a charity rather than the taxman.

Solution 1: the Nil Rate Band of £325,000 goes to the individual/s. £100,000 goes to selected charity. There is no IHT to pay.

Solution 2: a gift of at least 10% of the net estate to selected charity will reduce the IHT effective rate. The individual gifts say £42,500 to selected charity. This reduces the effective rate of IHT from 40% to 36%. The relatives get:

Nil Rate Band free of IHT £325,000 the balance of estate of £57,500 less IHT @ 36% leads to a reduced tax bill of £20,700 leaving a balance £361,800 to go to the selected beneficiaries.

In Solution 2, the charitable gift has reduced IHT from £40,000 to £20,700.

There are other issues which could affect the level of IHT, so you should ask your Financial Adviser, Solicitor or Estate Planner about your particular circumstances.



Letting us know so we can plan - your intentions

It is a hard thing to ask, but it will be very helpful if you can let us know now if you are pledging to leave a gift or legacy to Buxton Mountain Rescue Team in future.

This Intention form is a simple way for you to let us know of your plans. The contents of your Will are private, but giving us some details now will enable us to plan for the next 50 years of the Team. It also gives us an opportunity to thank you, and to invite you to see how your gift could be used.

Title: Forename(s): Surname:

Address:.....
.....

Postcode: Telephone number:

E-mail address:

Date of birth:

Please could you tick the boxes and add details below as an indication of your plans:

☐ I have already included a legacy to Buxton Mountain Rescue Team in my Will.

☐ I plan to include a legacy to Buxton Mountain Rescue Team in my Will and am in touch with my legal adviser to do this.

My gift to the Team is/will be:

☐ A share of my estate%

☐ All of my estate

☐ A specific sum of money £.....

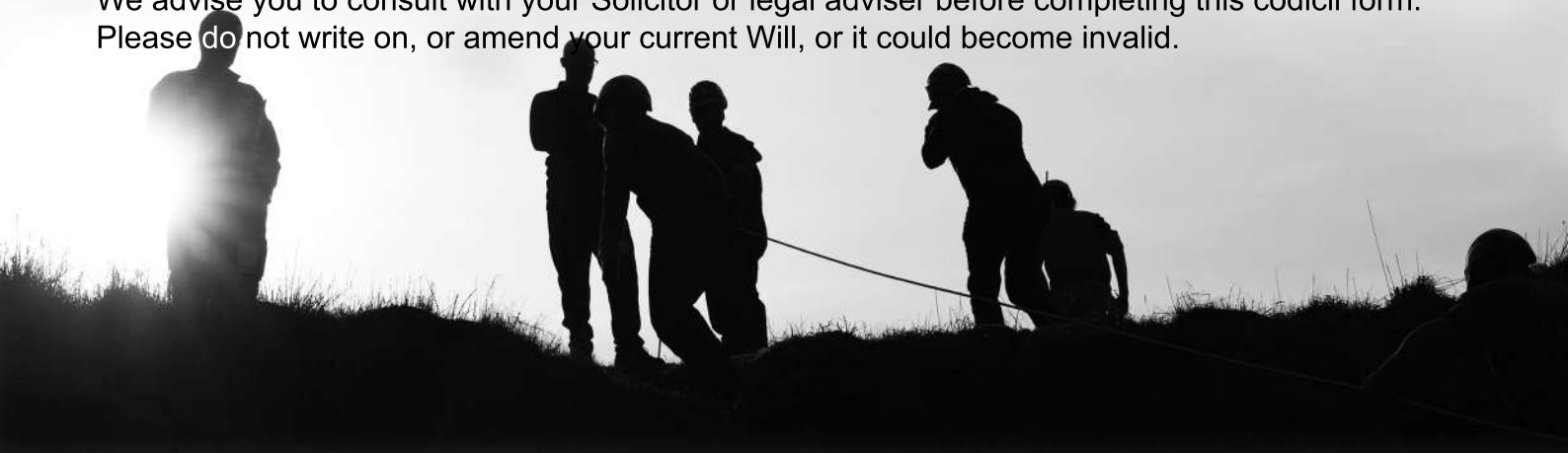
Thank you. Once completed, please send this form to Treasurer, Buxton Mountain Rescue Team, 8A Halsteads, Dove Holes, Buxton SK17 8BJ.

Buxton Mountain Rescue Team is a registered charity, number 1153507.

Adding a codicil to your Will

If you have already made a Will, you can still help Buxton Mountain Rescue Team by adding a codicil to your existing Will.

We advise you to consult with your Solicitor or legal adviser before completing this codicil form. Please do not write on, or amend your current Will, or it could become invalid.



Codicil to an existing Will

I (name)

of (address)

declare this to be a (first/second) codicil to my Wil dated //..... (‘my Wil ’). In addition to any legacies given in my Will, I give to Buxton Mountain Rescue Team, a charity registered in England and Wales (1153507), Either: [a share of my estate] or: [the sum of £] or: [a specific item]to be used for general purposes and I declare that the receipt of the Treasurer or duly authorised officer shall be a full and sufficient discharge.*

In all other respects I confirm my said Will and all other codicils thereto.

* please complete as required and cross out those options not required.

Signed:

Signed by the above named in our presence and witnessed by us in the presence of him/her and each other.

Witnessed by:

Signature:.....

Name:.....

Address:.....

Occupation:.....

Date: / /.....

Witnessed by:

Signature:.....

Name:.....

Address:.....

Occupation:.....

Date: / /.....

Buxton Mountain Rescue Team is a registered charity, number 1153507.



Other ways you could help.....

Pensions

A great many people have built up funds in their pensions, which very often fall outside their estates for tax purposes.

However, if you do not advise the provider who you would like the benefits to be paid to if you pass away, ultimately benefits could pass to the taxman.

In most cases, you can advise your pension schemes Trustees / administrators who you would like to benefit from these funds if you died.

You can often also cover a number of scenarios. So, you could in the first instance leave benefits to your selected beneficiaries, but you can also then nominate a charity as an additional, or a default beneficiary.

This can be done very simply, and ordinarily free of charge by obtaining a Nomination of Beneficiaries (sometime also called an Expression of Wishes) form, completing this and sending it back to the scheme's Trustees / administrators.

Making a Nomination of Beneficiaries / Expression of Wishes is an easy, very cost effective and flexible way of passing your remaining pension benefits to the individual/s or charities you would like to benefit after you have died. Also, should your circumstances change in future you can simply complete a new form, to take account of any future changes to your wishes.

Nomination of Beneficiaries (Expression of Wishes forms) can normally be obtained, free of charge from your scheme provider, or Financial Adviser.

Making a lump sum or regular gift

Gifts can be made in a variety of ways, and more details can be found on our website:
www.buxtonmountainrescue.org.uk/support_us/donate

Gift Aid

As the team is a registered charity it can collect an additional 25% of the value of your donation from the taxman, at no cost to you.

To boost your gift in this way you just need to complete and return a gift Aid form, or if you tick the Gift Aid box when making a gift online.

Again, details can be found on our website.





Buxton Mountain Rescue Team, 8A Halsteads, Dove Holes, Buxton SK17 8BJ.
Buxton Mountain Rescue Team is a registered charity, number 1153507



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