

# South & Mid Wales Cave Rescue Team

C/O SWCC Headquarters, No. 2 Powell Street, Penwyllt,  
Pen-Y-Cae, Swansea, SA9 1GQ  
Registered Charity No. 1016463

[www.smwcrct.org](http://www.smwcrct.org)



## **Legacies, funeral donations, and tributes enable us to plan for the financial future of our Cave Rescue Team and continue our charitable services**

### **Q: Can I leave a legacy to the South & Mid Wales Cave Rescue Team?**

Yes. A gift to our team in your Will is the surest way to fund equipment and training for our team in the years to come, as gifts are exempt from inheritance tax, capital gains tax and income tax, so our charity receives the full value of your bequest. And even a small gift can make a big difference.

### **Q: What information must I include in my Will?**

You must include the following:

- **Our full name:** South & Mid Wales Cave Rescue Team.
- **Charity Number:** 1016463.

To be completely sure of the correct wording, either seek professional legal advice or contact the SMWCRT Treasurer via [treasurer@smwcrct.org](mailto:treasurer@smwcrct.org) for further guidance on wording for cash donations, using a codicil (supplement to a will) or a share in your estate (residuary legacy—most popular way to leave a gift in a will).

### **Q: Does the South & Mid Wales Cave Rescue Team need my legacy?**

Legacies are vital to our team. They provide us with the means to run a diverse range of training courses and to provide equipment and support for the team.

### **Q: Can I specify how my money is spent?**

A legacy left to the South & Mid Wales Cave Rescue Team will generally be used wherever the need is greatest, but, of course, you can request that your gift be used for a specific purpose, such as equipment or training. That said, the Team's needs can vary over time for any number of reasons (changes in technology or legislation, research and development, team member numbers, to name a few). So legacies that are not specific and are made unconditionally are especially helpful as they can be used to fund our most urgent needs at the time they are received.

### **Q: Can I be sure you will spend my legacy where I want it to be spent?**

You can be assured that if you specify the condition of the gift, we will use it as you wish.

### **Q: Do I need to tell you I've mentioned the South & Mid Wales Cave Rescue Team in my Will?**

No, but it is really helpful if you do. It allows us to plan how to best use scarce resources for the future.

### **Q: Are there any tax benefits to making a legacy and do I need to change my will?**

Legacies to a charity are exempt from Inheritance and Capital Gains taxes, so any gift would be received in full and before any tax is charged. Your solicitor or other professional adviser will advise on the best way to minimise the tax burden on your estate, including through donations, in your will, and whether it would be best to change/update your existing will or use a codicil (supplement to a will).

### **Q: Is a small legacy or a one donation really any use?**

Even a small donation can make a real difference to our work.

### **Q: Can we receive a gift on a tribute fund page?**

If you set up a funeral notice to share the details of your loved one's service with family and friends, as well as sharing the specifics of the funeral, you could also use the notice to suggest donations in lieu of flowers. (This is easy and free to setup on a memory platform such as 'muchloved.com')

### **Q: Can I send a legacy by cheque?**

Yes. Please make it payable to 'South & Mid Wales Cave Rescue Team'. Please contact the SMWCRT Treasurer via [treasurer@smwcrct.org](mailto:treasurer@smwcrct.org) for the best address to send it to, or if you would prefer to use BACS.

**THANK YOU FOR CONSIDERING SOUTH & MID WALES CAVE RESCUE TEAM AS A BENEFICIARY**