

BORDER **TRUST**  
Your Community Foundation



✓ **LEAVE A LEGACY THAT BENEFITS YOUR**  
✓ **COMMUNITY FOR YEARS TO COME.**

Whether it's large or small, when everyday people leave a gift in their Will, including money or other assets, it creates a ripple effect that makes a big difference in the lives of local people and communities.

After taking care of the needs of your loved ones, leaving a gift in your Will (charitable bequest) to Border Trust, even as little as 1% of your entire estate, ensures the legacy you leave behind will continue to support local areas of need that matter to you.

Border Trust was established in 2004 as our region's local Community Foundation. We connect the generosity of donors with local community groups and not-for-profit organisations, funding life-changing initiatives, now and into the future. We work with donors and partners who contribute donations, bequests, assets, and other gifts. We invest these, then distribute grants to fund charitable projects that address local areas of need.

**Activating the power of giving.**

# >> WHY LEAVE A GIFT IN YOUR WILL TO BORDER TRUST?

When you include Border Trust in your Will, your values and commitment to creating positive change within your local community live on. Your gift will stay local, it will benefit locals and will make a tangible difference for generations to come.

**“A society grows great when old men and women plant trees whose shade they will never sit in.”** (Greek Proverb)

*A gift in your Will can change local lives, now and into the future.*

A gift in your Will supports life-changing projects across the Border region.

Border Trust supports local charities and not-for-profit organisations to deliver programs addressing community needs to create positive change in five key areas.



## CLIMATE RESILIENT COMMUNITIES

Communities are equipped to anticipate, prepare for, and manage the diverse impacts of a changing climate.



## COMMUNITY LEADERSHIP

The development of regional leaders enhances the community's ability to tackle local challenges and opportunities.



## COMMUNITY CONNECTION & WELLBEING

A welcoming, connected and inclusive community provides the foundation for a vibrant region and positively impacts individual and community well-being.



## DISASTER RECOVERY, RESILIENCE & READINESS

Our region's ability to prepare for, withstand, and recover from natural disasters enhances the safety, health, and economic prosperity of Border communities.



## COMMUNITY EQUITY

By helping those who help others, access to necessities like food, shelter, education, work, and healthcare enables all to participate in and contribute to a thriving region.

**Since 2004, Border Trust has distributed over \$4.85m in grant funding to support 360+ charitable projects across the Border region.**

# TYPES OF BEQUESTS

You can include various types of bequests in your Will and your legal advisor can help you with the details. The type of bequest you wish to leave is entirely up to you.

In general, the types of bequests are:

- **Residuary bequest** – where the remaining portion of an estate is donated to a charitable organisation after all debts, expenses, and specific bequests have been fulfilled.
- **Pecuniary bequest** – a specific sum is to be donated.
- **Specific bequest** – a specific asset is to be donated.
- **Contingent bequest** – when a gift to a beneficiary is only made if certain conditions or events occur, such as if other named beneficiaries predecease the testator.
- **Percentage of Estate** – a specific percentage of an estate's value or of a particular asset is to be donated.
- **Whole Estate** – a gift that comprises your entire Estate and is usually left by those without family or other preferred beneficiaries, or those wanting to achieve something very significant with their gift.

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## **How to leave a gift to Border Trust in your Will:**

Including a Gift in your Will is simple. You can include it when you or your solicitor write your Will or add an amendment to it.

## **How do I update my Will to include a gift to Border Trust?**

If you have an existing Will and simply wish to update it to include a charitable gift to Border Trust, you don't necessarily have to rewrite your Will from scratch. You can choose to amend your Will by adding a section, known as adding a 'codicil'.

Your solicitor can help you with the wording of clauses for your Will that meet your needs and the type of bequest you wish to make. To leave a gift to Border Trust, include the Community Foundation for Albury Wodonga Region Ltd as the intended recipient.

## **Adding your bequest to an existing (named sub-fund) account:**

Border Trust operates numerous Named Sub-Funds (NSF). These are internal management accounts that have a discrete name, intended purpose, and value. Funds are invested, with earnings attributed to the NSF. Each NSF is established at the request of a donor/s to recommend funds or assets to be paid via grants to a local charitable purpose.

If you would like your bequest to be applied to an existing Named Sub Fund, you should include this in your Will.

# >> OUR COMMITMENT TO YOU

We understand that your family and friends come first and that leaving a gift in your Will is a personal decision.

## **Privacy**

We will always respect your privacy. We appreciate your Will is completely personal and a decision you need to make in your own time. You can let us know if you'd like your gift to be attributed to you, a significant person or family member, or remain anonymous.

## **Confidentiality**

If you decide to leave a gift in your Will to Border Trust, we would love to hear from you and to have the opportunity to thank you. If you prefer not to tell us, we will respect that. Any information you do decide to share with us is completely confidential.

## **Local need and impact**

We take the time to understand local needs and to measure the impact that we, with our donors and grant recipients, make across our region to ensure your gift makes a positive difference.

## **Communication**

You and your loved ones can engage with Border Trust and see first-hand the impact made possible by gifts like yours.

## **Legacy**

We will honour your legacy with care, sensitivity and respect, and we will invest your gift following our policy and the law.

## **NEXT STEPS**

It is important to us that you are sure that leaving a charitable gift in your Will to Border Trust aligns with your values and ensures the legacy you leave behind will continue to support local areas of need that matter to you.

### **More Information**

We will gladly assist you with any questions you, your solicitor, accountant, advisor or family may have. We will endeavour to keep you up-to-date with our work in a way that best suits you – just let us know what you prefer.

### **Contact BORDER TRUST to understand more:**

02 6081 7201 or 0485 858 185

[admin@bordertrust.org.au](mailto:admin@bordertrust.org.au)

[bordertrust.org.au](http://bordertrust.org.au)

486 Olive Street, Albury NSW 2640.

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