

# Building back stronger with charitable legacies

Scotland Report



REMEMBER A CHARITY  
IN YOUR WILL  
Help the work live on...

Legacy  
Foresight

THE INSTITUTE  
OF LEGACY  
MANAGEMENT

Smee & Ford  
Wilmington plc

A joint report on the Scottish legacy market from Remember A Charity, Legacy Foresight, the Institute of Legacy Management, and Smee & Ford

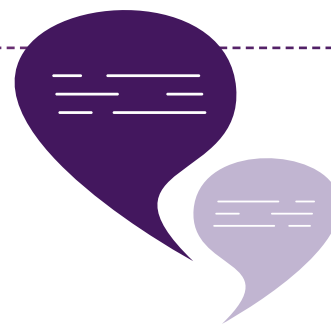
September 2021



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# Foreword



**Allan Freeman,**  
Chair of  
Remember A Charity

**The COVID-19 pandemic has had a devastating impact on charitable income, lives and livelihoods across Scotland, making gifts in Wills all the more important for the sector's recovery. But it's also brought us to a pivotal moment when it comes to growing legacy giving.**

At the cusp of the biggest intergenerational wealth transfer of all time, the coming years have long been predicted as an exceptional opportunity for legacy giving. Now, with growing appetite among the public for Will-writing and increased focus on legacies in the Scottish marketplace, that moment is further magnified.

In the next few years alone, people will make up their minds about which charities should receive millions of pounds worth of income from their estates. Charities are increasing their focus on legacy fundraising, working together to normalise the concept of leaving a gift in your Will. And it's those that champion legacies, that collaborate to grow the donor market and that inspire their supporters to consider leaving a gift in their Will, who will surely gain the biggest share.

We have a unique opportunity to build back from the pandemic stronger and more resilient, to considerably boost income for Scottish charities and to sustain critical services for generations to come.



**Meg Abdy,**  
Development  
Director,  
Legacy Foresight

**Since the turn of the 21st century, gifts in Wills have been one of the great fundraising success stories, with UK legacy incomes trebling in real terms over the past 30 years. And looking ahead, that trajectory is set to continue, thanks to a potent combination of demographic and marketing factors.**

According to our latest long-term projections, notwithstanding the increasingly precarious economy, UK legacy incomes will double again in real terms by 2050.

However, in an ever more crowded legacy sector, continued income growth for all charities cannot be taken for granted.

Effective legacy fundraising requires unfailing commitment. For many donors, leaving a gift in their Will is the ultimate expression of a lifetime of support.

To demonstrate that you need – and indeed deserve – that gift, your charity must continue to prove your relevance, show your appreciation and build personal connections.

At a time when many of us are conscious of our mortality, and imbued with a heightened sense of community, the case for legacy giving is more pressing than ever. Now is the time to invest in the future of your charity, your values and indeed our world.



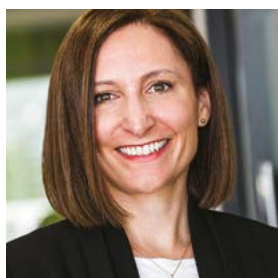
**Matthew Lagden,**  
CEO,  
Institute of Legacy  
Management

**This report highlights two things that ILM believes passionately. Legacies are, and will continue to be, a vitally important income stream for Scottish charities, and that the skills, commitment and passion of legacy professionals from all backgrounds is essential in sustaining this income.**

Legacy administration practitioners, with their deep knowledge of the technicalities of this income stream, play a key role in delivering this income once supporters have passed on, protecting the reputation of their charities, providing assurance and forecasting for trustees and senior management.

ILM believes that one of the great success stories of recent years has been the increasing co-operation between legacy fundraisers and administrators, which manifests itself at a sector level, within individual charities, and within our increasingly diverse membership.

We hope that this report will further our shared goal of increasing legacy income across the sector, and that it will promote a greater appreciation of legacy teams and a renewed commitment to invest in this vital income stream for the long-term benefit of charities and society more widely.



**Polly Avgherinos,**  
Managing Director,  
Smee & Ford

**Over the past 20 years of reporting charitable legacies, Smee & Ford have witnessed the positive change in legacy giving across the UK, with the number of people leaving a gift to charity growing strongly. In Scotland, charitable estates have increased by 27% over the past two decades with 11% of wills including a charitable donation benefitting around 500 individual Scottish charities each year.**

This year Scottish charities have experienced unprecedented difficulties as a result of the health crisis and restrictions to their normal fundraising activities. Nonetheless the combined data and insight in this report demonstrates that there is great potential for more Scottish charities to develop and benefit from legacy programmes and for those that do so to build reserves to sustain and grow charitable programmes into the future.

We are therefore delighted to collaborate on this report to raise awareness amongst Scottish charities of the importance of legacies and the positive impact they have on beneficiaries and society as a whole.

# Introduction

**The Scottish legacy market is vibrant and growing, with gifts in Wills transforming the voluntary sector landscape in front of our eyes, funding rescue services, shelters, hospices, helplines and much more. Increasingly, charities are turning to legacies, recognising that there is considerable potential for growth.**

In a climate of rising demand for Will-writing, with baby boomers looking to invest their wealth in the things they truly care about, the sector has a unique opportunity to escalate legacy giving, generating long-term and sustainable income.

In this report, we explore the role of legacies for Scottish charities, featuring the latest market data, new survey findings and commentary from experts in the field, sharing their insights.

We recognise that for every charity actively promoting legacies there are many more organisations who are just starting to test the water or have yet to begin doing so. With this in mind, we include some practical tips, myth-busting and recommendations for legacy fundraising in times of uncertainty.

*"Legacies are what's kept us going through the pandemic. Regardless of the fact that they bring in around half our income, they have been a constant cash stream when so much else had to stop; our door-to-door campaigns and all our events. Legacies have been the one constant that we've been able to rely on. It's hard to imagine how we would have survived without them."*

**Sarah Morgan, Legacy Development Officer at Erskine**

*"Our vision as a global charity is zero transmission. We want to stop leprosy in its tracks. This is an ongoing mission, one that needs significant investment and research, and legacies are ideal for generating that level of income."*

**Linda Todd, Chief Executive Officer of The Leprosy Mission Scotland**

# Executive summary

**Raising over £90 million for a growing number of Scottish charities annually<sup>1</sup>, legacies have become a vital source of sector funding. In any week, almost 50 people in Scotland leave a gift to charity in their Will. And now, reports of an uplift in charitable Will-writing across the UK together with the predicted wealth transfer from baby boomers are seeding hopes for substantial legacy growth at a time where it has never been more needed.**

## Greater scope for legacy giving in Scotland

A relatively small number of large charities with established legacy fundraising programmes generate much of Scotland's legacy income, as is the case across the UK. But the market is growing fast, with more smaller charities coming to the table and benefitting from gifts in Wills. Yet, there is considerable scope for further growth. Consumer polling indicates that public appetite for legacy giving is high, with 42% of Scots over the age of 40 saying they would be happy to leave a gift in their Will<sup>2</sup>. While that compares favourably with the wider UK market, fewer Scottish Wills currently include a charitable gift than those in England and Wales. As such, the sector may well be only scratching the surface of what could be achieved with more widespread and collaborative legacy promotion.



*"The Scottish legacy market is at a pivotal moment. Not only are we seeing increased demand for end-of-life planning, but baby boomers are searching for ways to demonstrate and invest in the things that really matter to them. This creates a unique opportunity to work together and normalise this longer-term income stream."*

*"Legacy giving may be less prevalent currently in Scotland, but consumer studies show that Scottish people are even more willing to consider leaving a gift than those south of the border. So, there's an even greater opportunity for growth. Scottish charities that open up conversation with supporters about legacies are moving towards an open door."*

**Rob Cope, Director, Remember A Charity**

1. Legacy Foresight, 2021. (Based on data to 2019/20) 2. OnePoll, 2019

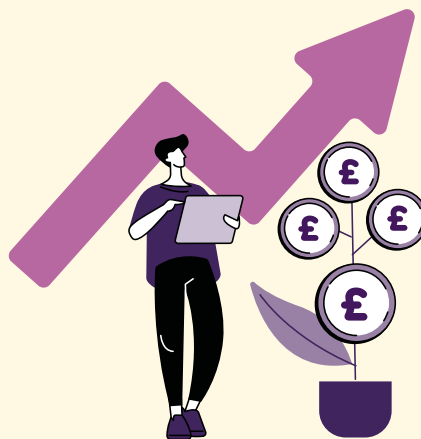


# The Scottish Legacy Market at a glance



**47**  
**PEOPLE IN SCOTLAND**

write a gift to charity into their Will each week<sup>3</sup>

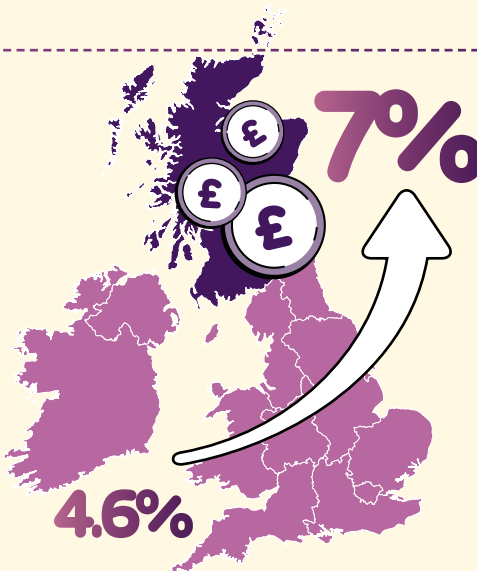


Gifts in Wills are estimated to raise over

**£90 MILLION**

for Scottish charities annually<sup>4</sup>

The number of charitable estates in Scotland has **increased by 27%** over the past two decades<sup>5</sup>



Legacy income is growing fast in Scotland, with average annual growth of 7.0% per annum vs 4.6% in England & Wales<sup>6</sup>

## More than 1 in 10 (11%)

11% of Scottish Wills at confirmation include a charitable donation<sup>7</sup>

**On average, 2,440 Scottish estates**

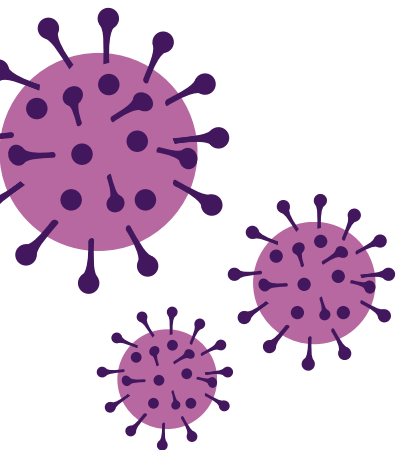
include a charitable legacy each year<sup>8</sup>



Around **500** Scottish charities are named in Wills each year and **64% of those are small charities**<sup>9</sup>

More than **4 in 10** Scots (42%) aged 40+ say they would be happy to leave a charitable gift in their Will<sup>10</sup>

**3, 7, 8 & 9.** Smee & Ford, 2021. (Based on data to 2018) **4 & 6.** Legacy Foresight, 2021. (Based on data to 2019/20) **5.** Smee & Ford, 2021. (Data is based on average no. of estates from 1997-99, 2008-2010, 2016-2018) **10.** OnePoll, 2019



## Importance of the legacy pipeline in times of uncertainty

During the COVID-19 pandemic, when so many fundraising activities have been curtailed, legacy income and regular giving programmes have been critical in sustaining many charitable services. In a recent sector survey, more than 8 in 10 Scottish fundraisers said they thought that legacies make charities more resilient and that there is a need to invest in legacies now, building resilience for the future<sup>11</sup>. While annual legacy income can fluctuate, especially for charities receiving a small number of gifts, over the longer term that income can become a consistent and reliable source, giving organisations the ability to draw from the legacy pot when needed.

*"Legacies bring in substantial sums of largely unrestricted income and that's so important for funding future growth, enabling charities to invest where it's most needed."*

*"I genuinely believe that legacies are the best vaccine we have for charities' long-term financial health. Next time the world falls off a cliff, as it has done with the pandemic, it's those with a focus on legacies who will be able to look around and say: 'Thank God we did legacies 10 years ago!'"*

**Richard Radcliffe, Founder, Radcliffe Consulting**

## Expectations of income growth

In recent years, legacy income has been growing faster in Scotland than for UK-wide charities<sup>12</sup>. With continued investment, this trend is likely to continue. Ongoing economic instability may well take its toll on short-term legacy income, but expectations are that the uplift in demand for Will-writing coupled with the scale of inheritance anticipated from the baby boomer generation will bring significant longer-term growth.

**Legacy Foresight estimates that the number of charitable bequests across the UK will rise by 30% in the next decade, and that legacy income will double in real terms by 2050.**

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<sup>11</sup>. Remember A Charity Poll, 2021. \*This survey has a small sample size. (See page 15).

<sup>12</sup>. Remember A Charity – Scotland's Legacy Fundraising Market, 2019. (Based on data to 2017)



*"The number of gifts you receive, and in many cases their value, is not a reflection of donors' current desire or capacity to give, but is determined by supporter relationships forged over years, if not decades.*

*"That resilience makes legacy income fundamental to your charity's sustainability during the pandemic, and through the tough years that lie ahead."*

**Meg Abdy, Development Director, Legacy Foresight**

### **Increasing sector focus on legacies**

Despite the need for immediate funding, many Scottish charities are strengthening their focus on gifts in Wills, aiming to safeguard future services. They are investing in growing their legacy programmes, working to deepen supporter relationships and empowering them with a clear vision of how a legacy can change the world.

As the sector builds back from the pandemic, the need for charitable services and therefore legacies will be vital. The sector's increased focus on this form of giving and willingness to work collectively will be even more important in normalising legacy giving, growing the market to ensure that every charity can benefit.

*"Legacies are a vital source of income for our charity. Even with a fairly inactive legacy fundraising programme, we've been a very grateful beneficiary of individuals who care about the future of Scotland's heritage and that's because there was such active legacy solicitation in the past.*

*"But if we want to be able to rely on legacy income for the future, we have to be more proactive and build some real engagement around gifts in Wills, showing supporters how much of a difference they make for future generations. So, that's what we're doing now.*

*"It's a really exciting time for fundraising and legacies at the Trust. Our board is very engaged with our fundraising and we've diversified our income strategy, investing in our legacy programme. That includes doing a great deal of research, working up a new a strategy and recruiting a legacy executive. We'll have a much more active legacy programme going forwards and for years to come."*

**Ali MacLeod, Head of Fundraising, National Trust Scotland**

# A Uniquely Scottish Legacy Market

**Legacy income is growing fast and over the years it has become increasingly important for Scottish charities. While many organisations are at the start of their legacy journey, an increase in focus and investment in this area of fundraising is laying the foundations for future growth. Now, as charities strive to build back from critical funding shortages from 2020-21, this income stream is expected to be all the more needed for the years ahead.**

Of the 24,000 registered charities in Scotland<sup>13</sup>, relatively few seem to fundraise proactively for legacies, and yet it is estimated that gifts in Wills bring in over £90 million annually for a growing range of charities and causes.

*"Legacy income has given us strength during a deeply challenging financial time. Over the years, such gifts helped in part to give us the reserves on which we have been able to draw upon in recent months. I fully recognise that we are in a very fortunate position to have this income and to be able to continue to provide services during the pandemic; supporting children and their families when they needed it most."*

*"Our supporters have been fantastic, but we can't ever be complacent. The year ahead is likely to be as tough – perhaps tougher – than the last. The full economic shock probably hasn't fully hit us yet, so legacy income is going to be even more important."*

**Iain McAndrew, Director of Fundraising & Communications, Children's Hospices Across Scotland**

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<sup>13</sup>. OSCR, 2021

## Limitations on legacy resources

In comparison with charities working UK-wide, the Scottish legacy market is at a smaller scale and top-heavy, with Legacy Foresight estimating that just 50 charities generate the majority (70%) of legacy income<sup>14</sup>. Scottish charities rarely have large teams of fundraisers, legacy-specific staff or resources, meaning that legacies can slip down the priority list, particularly when there are needs for more immediate returns.

In interview, fundraisers referenced the 'low profile' of legacies in Scotland, citing some concern about their ability to compete with larger UK-wide charities. And yet, those that actively fundraise for gifts in Wills are often extremely successful. The top 78 Scottish legacy charities raise around one quarter (24%) of their voluntary income through bequests<sup>15</sup>.

*"Like so many charities, we have a small team, we're time poor and legacies can go down the list. We're very dependent on legacy gifts – it amounts to around a third of our voluntary income, but we've struggled to get a decent legacy campaign off the ground recently.*

*"Things are changing now and we've made legacies a priority. We've launched a more donor-centric strategy – we're investing time and effort into building relationships with our supporters, taking them on a journey with us and talking with them about the opportunity of remembering us in their will. I've taken on the stewardship of our legacy pledgers and high value donors – these people are so important to us."*

**Linda Todd, Chief Executive Officer of The Leprosy Mission Scotland**

## Fast-growing & broadening market

Although health organisations and hospices currently dominate, the market is broadening, with more charities – many of them smaller, community-based organisations – fundraising for legacies. From 2013 to 2018, Smee & Ford reports an 18% increase in the number of Scottish charities named in Wills (421 to 497).

Where Scottish legacy charities once lagged behind other UK markets, the situation is now reversed. Average annual legacy income grew from 2014/15 to 2019/20 at 7% per annum, well above the figure for England & Wales (4.6%). A longer-term Remember A Charity study<sup>16</sup> echoes this finding, reporting that real term legacy income to Scottish charities grew at a rate of 23% over a 10-year period (2007-2017), while those operating UK-wide saw 13% growth. This high growth rate reflects the fact that the Scottish market has a high proportion of small charities (64%)<sup>17</sup>, many of which are new to the legacy market and will typically see faster growth than organisations with more established legacy programmes.

<sup>14</sup>. Legacy Foresight, 2021. (Based on data to 2019/20)

<sup>15 & 16</sup>. Remember A Charity: Scotland's Legacy Fundraising Market, 2019. (Based on data to 2017)

<sup>17</sup>. Smee & Ford, 2021. (Based on data to 2018)



*"Scotland is on its way up with legacies. The market is growing fast and there's huge potential, particularly if Scottish charities could be a little braver. There's a real appetite for legacy giving among Scottish givers, but people need to know that it's on the table; that charities want them to give from their Will, that it's easy, and that it can make a big difference to the causes they care about."*

**Richard Radcliffe, Founder, Radcliffe Consulting**

### Strong desire to support Scottish charities

Scottish supporters can be loyal nationalists when it comes to their giving, often choosing to support Scottish organisations and causes above others. In a recent charitable giving survey from nfpSynergy<sup>18</sup>, almost 6 in 10 (57%) Scots indicated that they would prefer their donations to be spent in Scotland. More still (over 62%) said they would rather choose to support a Scottish or local charity over one based elsewhere. So, while there is some concern about the risk of losing out to higher profile UK charities, public support for Scottish charities is strong and more active legacy promotion could help to redress the balance.



*"There are some political challenges around Scottish independence, but that may well work in Scottish charities' favour. People usually want the money they give to stay local or north of the border, rather than seeing it absorbed into a large UK charity."*

**Anonymous**

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18. nfpSynergy: Celtic Charity Awareness Monitor, Jul-Sept 20

## Greater public appetite for legacies

Over the past 20 years, the number of annual charitable estates has seen significant growth. In fact, almost 50 people in Scotland now leave a gift to charity from their will each week. While legacy giving is on the rise, research from Smee & Ford shows that around 11-12% of Wills at confirmation include a donation, compared with 16-17% of probated Wills in England & Wales<sup>19</sup>, indicating there is far greater potential. The Scottish public is highly receptive to legacies. In fact, in a consumer survey ahead of the pandemic, people in Scotland were more likely to say they would be happy to leave a gift to charity in their Will than in other parts of the UK (42% vs 40%)<sup>20</sup>.

*"The opportunities are definitely there for legacies in Scotland, with an ageing population, and growing demand for end-of-life planning. Scots are really driven by issues of social justice, they want to make a difference and often they may not have the cash to be able to achieve this in their lifetime, so legacies can be a great fit. But, as a sector, we can be a bit awkward with legacies, sitting back and seeing what rolls in whilst focusing on other income streams. We need to talk about it more, communicating just how important legacies are and empowering people to feel that they really can make a difference."*

**Ali MacLeod, Head of Fundraising, National Trust Scotland**

## Raising the profile of legacy giving

Two main factors have long been perceived to hold legacy giving back in Scotland – the lack of wealth and public awareness<sup>21</sup>. While the pandemic will surely have taken its toll, household wealth is rising over the longer-term<sup>22</sup> and estate values are being buoyed by the strength of the Scottish property market. The baby boomer generation is predicted to pass on its wealth in the coming years, and this bodes well for future legacy income, against a backdrop of inspiring and sensitive legacy promotion. If Scottish charities continue to increase their focus on gifts in Wills and work collaboratively to amplify that message, there is a unique opportunity to close the gap between legacy giving and the market potential.

*"There's a big opportunity for charities to work together to grow legacies in Scotland. We need to have more of a culture in Scotland of sharing the wonderful stories of what legacies can achieve. A gift in a Will is not about death, it's about life - people's values, their aspirations, the things they want to carry on once they are gone."*

*"We want supporters to see that this is a very special way for them to help and that it really can make such a difference."*

**Vanessa Rhazali, Head of Fundraising and Marketing, Age Scotland**

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<sup>19</sup>. Smee & Ford 2021 (Based on data to 2018) <sup>20</sup>. OnePoll, 2019 <sup>21</sup>. Legacy Foresight, Scottish Legacy Giving Report 2015

<sup>22</sup>. Scottish Government, 2020

# Predictions for growth

## Why you can expect growth in legacies

### High demand for charitable Will-writing

Legacy giving appeals to the Scottish market. The number of Scottish estates that include a charitable bequest has increased by 27% over the past 20 years<sup>23</sup>, and the pandemic has fuelled greater demand for Wills and end-of-life planning. The Law Society reports that 7% of the UK public wrote or updated a Will in the first lockdown of 2020, while one of the largest Will-writing providers – Co-op Legal Services – reported a 61% increase from 2019 to 2020 in the number of clients choosing to give to charity in this way.

### Estate values are on the rise

Estate values are by no means immune to economic instability, but they are closely linked to the housing market, which is the most resilient aspect of the economy. The average price of a house in Scotland has grown by 10% over the year to March 2021<sup>24</sup> and that price is expected to grow a further 23% by 2025<sup>25</sup>.

### Largest intergenerational transfer of wealth

Within the next 30 years, £5.5 trillion is expected to be passed down from UK baby boomers (those born between 1946-1964) to the next generation – the biggest wealth transfer in history. Legacy Foresight predicts that, in the next decade alone, cumulative UK legacy income will total £43 billion, with the number of charitable bequests rising by 30%.

*"One of the biggest challenges has been that legacies are far less visible than they are south of the border. Big UK charities are making most of the noise about legacies, and donors typically want to keep their money in Scotland. Now, many more Scottish charities – from the health and hospice sector right through to arts and cultural organisations – are starting to invest in legacies and that's really exciting."*

**Richard Radcliffe, Founder, Radcliffe Consulting**

<sup>23</sup>. Smee & Ford, 2021. (Based on data to 2018)

<sup>24</sup>. Registers of Scotland, May 2021

<sup>25</sup>. Savills Residential Property Forecast, March 2021



# Building back with legacies

**Responding to a short survey about their current approach to legacy fundraising, over 40 Scottish charity representatives shared their views, articulating the importance of legacies in building resilience.**

This Remember A Charity survey provides a snapshot of views of fundraisers from a cross-section of charity income bands and causes. With a small number of participants (42) representing many of the leading legacy charities in Scotland, it is by no means representative of the sector as a whole, but it offers a sense check on current attitudes and approaches, reinforcing the importance of legacies in a sustainable fundraising strategy.

Half of the fundraisers responding to the survey indicate that legacies bring in more than 10% of their voluntary income and 4 in 10 say they have been vital for sustaining their services during the pandemic.

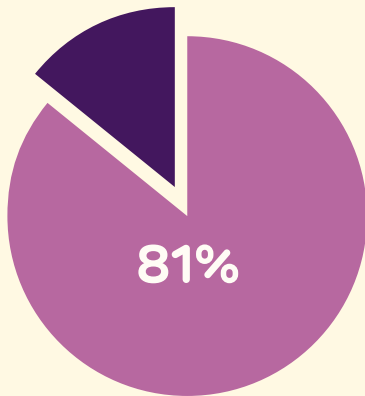


*"Like the nuclear power stations of the electricity grid, legacies can sit there providing a strong base of solid long-term funding. Other income streams are more like generators – you turn to them when you need a boost. Legacies are a steady base on which you can build everything else."*

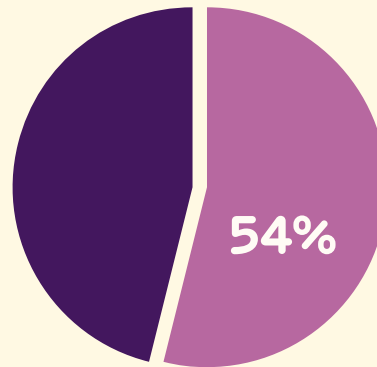
*"In 2020, we gave away more than we raised, because we had good reserves. Legacy income from previous years fed those reserves, allowing us to fulfil our obligations to our partners overseas and to invest in our fundraising. We would have struggled to fundraise well without the security that legacies gave us."*

**Stuart McAra, Head of Engagement at The Leprosy Mission Scotland**

# Legacy sector trends\*

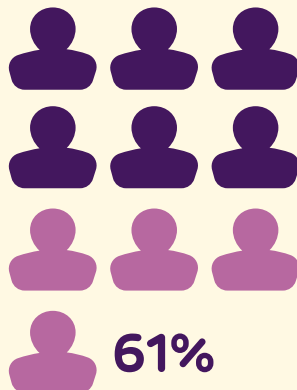


**Legacies build resilience –**  
8 in 10 (81%) of respondents say they believe that legacies make charities more resilient

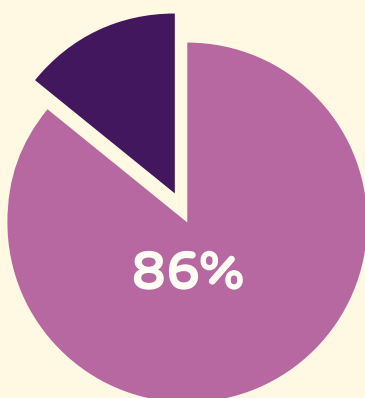


**It's a priority –**  
More than half (54%) say that legacies are a top fundraising priority for the year ahead<sup>26</sup>

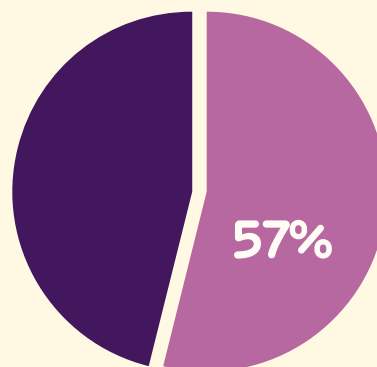
**We're new to legacy fundraising –**  
6 in 10 (61%) say the charity doesn't currently fundraise for legacies or has only recently started doing so



**We're happy to talk legacies –**  
Over two thirds (69%) say they feel comfortable talking about legacies with supporters



**We need to invest –**  
Almost 9 in 10 (86%) say they need to invest in legacies now



**But there's not always a budget for legacies –**  
Well over half (57%) are maintaining or increasing their legacy budget for the coming year, but 38% have no specific legacy marketing budget

\*Survey based on a small sample. Source: Remember A Charity survey of 42 respondents from Scottish charities, Spring 2021.

<sup>26</sup> A 'top' fundraising priority indicates those who indicated that legacies were 'very' or 'extremely' important to their fundraising priorities.

# Strengthening future resilience

Exploring how Scottish charities are approaching legacies and why many fundraising teams are investing their time and resources in legacies now, we interviewed several legacy fundraising experts. The overarching message is that legacies are recognised as a high growth area, offering strong returns for those with a sustained legacy fundraising programme, strengthening charities' resilience for the future. Fundraisers highlight how much they value their relationship with long-term givers and legacy pledgers, speaking warmly about their supporter relationships.



## Significant Income Stream

Legacy income will often take a good few years to materialise, but the return on investment can be substantial. Legacy representatives highlight the advantages of an established programme in providing a significant longer-term funding pot. The precise amount or timescales of the arrival of gifts isn't always predictable, often coming in peaks and troughs. But an established legacy stream together with donations written into Wills in years gone by offers greater protection in a climate where other funding streams may fail.

*"Legacies can bring in a huge amount of money and can be a game-changer. Abertay University received a seven figure legacy three years ago from someone with whom we had a long and positive relationship. Some monies from the gift funded an enterprise hub at the university. That's a really tangible outcome and it demonstrates what legacies can achieve."*

**Loretta Bresciani Murray, Head of Fundraising, Abertay University**

## Access To Unrestricted Funding

When Scotland first went into lockdown in March 2020, fundraisers' most carefully laid plans had to be thrown aside as charities sought to find new ways to deliver services and generate income. Predominantly a source of unrestricted funds, legacies give charities the ability to re-direct funds as needed, whether that may be to develop new services, digitise their offering or simply to pay the bills.

*"A large proportion of our income comes from legacies and this income has been particularly important during the pandemic. It's meant we could launch our friendship line and be the friend that so many vulnerable older people needed while they were living alone for so long.*

*"People have been able to ring in for help with anything relating to later life, but crucially we were there for a chat; just to have a good blether. We had so many requests for calls, and it meant we could reach out to anyone living alone and talk about anything from the poetry of Robert Burns to fly fishing or recipes.*

*"Individual giving performed really well because of the helpline and friendship line – it offered a tangible way for people to help, by directly funding a friendship call."*

**Vanessa Rhazali, Head of Fundraising and Marketing, Age Scotland**

## Funding Future Growth

With charities working so hard to achieve lasting change – whether their work addresses social inequality, homelessness, environmental issues, medical research or any other cause – it's clear that long-term solutions are needed.

While charities need a diversified fundraising portfolio and to meet immediate funding needs, legacy giving gives them the ability to budget for the future, ensuring longer-term and often bigger charitable goals can be met.

*"The success of our fundraising through the pandemic has shown us how important it is to be proactive. We have to push forward with legacies if we're going to succeed in having a diversified and sustainable income base. Legacies give us resilience in times of crisis.*

*"We've been looking after places and objects for hundreds of years and we need them to last hundreds of years more, so we have to invest in legacies. We need to take a longer-term view to ensure that we can be there from generation to generation."*

**Ali MacLeod, Head of Fundraising, National Trust Scotland**

# 10 Legacy Myths

- 1 Scots don't want to talk legacies** – Talking about legacy giving can be inspiring and empowering, regardless whether supporters choose to go on and leave a gift.
- 2 It's only for the biggest charities** – Any charity can benefit from a legacy. In fact, almost two thirds (64%) of Scottish charities named in Wills are smaller organisations, with total annual income of less than £1.5 million<sup>27</sup>.
- 3 You don't need to ask, legacies will come** – The cause and your charity's work will often inspire people to want to help, but it's the relationship and 'ask' that makes it happen. Communicating openly about legacies is key for normalising legacy giving.
- 4 Talking legacies is just for fundraisers** – Legacies need whole organisation support; it works best when everyone supports that message, particularly at Board level.
- 5 Legacies take decades to come through** – The latest data from Legacy Foresight shows that almost 30% of charitable Wills in the UK were written just 2 years prior to death.
- 6 Leaving a legacy means people won't give to you in their lifetime** – Research from a longitudinal study from Russell James indicates that lifetime giving actually increases for legators<sup>28</sup>.
- 7 We can't reach older legators through digital channels** – Even before the pandemic, the over 65s across the UK were embracing digital channels to stay connected with their loved ones, with more than 8 in 10 people aged 65-74 active on social media<sup>29</sup>.
- 8 It's only of interest to older people** – Legacies tend to be written into people's Wills from their late 40s onwards.
- 9 Once a charity is in a Will, it will stay there forever** – People do change their Wills. Your charity needs to remain front of mind with supporters and to continue to grow that engagement. Legacy Foresight's marketing benchmarks programme indicates that, on average, only 50% of pledgers ultimately leave a gift.
- 10 The main role of legacy fundraising is to persuade people to write Wills** – Many likely legators already have a Will, they just need to be inspired to remember a charity within it.

<sup>27</sup>. Smee & Ford, 2021 (Based on data to 2018) <sup>28</sup>. Russell N James III, UC Davis Law Review, 2020 <sup>29</sup>. ONS, 2019

# Recommendations

**While there is no one-size-fits-all approach to success, we explore how Scottish fundraisers are communicating legacies and their recommendations for others. Several themes emerge, ranging from practical fundraising actions through to the organisation's broader attitudes towards legacy promotion.**

Above all, fundraisers highlight the importance of inspiring supporters, communicating legacies sensitively and openly, and of having the support of the board. They emphasise the need to make legacy giving easy and of delivering exceptional supporter care to pledgers; making them feel just as valued in their lifetime as they are when their donation will be received.

## **Don't be afraid to ask**

Sensitivity is key in legacy fundraising, but so too is the need to communicate openly, drip-feeding the message across a range of channels to inspire and empower supporters with a vision of what can be achieved through leaving a gift in their Will. Without promoting legacies, supporters may not know they have the option to give. What's more, a legacy gift, which requires no immediate financial outlay, can be a highly attractive proposition for supporters who hope to inspire positive change in the world.

*"The market has increased so dramatically and there's so much more potential, and the nice thing about legacies is that it doesn't cost people anything now. It works really well for people that are cash poor, but asset rich and it's such a positive way to give.*

*"We can't shy away from talking about legacies – they are too important. As long as that communication is always respectful and sensitive, we find that people are really happy to talk about it. So we drip-feed the message through everything that we do.*

*"There is huge potential for the Scottish market, but we need to talk about legacies more. The more we talk about it, the more normal it will become."*

**Sarah Morgan, Legacy Development Officer at Erskine**



*"I know of a major donor who had given generously to one charity all his life. When he passed away, he donated the rest of his substantial wealth to a range of charities across Scotland, but not to the one he'd supported all his life. Why not? It turns out that they had never asked him."*

**Anonymous**

### **Make it easy, relatable and 'human'**

Leaving a legacy is easy to do, but it can sound daunting to those who don't know how to go about it. Communicating the practicalities of writing a gift into your Will, explaining that it can fit around their wishes for family and friends, that it doesn't have to be for an enormous sum and offering access to professional Will-writing guidance will all help enable supporters to make an informed decision. Meanwhile honest and human storytelling can convey the significant impact of gifts in Wills on beneficiaries – a powerful incentive to give.

*"We want to make it easy for everyone whose lives we've touched to give. Crucially, that includes those who aren't necessarily on our database, like our Scottish Poppy Appeal cash givers. That means making information about legacy giving more accessible and inspiring, sharing stories from the people that we have helped. After all, that's so much more powerful - they can articulate their experience and the real difference that Poppyscotland is making to their lives far better than we ever could."*

**Gordon Michie, Head of Fundraising and Learning, Poppyscotland**



*"I always think that a 'legacy' sounds huge, but 'gifts in Wills' is more relatable. You don't have to leave a huge amount of money, a small amount is a wonderful thing and it means that you can look after loved ones. This message is important if we are to make this way of giving more of a social norm. People often can't afford to make a big gift in life, with little or no disposable income, but it's wonderful to think they can help at the end of their life."*

**Vanessa Rhazali, Head of Fundraising and Marketing, Age Scotland**

## Look after your legacy supporters

When speaking with fundraisers, it's clear that relationships with legacy givers and pledgers are deeply valued. Legacy gifts are seen to be something special; a reflection of the individual's beliefs, the strength of the charity-supporter relationship and an investment in the organisation's ability to continue its work long into the future.

While many legators will be unknown to the charity until their gift arrives, supporter care for known pledgers can be taken to another level, aiming to ensure that legacy supporters feel as cherished and valued in their lifetime as when their gift is realised.

*"We always encourage people to tell us if they are leaving a gift to Erskine. It's such a special gift and we really want to be able to thank them. It also means that we can differentiate our approach, giving them a tailored supporter journey and a more personal experience. This includes handwriting Christmas cards for them each year and that sort of thing. It's often the little things that make a really big difference."*

*"I've also started writing to executors to thank them for all they do – those relationships really matter. It can help us to capture more feedback and to develop some great case studies. Let's not forget that executors can go on to become legators. If you have a good experience with a charity, it's always going to stick in your mind. So, we really work on developing those relationships and showing executors how much we value legacies."*

**Sarah Morgan, Legacy Development Officer at Erskine:**



## Invest in your legacy programme

When using the word 'invest', there is a tendency to focus on financial investment, but fundraisers emphasised the need to prioritise time and energy to make a real success of legacy giving. Bearing in mind that many legacies are given by individuals beyond a charity's supporter base (be it beneficiaries, their families and friends, volunteers or others), external legacy promotion is all the more important.

*"It's crucial to invest in legacy fundraising – we can see the difference already. On the back of our first proactive campaign in years, legacy pledgers have gone through the roof. 10-15 years from now that will make a huge difference in terms of what support we can deliver. Ultimately, it's about futureproofing what you're doing today – ensuring that you still have the money to deliver your mission in the years to come."*

*"The pandemic has shown us where our weak spots lie and the challenges we need to address to ensure we can be there for beneficiaries in times of crisis. Building up a more stable base of legacy income and individual giving is a core part of our strategy."*

**Gordon Michie, Head of Fundraising and Learning, Poppyscotland**

*"We faced a legacy deficit in 2020. In fact, we've had more income from legacies through in the first quarter of this year than we did then. But that shortfall made me think that we really can't take that income for granted. Up until now, we've been reaping the groundwork of our predecessors. We have to step up our investment and focus on legacies if we want to be able to continue to rely on that income and gain the support of the baby boomer generation."*

**Linda Todd, Chief Executive Officer of The Leprosy Mission Scotland**

## Ensure legacies have the support of the board

As is the case for so many areas of fundraising, support from the trustee board and senior leaders is critical. Legacy fundraising experts emphasise the difference it makes when trustees understand how important this income stream can be and what they can do to support such gifts.

*"Our trustees at CHAS have always taken a keen interest in legacies, and – as a trustee myself for The Royal National Institute of Blind People – I'd be surprised if any charity board wasn't showing more interest in legacies right now."*

*"Last year, we saw legacy income come under threat with a whole new set of challenges we could never have anticipated."*

*"This should make every trustee sit up and take notice, and really question where their charity would or could be without legacy gifts, as for many, they are providing a much-needed lifeline."*

**Iain McAndrew, Director of Fundraising & Communications, Children's Hospices Across Scotland**



*"We've seen legacy income start to slide ever so slightly recently and we know that income stream will go down unless we invest. So, that's what we're doing. We have a legacy strategy, increasing our focus on legacies with the aim of growing the number of estates that include a gift for Erskine. We're running calling campaigns, supportive mailings, a free Will service and we've invested in legacy training for the fundraising team."*

*"Our Board has been hugely supportive and that's been crucial. Obviously, they want to see a return of investment, which isn't always easy to show with legacies – it takes time. But we share what updates we can. Even being able to document how many enquiries and website hits can help."*

**Sarah Morgan, Legacy Development Officer at Erskine**

### **Collaborate to grow the market**

More and more charities are fundraising for legacies, recognising the unique opportunity that the next 30 years bring as socially-conscious baby boomers pass on their wealth to the next generation and good causes. Fundraisers emphasise the importance of working together through initiatives such as Remember A Charity to normalise legacy giving and grow the market so that all charities can benefit.

*"In these challenging times, it can be an easy answer to stop investing in the things you see as being that longer-term return. Charities that will benefit from legacies, and see the number of gifts grow, will be those that continue to ensure they maintain active legacy marketing over the longer-term, both at a sector-wide level and within our own charities too."*

**Iain McAndrew, Director of Fundraising & Communications, Children's Hospices Across Scotland**

*"What is unique about the charity sector – particularly when it comes to legacies – is how well we work together to achieve change. Each year, more and more charities receive legacy gifts and increase their legacy marketing activity. Clearly, this is positive news but without overall market growth, it also means there is a risk that individual charities' ROI will be less than it could have been as charities end up competing for a bigger share of a static market."*

*"To maximise the collective return on legacy marketing investment, it remains vital that charities also collaborate to grow the market and specifically, they do so in areas that no single charity can deliver alone. This includes working with the legal and financial sectors, the government and the wider public to help more people choose to leave a gift in their Will and make individual charities' marketing efforts more likely to deliver a favourable response and return."*

**Alex McDowell, Vice Chair, Remember A Charity and Director of Fundraising (acting), RNIB**

**REMEMBER A CHARITY  
IN YOUR WILL**  
Help the work live on...

## Remember A Charity

As a consortium of around 200 fundraising charities, Remember A Charity works to grow the legacy market and normalise legacy giving across the UK, providing resources to help charities inspire supporters to leave a gift in their Will.

Working closely with government and the legal profession to promote the most positive and receptive environment for legacy giving, we lobby for change on behalf of the sector and deliver consumer awareness programmes such as Remember A Charity Week, which takes a place each September.

**[www.rememberacharity.org.uk](http://www.rememberacharity.org.uk)**

*Remember A Charity is part of the Chartered Institute of Fundraising, which is incorporated by Royal Charter (RC000910) and is a charity registered in England and Wales (No. 1188764) and Scotland (No. SC050060).*



## Legacy Foresight

Legacy Foresight has been at the forefront of the UK legacy and in-memory market for 25 years, providing data, insight and forecasts that have helped shape the £5 billion sectors.

Since our first project in 1994, we have worked with over 200 charities, including the top 20 UK fundraising brands and a growing number of international clients.

Our flagship benchmarking service – Legacy Monitor – has been in operation since 1998 and now involves 80 leading British not-for-profit organisations who together account for around 45% of the UK legacy market. In the 12 months to March 2021, total cash legacy income for the 80 consortium members was £1.44bn.

**[www.legacyforesight.co.uk](http://www.legacyforesight.co.uk)**

*Legacy Foresight is a registered company (No. 6044558)*





## The Institute of Legacy Management

The Institute of Legacy Management is the individual professional membership organisation for legacy fundraisers, particularly those involved in legacy administration.

We have 600 members representing 400 charities, ranging from big national brands (including the top 100 legacy earning charities) to small local causes. We provide training and advocacy services for our members, and work with key external stakeholders to represent our members interests. We have members across the UK including Scotland and Northern Ireland and offer specialist training in Scottish Inheritance Law.

We offer over 200 hours of training each year, approximately half of which is free to members, and in conjunction with the University of Law we run the only professional qualification for legacy managers, the Certificate in Charity Legacy Administration (CICLA).

**[www.legacymanagement.org.uk](http://www.legacymanagement.org.uk)**

*ILM is a registered company limited by guarantee. (No. 4340249)*



## Smee & Ford

Smee & Ford has over 125 years' experience in legacies. Our team reads every Will that passes through probate, identifying and reporting any charitable content. This has enabled us to build the most comprehensive database of legacy giving in the UK, with information on every bequest for each named charity mentioned in a Will since September 2012. Since then, we have identified nearly 33,000 charities that have been named in Wills.

We work with over 1,000 charities, notifying them of gifts left to them in Wills and providing them with information on trends in the legacy market to help them forecast their potential future legacy income and help plan their legacy marketing strategy.

**[www.smeeandford.com](http://www.smeeandford.com)**

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