

## Our Work

BANA is a small national charity that endeavours to support all people and their support networks when they have had a diagnosis of an Acoustic Neuroma.

Acoustic Neuromas are brain tumours that grow on the balance nerve in the ear and often go undetected due to the rarity of them. Approximately 2 in 100,000 are diagnosed but it is suspected that many more go unnoticed.

Our mission is to support people to help themselves. To do this we offer a number of services, including area support groups, a quarterly magazine, member only network forums, information sheets and other support projects. We wish to continue to do this and to offer new services and support research into Acoustic Neuroma that will one day mean a diagnosis is no longer the life changing event it is at present.

### Ways to Help BANA

Every year from our members and supporters we raise funds for various projects, for example this maybe a project to increase the number of support groups we have around the country. You can, therefore make a gift to BANA to use where it is most needed at the time. We are always happy to discuss ways in which you may wish to support BANA in the future.

## The importance of gifts in Wills to BANA

Legacy gifts are very valuable to BANA helping us to do work that may not otherwise take place. Legacies of all sizes really do make a big difference.

It does not matter how much money you have it is important to make a Will. This will make sure your wishes are carried out after your death. A Will can be simple or as detailed as you wish and it tells your family what type of funeral and how you would like it to be carried out. Your Will will also make sure your estate is dealt with according to your wishes.

It is important that you should seek professional help through a solicitor with the appropriate qualifications and experience; but before appointing your solicitor decide who will be your executor/s.

If you have no immediate family and do not leave a Will the Government may receive all of your assets.

As changes happen in your life (or those mentioned in your Will), it is wise to keep it updated. A codicil is a simple legal addition can update some changes.

Remember to keep your Will in a safe place and tell your executors where it is held. It is suggested you leave a second copy with your solicitor.

## Tax Effective Giving

This term is widely used in charities, mainly because the value of charity gifts can increase greatly at no cost to the donor if tax effective giving rules are applied correctly. These rules can be applied to gifts in Wills and also some gifts made whilst donors are still living.

Gift Aid if signed up to by the donor can increase donations made by UK tax-payers by 25%. Rates are changeable and at times changed by the Government budget. Please visit [www.tax-effectivegiving.org.uk](http://www.tax-effectivegiving.org.uk) or [www.direct.gov.uk/en/MoneyTaxAndBenefits/taxes/BeginnersGuideToTax](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/taxes/BeginnersGuideToTax) For information about all taxes including inheritance and Corporation. You can also search here for Gift Aid details.

## Type of Legacy Gift?

There are varying types of gift or legacy including:

- **Pecuniary Legacy** – A gift of a specific amount of money
- **Residuary Legacy** – A gift of a part of your estate after all costs have been paid
- **Specific Legacy/Bequest** – A gift of a certain item such a painting, or portfolio of shares. It could be your estate in its entirety.