



LIVERPOOL CATHEDRAL

Leaving a
Legacy

Why Your Legacy is Important

Liverpool Cathedral is a place of encounter, built for the people by the people, to the Glory of God. It is a vibrant place of worship and community, a place where the city unites in times of grief, and celebrates in times of joy.

A gift in your will can do amazing things: first and foremost a place of worship, the Cathedral also hosts educational visits for over 10,000 school children per year, while supporting a return to work scheme for currently unemployed people and a major foodbank. The Cathedral draws in visitors from all over the globe, and is a crucial part of Liverpool's visitor economy. It serves the city and its people proudly. It is truly one of the most inspiring spaces in which to worship and a place where everyone is welcome, with no admission charge.

Every gift matters here - there is no large endowment fund to fall back on to maintain the building or fund the Cathedral's mission work. The Cathedral is entirely self-financed and receives no funding at all from the State. It costs over £3.5 million a year to run – we are only able to stay open 365 days a year and press ahead with crucial restoration works because of generous donations and we are so grateful for what we receive.

If the Cathedral is a special place for you, and if it is important to you that future generations can continue to worship here, enjoying one of the great buildings of the world as you have done in your lifetime, I would ask you to consider including the Cathedral in your will. This document shows you the different ways you are able to support Liverpool Cathedral, and our dedicated team are here to answer any questions with sensitivity and dignity.

We are so lucky to have such a strong tradition of philanthropy and benefaction here – thank you to all who support our Cathedral.

The Very Reverend Dr Sue Jones
Dean of Liverpool

Why I Support

We have lived in the embrace of Liverpool Cathedral for 45 years and they have always been a wonderful neighbour to us; it has been reassuring to know they were there.

Although our spiritual home is at the Metropolitan Cathedral at the other end of Hope Street, we have always had a great welcome and love the liturgy at Liverpool Cathedral.

Around 2012 we were invited to take part on exploratory talks on the plans for the next century. We were so impressed and enthused by what became the 2024 project.

During this time of lockdown we have had plenty of time to reflect on how fortunate we are and how difficult it is for institutions we depend on to carry on their, often unseen, work under difficult conditions and also be ready to open their doors to welcome us when these dark clouds roll away. Because of this we made a decision to increase our months, Gift Aided, donation. A drop in the pond, we know, but who knows how far the ripples spread.

- Peter Woods, High Sheriff of Merseyside 2018-2019

About Liverpool Cathedral

Liverpool Cathedral is more than an iconic building. It's a vibrant, active place that the people of the city, region and world encounter in many ways. As a Cathedral we face out into Liverpool and we see our mission as engaging with the city and the needs and welfare of its people whether they hold a Christian faith or not. We are a thriving community with a regular congregation of over 1,000 per week, and before Covid-19 we welcomed over 2,000 people through our doors every day.

Historic England calls us: "the last undoubted masterpiece of the Gothic style, and of Gothic craftsmanship, in England." We are proud of our building's legacy thanks to architect Sir Giles Gilbert Scott, who also famously designed the red telephone box, and chose to be buried here in 1960. We house the Grand Organ, the largest pipe organ in the UK and one of the largest instruments in the world. Liverpool Cathedral is one of 27 Grade I listed buildings in Liverpool, and sits at the centre of five converging conservation areas, for the last decade we have become one of the most important cultural assets in the city region.

We see ourselves as a cathedral without walls, and we are dedicated to people, from refugees having to flee their home countries because of their Christian faith, through to the children we support as they move schools. Our dedication to social justice meant that we co-founded and continue to support Micah, which now runs one of the largest foodbanks in the UK.

Out of the 20th Century Anglican Cathedrals, we were started first and finished last. Liverpool Cathedral was made possible by ordinary people putting their hand in their pocket and giving something small. Together our ancestors built something huge for the generations that followed them. Now is the time for us to give what we can to secure Liverpool Cathedral for the children and grandchildren that will follow us.

Leaving a gift to Liverpool Cathedral can support a part of our work that means the most to you. Our ongoing success is important for Liverpool: for the people of the city, for the poor and marginalised, for the economy; and for the spiritual and mental health of us all.

Why Leave a Gift to Liverpool Cathedral?

Liverpool Cathedral costs over £3.5 million to run every year. We are passionate about being free of charge, but if every visitor in 2019 had left a donation of £4.49 we would have raised more than we needed to look after the Cathedral. As we are Grade I listed, over a third of our costs every year are used in maintaining the building, but we now need major investment to not only reduce this annual burden, but also to help protect Liverpool Cathedral for future generations.

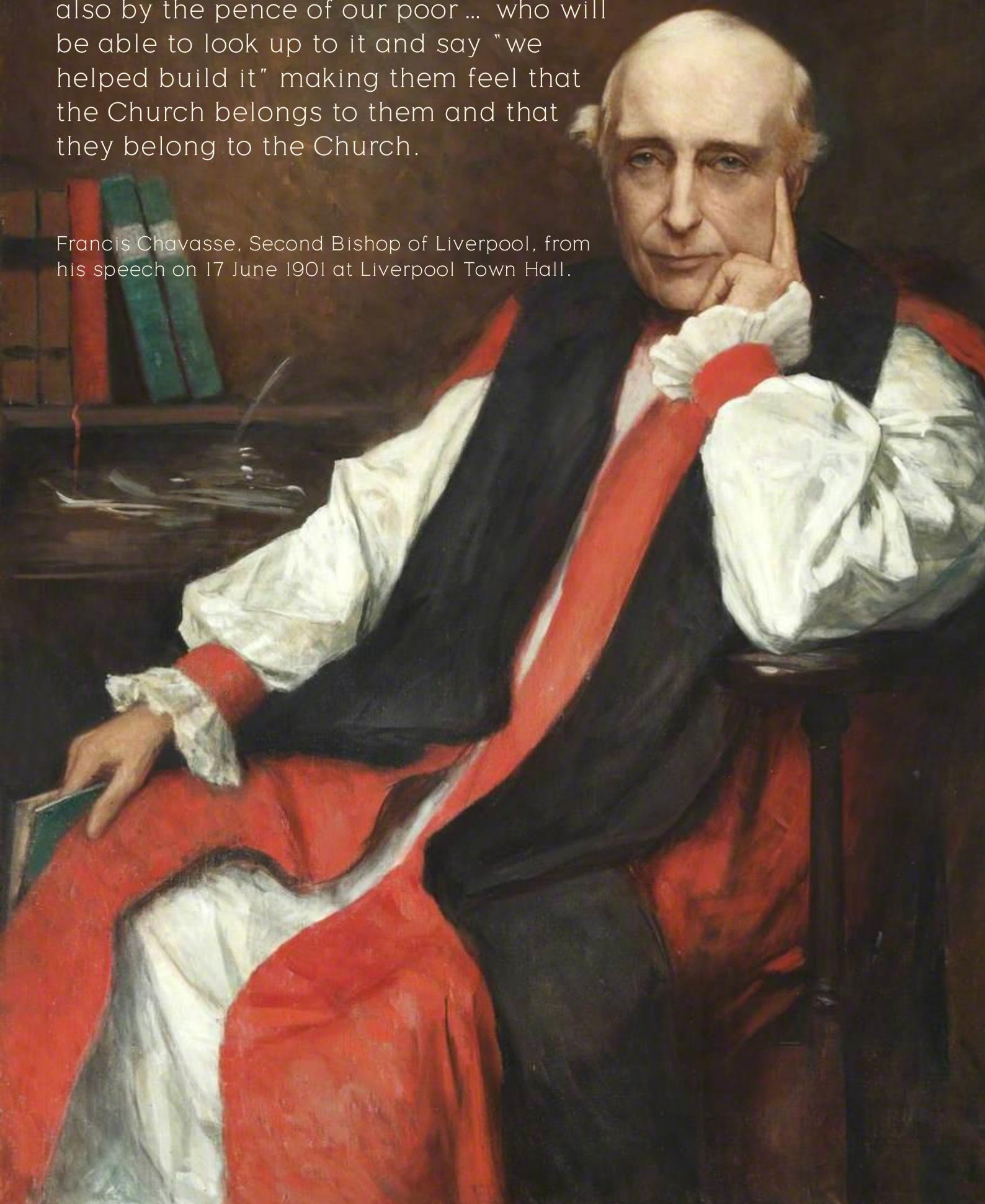
Most people think we get the majority of our funds from public sources and the national church. In fact, we don't receive any regular support from local or national government, and the main way the national church supports us is through salaries for our clergy. As a young cathedral, we don't have the same historic assets as the ancient English cathedrals that have hundreds of years of philanthropy to fall back on when times are tough.

A gift in your will, no matter how small, makes a huge difference to our vital work in the community, and ensures Liverpool Cathedral is open to visitors and worshippers for hundreds of years to come.

T. Binney C155
1925

I trust that when this cathedral is built it will be built not only by the rich, but also by the pence of our poor ... who will be able to look up to it and say "we helped build it" making them feel that the Church belongs to them and that they belong to the Church.

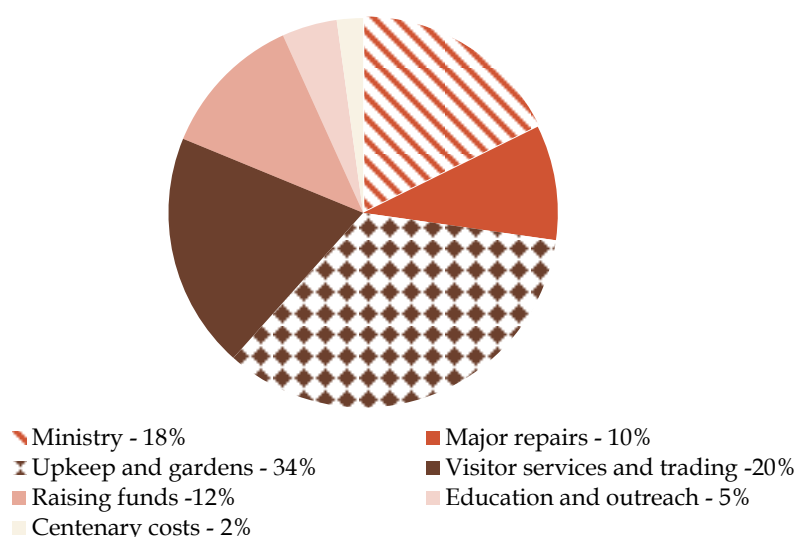
Francis Chavasse, Second Bishop of Liverpool, from his speech on 17 June 1901 at Liverpool Town Hall.



Choosing How to Make a Difference

Your gift will play a critical part in supporting Liverpool Cathedral to remain a special place for future generations. We always encourage people to direct their gift to where Liverpool Cathedral needs it most. This enables us to best plan our conservation management and ensure our programmes, like our school visits and music department, are always well resourced.

Liverpool Cathedral costs over £9,000 day to run, and we are happy to share where every pound goes; the below chart shows where Liverpool Cathedral spent its money in 2018.



Alternatively, sometimes people wish to support a place or programme which holds special memories for them. People have previously supported our stained glass windows, our unique archives and our internationally acclaimed music programme, and we can work with you to talk through your options.

We occasionally have people generously giving their property, a specific object or a collection (such as drawings, furniture or artworks), usually with the intention of them being sold, though sometimes we are able to hold them permanently within Liverpool Cathedral, often within our archives.

On occasions we have been gifted items which we have been unable to take within the conditions of the will, and these have returned to the executors of the will. If you are considering leaving property or objects, please do get in touch with us – we would be delighted to talk about the options available.

Did You Know?

As well as being an amazing thing to do, leaving a gift to a charity, like Liverpool Cathedral, can have tax advantages for your beneficiaries.

At the time of writing [September 2020] if your estate is worth over £325,000 you are able to reduce the inheritance tax on your estate.

Please check on the HMRC website or with your financial advisor for the most up to date information.



In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'

- Acts 20:35

Leaving a Gift

A will is one of the most important documents you'll ever write. With a will in place, you decide what happens to your money and possessions, while protecting those you care about most. If you die without a valid will, your estate is said to be 'intestate'. This can happen if...

- you don't have a will
- you've cancelled your will
- your will is invalid – for example if it's not correctly signed or witnessed.

Having a professionally written, up-to-date will is the only way to make sure the people and causes you love are looked after, after you're gone. We would always recommend talking to an expert:

- **The Law Society** has a list of current local solicitors who will help you draft a will.
- **Bequeathed** is an online service where you can make a will for free. You can include Liverpool Cathedral in the Gifts to Charities section, via selecting "Add a Charity of your choice".

Types of Gift

There are three ways you can support Liverpool Cathedral with a gift in your will.



A residuary gift - A share of whatever is left after all debts have been settled and other gifts made.



A pecuniary gift - A gift of a fixed sum of money.



A specific gift - A gift of a particular item, for example, a ring or a house, with the understanding that these items may be sold unless there is an express prior agreement.

We have some recommended wording to be included in your will that will ensure the best legal rigour for your gift.

Residuary gift

I give [...] % of the residue of my real and personal estate to Liverpool Cathedral Foundation (Registered Charity No 1094876) of Liverpool Cathedral, St James Road, Liverpool L1 7AZ.

Pecuniary gift

I give the sum of [...] in words] pounds (£... in figures) to Liverpool Cathedral Foundation (Registered Charity No 1094876) of Liverpool Cathedral, St James Road, Liverpool L1 7AZ.

Specific legacy gift (a named item)

I give to Liverpool Cathedral Foundation (Registered Charity No 1094876) of Liverpool Cathedral, St James Road, Liverpool L1 7AZ my [...] name and description of item].

We welcome gifts that can be spent wherever the need is greatest, because they help us carry out the most urgent conservation work. However, we are also very happy to accept gifts for a particular place or use.

That means you can choose precisely what your money is spent on. If you would like to restrict your gift please add the following sentence to the above:

- to be used by the Foundation at its discretion for or toward the upkeep, maintenance or improvement of ... [part of the Cathedral e.g. the Lady Chapel, stained glass windows etc, OR area of our work, such as the education programme, faith development programme, music programme etc].

The People's Path

Include a brick in the People's Path as part of your will. Set up to envelop the outside of Liverpool Cathedral, the People's Path tells the story of those who've helped maintain and support one of the city's most iconic buildings and your brick will continue this tradition.

When you buy a personalised brick in the People's Path you become part of the Cathedral's fabric and history. Engraved in gold lettering, your personalised message inscribed on your brick can: celebrate a special occasion or date – weddings, christenings, graduations, birthdays, or remember a loved one. Choose from three locations outside of Liverpool Cathedral.*.

- West Gate near Cathedral Main Entrance - £225
- Sir Giles Gilbert Scott Suite - £175
- Lady Chapel - £125

Your personalised message will be two lines and can be up to 16 characters long.* Place your order and pay securely online using [the form when you click this link.](#)

If you have any problems and need help completing this form, please contact us.

E: bricks@liverpoolcathedral.org.uk

T: 0151 702 7250

* Terms and conditions apply. [Please read full details here.](#)

FAQ

Q. Can I choose what my gift is spent on?

A. Yes you can. We welcome gifts that can be spent wherever the need is greatest, because they help us carry out the most urgent conservation work. However, we are also very happy to accept gifts for a particular place or use.

Q. Do I have to change my will or can I just write a letter of wishes?

A. A letter of wishes is not binding in the same way and acts more as a guide for your executors. The safest way to ensure items of financial or sentimental value are distributed as you wish is to include them in your will.

Q. Can I give you a copy of my signed will for safe keeping?

A. Liverpool Cathedral cannot keep original wills, though we do appreciate you letting us know if you have included a gift to us in your will. We advise you make sure you keep the original will in a safe place, like your bank or solicitor's office. It is also wise to tell your executor(s) where they can find the original. We recommend making a couple of copies of your will – one for you to keep and one for you to give to your executor(s). Make sure you review your will, so it still accurately reflects your wishes and takes account of recent events in your life, like moving house or the arrival of a new grandchild.

Q. Can I make Liverpool Cathedral one of the executors of my will?

A. Only in certain circumstances Liverpool Cathedral can be an executor. Please get in touch for more information.

Letting Us Know

We are always grateful if you are able to share your plans for recognising Liverpool Cathedral in your will, so we can say thank you and keep your information on our system. Useful details for us to know are:

- Your full name
- The details of the gift you wish to leave Liverpool Cathedral
 - Is your gift residuary, pecuniary or a specific legacy gift, and can you give us an estimated amount?
 - Are you happy for this gift to be unrestricted so we can spend it where we need it most, or do you want to restrict your gift?
- Who you have made your will with?
 - The name and address of your solicitor
- Who is/are your executor(s), and have you made them aware about your gift in advance?
- Most importantly, we would love to keep in contact with you. Are you happy for us to contact you via:
 - Phone
 - Email
 - Post.... (please supply your most up to date contact information)

Contact

Rachael Atkinson-White

Director of Fundraising

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Emma Williams

Development Officer (for all People's Path enquiries)

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0151 702 7250

Will Planner

None of us likes to think about leaving our loved ones behind, but making a will can ensure that you are able to make things as easy as possible for those who wish to celebrate your life.

We recommend taking the below information to any meetings that you have with your solicitor.

I. Important Contact Details

Your full name:

Address:

Telephone:

Your partner's full name:

Address (if different):

Your children's full names and addresses:

If your children are under 18, who would you like to be their guardian?*

Executors'** full names and addresses

*Guardians have legal responsibility for children until they turn 18

**Executors are the people who will deal with your estate, collecting and distributing money and property after your death. You can choose up to four executors (usually a family member or a solicitor). Write their details here and let them know where copies of your will are kept.

2. Work out how much your estate is worth

List all your assets (what you own) and liabilities (what you owe) below. Then add together everything you own and subtract everything you owe to work out what your estate is worth.

Assets	Value	Liabilities	Value
Home (your share)	£	Mortgage	£
Other property/land (your share)	£	Loans/overdraft	£
Car or vehicles	£	Credit Card	£
Home contents including furniture and fittings.	£	Other Debts	£
Items of particular value, e.g. jewellery	£		
Savings in banks and building societies	£		
Investments, Shares, Premium bonds etc.	£		
Insurance policies	£		
Pensions	£		
Other savings and assets	£		
Total assets:	£	Total liabilities	£
Total Estate value = Assets – Liabilities		£	

3. Decide what you would like to leave to whom

You will need to decide which gifts will go to whom in your will. You can give a specific item (e.g. a family heirloom), a fixed cash amount, or a percentage of your estate (calculated when all other costs and gifts have been taken into account).

Name and address	% Share	Fixed amount	Specific item
	%		
	%		
	%		
	%		
	%		
	%		
	%		
	%		
	%		
	%		

If any of the people you mention do not survive you, what would you like to happen to their gifts?

4. Write instructions for your funeral to help your loved ones to respect your wishes

In your will, you may wish to include any particular wishes for your funeral or memorial service, such as whether you want to be buried or cremated, and where you'd like the service to be held.

5. Note down any questions you have for your solicitor below

Gifts in wills play a vital role in enabling Liverpool Cathedral to support future generations to worship and enjoy one of the great buildings of the world as you have done in your lifetime. If you would like to remember Liverpool Cathedral in your will, please pass the details below to your solicitor:

Liverpool Cathedral Foundation (Registered Charity No 1094876) of Liverpool
Cathedral, St James Road, Liverpool L1 7AZ



I Tell You And I Know You Loved me

20·C·M·B·17

20·C·M·B·17

A place of Encounter.

Built for the People, by the People, to the Glory of God.