



THE
FISHERMEN'S
MISSION

Your Letter to the Future



Your guide to leaving a gift in your will



www.fishermensmission.org.uk

The day everything changed

Late November 1992 saw the Cornish fishing port of Padstow devastated by the loss of two boats and five fishermen. One of those lost was 27-year-old David Masters. David's niece, Kirsty, was only nine years old at the time. Today Kirsty wants to share with you her personal story of the morning the news of the tragedy broke.



"I woke up that morning thinking I was late for school and that Mum had overslept. Little did I know what was waiting for me downstairs. Mum looked so sad and had obviously been crying. She led me to the kitchen table and told me that last night my Uncle David, his cousin, and a close friend had gone out to collect crab pots and they hadn't come home.

"Although I was only nine, I knew exactly what this meant.

In the evening I was taken by my dad to my grandparents' house. I will never forget that visit. Everything seemed dark, save the light from the TV where the local news told its tragic tale over, and over, again.

"Over the next few months, I was aware that my daddy had organised a search of the coastline, trying to find my uncle's body. Four of the fishermen lost that night were found - but not my Uncle David. This was the hardest pill of all for us to swallow. The Fishermen's Mission had become a household name for us. The local Port Officer was a regular visitor, providing much needed care. Our family still remember to this day the love, care and practical help of the Fishermen's Mission."

Today, Kirsty's connection to the Fishermen's Mission is stronger than ever. In 2017, she met Julian Waring of our Southwest England Team at an event in Padstow. Kirsty quickly volunteered to help raise funds for the charity as she explains here:

"I love being a part of anything to do with the Fishermen's Mission. The biggest highlight occurred when I told my story on the local TV news.

Four of the five lost fishermen were found, but my Uncle David never was. This was the hardest pill of all for us to swallow.

I broke down in tears, remembering Uncle David. Somebody who had lost his brother at sea saw the coverage and tracked me down on social media. He thanked me for showing the pain and hardship families feel, something others might not realise. I am very

privileged to have touched others in sharing my story. Raising awareness is a silver lining, meaning good can come from the most horrid experience my family faced.

"I am so very grateful to everyone at the Fishermen's Mission for keeping me as part of the family. They will never know how special this is to me."

It costs nothing today, to provide care tomorrow



Gifts left to the charity in wills have played an enormous part in ensuring our Port Officers are on hand when help is needed. The support we provide to one in three people is only possible thanks to gifts in wills.

Everyone should make a will, because when you die, it's the only way of making sure the people and causes you care about benefit in the way you would wish.

How to include the Fishermen's Mission in your will

Including the Fishermen's Mission in your will is very straightforward and will cost nothing now, but can change the lives of fishermen in the future.

We recommend using a solicitor to draw up your will to make sure everything has been considered and the wording is clear.

Important information your solicitor will need:

Charity name: Royal National Mission to Deep Sea Fishermen
(more generally called The Fishermen's Mission)

Address: Mather House, 4400 Parkway, Whiteley, Fareham,
Hampshire. PO15 7FJ

Registered charity numbers: 232822 (England and Wales) and SCO39088 (Scotland)

Inheritance Tax

This is a complex area, but broadly speaking, under current legislation (2022/23) estates with a net value in excess of £325,000 (threshold) will have to pay Inheritance Tax at a rate of 40 per cent on any sum in excess of the threshold.

Gifts left to charity are an effective way of reducing or possibly eliminating any Inheritance Tax which your estate may have to pay, as the value of such gifts is deducted before calculating the net value of your estate.

Your professional adviser can help you decide what's best for you, but including a gift in your will to the Fishermen's Mission reduces tax (where liable) and helps others.

Three ways to make your gift



We are honoured that people like you choose to include a gift to the Fishermen's Mission in their will. It's a unique way of continuing your support for the UK's fishermen long into the future. It leaves a lasting legacy in your memory.

It's a good idea to see how much your estate might be worth by adding up all your assets and deducting any loans, etc. It may also allow you to decide who should receive any items of actual or sentimental value. This will then help you decide what gifts to make to family, friends, and finally, the causes you care about.

There are three main types of gift you can leave to the Fishermen's Mission in your will. Whichever you choose, you'll have the satisfaction of knowing it will be greatly valued and make a difference to the lives of fishing communities.

A share of your estate

This gift (also called a **residuary gift**) is a percentage of your estate. The actual amount is calculated once all set sums of money and personal possessions have been distributed. It can be for any percentage you choose (large or small). Gifts like these often make the biggest difference in our work with fishermen.

A set sum of money

You may prefer to leave a set sum (also known as a **pecuniary gift**) of any amount, so you know exactly how much the Fishermen's Mission will receive from your estate.

Specific gift

You may choose to leave a specific item of value e.g. jewellery, painting, etc. to the charity. That's fine with us, but please bear in mind we will usually arrange for such items to be sold, with the funds raised being used to support our services.



**A gift to the Fishermen's Mission in your will today
can bring bright hope tomorrow for our fishermen
and their families**

Keeping in touch

Whilst we respect that any decisions you make regarding your will are private, it's always lovely when people kindly let us know their current intentions. By doing so it means:

- We can pass on our very grateful thanks to you
- Make sure you're among the first to hear important news from the Fishermen's Mission
- Invite you to special events (if you'd like to attend)
- Communicate with you correctly in the future

Or perhaps you'd just like to get in touch to ask any questions you may have.

Whatever your reason, please contact our Legacy Manager, Andy Perry, on 01489 566922 or email: andyperry@fishermensmission.org.uk

Thank you for taking the time to read this leaflet and we hope you will feel inspired to leave a gift in your will to the Fishermen's Mission.

Every gift, in every will, makes a difference to the support we provide.



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Our work

Established in 1881, the Fishermen's Mission has a rich history of providing help to active and former fishermen and their families.

A gift in your will could literally be a life-saver and means the Fishermen's Mission can:

Provide immediate financial assistance to help with rent, food, heating and lighting bills - keeping house and home together.

Respond to an emergency call for help, day or night, 365 days a year. This means whenever injured, sick or shipwrecked fishermen call us - we will be there.

Offer emotional support during bereavement, family breakdown or emotional difficulties. We are a shoulder to cry on and a friend to trust.



Help to prevent poverty amongst retired fishermen and their families. Offering expert guidance through the benefit system and sourcing long-term grants.

Combat loneliness by making home and hospital visits and arranging group activities. A cuppa and a heart-to-heart make a world of difference.



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