

So you want to be a philanthropist?

Creating a lasting legacy is not just for those with a multi-million pound lifestyle, it's a rewarding way for many of us to make a real difference in our lifetime and beyond. Essex Life talks to Essex Community Foundation about the best ways to pick your way through the maze of charitable giving

IN THE outpouring of grief that followed the death of pop superstar George Michael last Christmas, it was rewarding to hear of his anonymous generosity to many 'ordinary' people. Never one to shy away from donating to charity in his lifetime, it was the individual stories of how he paid £15,000 for a stranger's IVF treatment and gave a £5,000 tip to help a student nurse pay off her debts, which made headlines nationwide.

Having both the financial stability and the inclination to help those less fortunate than yourself is to be admired, but one of the greatest challenges is knowing how best to achieve those charitable goals and ensure the money reaches those who need it most.

One organisation that works hard to translate those ambitions into reality is Essex Community Foundation (ECF), a leading independent charitable trust dedicated to improving the quality of life for people across Essex.

The foundation celebrated its 20th anniversary in 2016 and over the last two decades, ECF has awarded some 6,000 grants totalling £30 million to voluntary organisations and individuals, while also establishing 133 charitable funds for individuals, families, businesses and public agencies.

Jo Murphy, head of communications at ECF, explains: 'It's really important for people to realise that no matter how big or small their financial wealth, they can make a difference by leaving a legacy for generations to come. We often meet with professional advisers and their clients to explain how the foundation works and that you don't need to be another Bill Gates or George Michael to be able to help people.'

'Sharing a discussion with a trusted adviser can really help because they understand



Malcom and Beryl Crook

their clients' financial position and know their thoughts about what they want to achieve. Together, we can talk through ideas and show that by taking a very flexible approach which fits in with their needs and evolves over time, it is possible to bring their wishes to life and fulfil their vision.'

Fiona Ashworth, a solicitor with Colchester-based firm Thompson Smith and Puxon (TSP), is one such professional. With extensive experience of advising clients on wills and succession planning, as well as estate administration and tax matters, she also has a particular specialism in working with elderly clients.

Fiona is a full accredited member of Solicitors for the Elderly, an independent national organisation of legal professionals who provide specialist legal advice for older and vulnerable people and she is also a qualified member of the Society of Trust and Estate Practitioners (STEP). STEP members help families to plan for their long-term financial future, providing expert advice on issues surrounding trusts, estates and inheritance.

Born and raised in Essex, Fiona is passionate about her county and has been involved with ECF for more than 15 years. When given the opportunity by clients to discuss gifts to charity, Fiona, as an impartial professional, will discuss the range of options with a client; her knowledge of ECF means she is able to explain the work of the foundation and the benefits that can be achieved through a bequest to ECF, if a client would like to know more.

'When I'm talking to clients about lifetime planning they often say they would like to make a charitable bequest but are concerned about doing so because they find it difficult to imagine how much money they will need to live on for the rest of their lives. We sit down and discuss their income and expenditure, their daily routine and social calendar, so that I fully understand their family situation and way of life, before exploring further their wish to make a gift to charity in their will. They often have a perception that they do not have enough money to leave to charity that could make a difference. This is perfectly understandable, but I explain that even small donations can add up and still do some good.'

Malcolm and Beryl Crook met during the war when Malcom was serving in the RAF in Bomber Command and had been badly burnt. They married in 1948 and lived in Buckhurst Hill until 1956, when they moved to Shenfield. Malcolm worked in London as a chartered secretary to a firm of solicitors while Beryl worked for Brentwood Council, firstly in the Treasurers Department, then as assistant to the Parks and Cemeteries manager until she retired in the early 1970s.



Fiona Ashworth

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After Malcolm died in 2005 and Beryl became too ill to look after herself, she moved to Bognor Regis to be near the rest of her family. Both Malcolm and Beryl were avid golfers and were founder members of the Warley Golf Club, where Malcolm's ashes are scattered.

Fiona was Beryl's solicitor at the time she was writing her will. Having no children, Beryl wanted her estate, on her death, to benefit local charities in the Brentwood area where she and Malcolm had spent most of their lives. Fiona suggested that ECF could provide the perfect solution to meet Beryl's charitable wishes, ensuring that local organisations would benefit in perpetuity from her legacy and, through the fund in their names, keep Malcolm and Beryl's memory alive.

Malcolm & Beryl Crook Charitable Fund was set up and will support charitable activities in Brentwood while also ensuring that their memory lives on in Essex. ♦

Find out more

As an individual, family or company, ECF will help you set up a named fund and find causes you wish to support. You can have as little or as much involvement as you wish in how those funds are distributed. A legacy left to ECF can specifically name causes you wish to support, or the ECF trustees can make the decision for you, with the promise that the money will stay local in Essex. For more information visit www.essexcommunityfoundation.org.uk