



**FUNDRAISING FOR THE FUTURE:**  
**A LEGACY GUIDE**





PREFECTS 1953-54



V and VI Senior  
1953-54



Speech Day June 1954  
The Lord Provost Professor G

St Margaret's School has been educating girls since 1846. Today, the school is proud of its past and excited about its future as Scotland's oldest and Aberdeen's only girls' school. St Margaret's girls enjoy a well-rounded education: academic standards are high and each girl is encouraged to be the best she can be both in and out of the classroom.

**GIVE TODAY AND GIVE A GIRL, A CLASS, A SCHOOL,  
A SECURE FUTURE.**

— *Our Story* —

**1846**

School opens in Union Row

**1890**

Move to Albyn Place

**1924**

Electric lighting and  
central heating installed

**1932**

School hall built, following  
fundraising campaign

**1937**

15 Albyn Place is purchased

**1946**

Centenary year and extensions  
to laboratory and studio

**1960**

Three-storey link to join  
15 & 17 Albyn Place

**1969**

Opening of new Junior Wing

**1981**

Addition of physics  
laboratory, music room  
and improved gym

**1996**

150<sup>th</sup> year and  
new extension  
with music suite  
and extra classrooms

**2015**

A new state-of-the-art  
science block is built

**2016**

170<sup>th</sup> year and  
new facilities for  
art and drama  
developed

**THE FUTURE**

**To preserve and enhance our reputation of excellence, we need to progress,  
and to do that we need your help.**



## A LEGACY GUIDE

*The objective of the fund is to develop the potential of St Margaret's*

The objective of every good school is to develop the potential of all its pupils to the full: the objective of the St Margaret's Development Fund is to develop the potential of St Margaret's, so that it becomes an even better school. One way in which you can support the school is through a legacy in your Will and this brochure sets out the advantages of such giving.

This is a great venture for the coming decades and if, over the years, you can follow the example of your predecessors as benefactors, then the Development Fund will indeed become the engine of St Margaret's future.

*This is a great venture for the coming decades*



## WHY MAKE A BEQUEST TO ST MARGARET'S SCHOOL?

We understand that many people cannot give to St Margaret's during their lifetime. A gift in your Will allows you to make a charitable contribution at no cost to yourself today. For those who have already given, a gift in your Will can be the opportunity to make a more substantial final donation.

### MAKING A BEQUEST TO ST MARGARET'S SCHOOL GIVES YOU THE OPPORTUNITY TO:

- Leave something permanent behind you
- Give something back to the school
- Do more than you might have been able to do in your lifetime
- Save Inheritance Tax

We realise that the future is uncertain, that your family's future is a first priority, and that you may well have many other calls on your loyalties and sympathies. Nevertheless, we hope that your time at St Margaret's influenced your life and your career. If you would like to express your support and affection for the school by means of a legacy, this brochure will tell you how to go about it.



*We hope that your time at  
St Margaret's influenced  
your life and your career*

## WHAT YOUR BEQUEST WILL BE USED FOR

The wishes of our donors are of the utmost importance to St Margaret's, especially in the case of bequests. The Head or Head of Development would be happy to talk to you, in confidence, about whether there are any particular areas of the school's work for which you would like your gift used, and also how the school can acknowledge your generosity.

This will ensure that:

- we fully understand your wishes
- you understand our needs and future plans
- what you are proposing can be put into practice
- we can work out together how to honour your gift. Of course, if you would prefer not to talk to us about it, that is entirely up to you.

We would like you to consider leaving a legacy to St Margaret's School, with the request that it be used for the Development Fund. If you do, you can be sure that it will be of lasting benefit to St Margaret's. To ensure that this fund is able to fulfil its purpose in perpetuity, its annual disbursements will be subordinated to the need to maintain the value of the capital. Income from this fund will be used for the purposes set out overleaf.

*The wishes of our donors are of the utmost importance to St Margaret's, especially in the case of bequests.*



## LASTING BENEFITS

*Pledged gifts help the School Council and School Leadership Team to plan the development and progress of St Margaret's School.*

### The Development Fund covers...

#### **Bursaries**

It is more important than ever to have a fund with which to help parents of existing pupils who meet unexpected financial hardship. Broadening access to the school, for those pupils whose parents are unable to pay all, or part of the fees is also important. To ensure we can help as many children as possible, the school needs to build a substantial bursary fund. Donations made through legacies are a real way to make a difference to an individual child or group of children, enabling them to experience the excellent all-round education that St Margaret's has to offer.

#### **Buildings and Resources**

The School Council and School Leadership Team have strategic plans in place that will ensure St Margaret's School remains at the forefront of independent education in Scotland. All schools should develop and change and St Margaret's is no different. To continue to build on our existing facilities we need your help and the gift of a legacy will enable us to take forward our plans, allowing future generations of pupils to access excellent facilities during their time at the school.

Pledged gifts help the School Council to plan the development and progress of St Margaret's School. Pledges can be either unrestricted, allowing the School Council to allocate your gift to where it is most needed, or restricted by your request to help fund specific projects. Please speak to the Development Office about this.

## HOW TO GO ABOUT IT

It is very important for everyone to make a Will to ensure that their wishes for their Estate can be carried out as they intend. We strongly recommend that you seek independent legal advice before drawing up or making any changes to your Will.

### **The whole part of your residuary estate - a Residuary (or percentage) Legacy**

This is the gift of all or part of the value of your estate, after debts and other gifts and liabilities have been met.

### **A fixed amount of money of specific item - a Pecuniary or Specific Legacy**

This type of gift is either a specific sum of money or something of value to St Margaret's School such as property, a piece of artwork, jewellery or stocks and shares.

### **A Reversionary Legacy**

Your assets can provide income to initial beneficiaries of your choice during their lifetimes and, upon their deaths, a whole or a share can pass to St Margaret's School. This is achieved through a life interest trust and should be specifically drafted by your solicitor.

### **A Conditional gift - a Substitutional Legacy**

This means that you can leave your Estate to a particular person or persons, but if they predecease you, then the bequest could go to St Margaret's School.

### **Deed of Variation**

If you become a beneficiary of someone else's Will, you may wish to consider transferring the whole or part of that inheritance to St Margaret's School using a deed of variation. The value thus transferred would be exempt of the Inheritance Tax which would otherwise have been payable out of the Estate in respect of the value transferred.

*It is, of course, also possible to combine one or more of the above.*



## TAX MATTERS

You should consult your legal adviser or accountant before making a new Will or making any changes to your existing one, but in general, gifts made to St Margaret's School, during your lifetime or on your death are exempt from Inheritance Tax.

Bequests made to charities, including St Margaret's School, can be deducted from the net value of your Estate, thus reducing your Inheritance Tax liability. Inheritance Tax is payable, currently at 40%, on the balance of the value of your net chargeable Estate in excess of a certain amount (£325,000). The Inheritance

Tax threshold is usually reviewed in the Budget each year and information on the current level is always available from the Development Office.

*Consult your legal adviser or accountant before making a new Will.*





## SUMMARY

If you have decided to leave a legacy to St Margaret's School, here is a quick summary of what you will need to do, in conjunction with your accountant and/or solicitor.

- Decide whether you would like your legacy to benefit the Development Fund or whether you would like it put to more immediate use.
- Decide what sort of legacy you intend to leave.
- Contact the Head of Development at St Margaret's School if you have any queries about the process or would like to discuss leaving a legacy for a special purpose.
- Contact your solicitor. Samples of the wording s/he will need to use are given in the back pocket of this brochure.
- If you have already made your Will and now want to make an alteration to it, just complete the codicil form, which you will find in the pocket at the back of the brochure, and send it to your solicitor.
- Please fill in the pledge card, which is not legally binding, and return it to us in the reply-paid envelope, both of which you will find in the back pocket. You will be entitled to join the 1846 Club if you wish. This will enable us to thank you during your lifetime for the legacy you are planning to make.

*Anyone that contributes to the Development Fund has the opportunity to join the prestigious 1846 Club.*





2nd VI 1961  
J. Perwill  
stosh

P. Archibald, J. Skene, M. Milne, A. W.  
A. Henry, U. Strong (Capt.)

1st VI 1961







# ST MARGARET'S

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## SCHOOL FOR GIRLS

### RECOGNISING YOUR GIFT

St Margaret's School is very grateful to those who choose to make a gift in their Will. To recognise this generous contribution, all who indicate an intention to leave a gift to St Margaret's School will become members of the 1846 Club. Anyone who contributes to the Development Fund has the opportunity to join this prestigious club. We would be delighted to welcome members to an annual drinks party with the Head and School Council.

**Lucy Thomson, Head of Development**

17 Albyn Place, Aberdeen AB10 1RU

Tel: +44 (0)1224 595189

**[WWW.ST-MARGARET.ABERDEEN.SCH.UK](http://WWW.ST-MARGARET.ABERDEEN.SCH.UK)**

Registered Charity with OSCR (Reg. No. SC016265)



**ST MARGARET'S**  
SCHOOL FOR GIRLS

*Thank you!*

Should you wish to leave a legacy or pledge funds please find forms enclosed:

**CODICIL FORM**

**LEGACY PLEDGE FORM**

# CODICIL FORM

If you have already made your Will, and would like to add a bequest to St Margaret's School, you can use this codicil form. Please note that any codicil must be signed and witnessed in the same way as a Will. Once completed, the form must be attached and stored with the original copy of your Will. We suggest that you check any alterations to your Will with your solicitor.



## For further information please contact:

Lucy Thomson, Head of Development, St Margaret's School for Girls

Tel: 01224 595189 Email: l.thomson@st-margaret.aberdeen.sch.uk

**Thank you for your support.**

## YOUR DETAILS

\_\_\_\_\_  
(full name)

of: \_\_\_\_\_

\_\_\_\_\_  
Postcode:

(full address)

declare this to be the \_\_\_\_\_ (first, second, etc.) codicil to my last Will dated and made the \_\_\_\_ day of 20 \_\_\_\_

I give free of tax to St Margaret's School Development Fund the sum of: £ \_\_\_\_\_

or the Index Linked\* (see overpage) sum of: £ \_\_\_\_\_

or \_\_\_\_\_ % of the residue of my estate absolutely for the advancement of St Margaret's School and I direct that the receipt of the person appearing to my trustees to be the Director or other proper officer for the time being of the St Margaret's School shall be a full discharge to my trustees who shall not thereafter be concerned as to the application of this gift.



**\* The phrase Index Linked sum means:**

The amount specified (the Original Amount) as multiplied by the index figure in the Retail Price Index for the month immediately before my death and then divided by the index figure for the month in which this codicil is executed. If the Retail Price Index is no longer in existence at my death or the basis of its computation has been altered, my trustees shall compute the Index Linked sum in accordance with such formula as seems in their absolute discretion to be fair and reasonable so as to enable the Original Amount to be increased in accordance with inflation.

**DECLARATION**

**In all other respects I confirm my said Will.**

As witness my hand this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

Signed by the testator as a \_\_\_\_\_ (first, second, etc.) codicil to the Will in our presence.

\_\_\_\_\_ signature of testator and then  
by us together in his presence and in the presence of each other

**FIRST WITNESS**

Signature of Witness:

Date:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

**SECOND WITNESS**

Signature of Witness:

Date:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

**THANK YOU FOR YOUR SUPPORT.**

# LEGACY PLEDGE FORM

If you have already included, or are intending to include St Margaret's School in your Will, please let us know by completing and returning this form. Such a pledge does not commit you in any way. It is simply a statement of your present intentions and will help us in our long-term planning.



**For more information or to return the form please contact:  
(please complete all sections of the form)**

Lucy Thomson, Head of Development, St Margaret's School for Girls  
17 Albyn Place, Aberdeen, AB10 1RU

Tel: 01224 595189 Email: [l.thomson@st-margaret.aberdeen.sch.uk](mailto:l.thomson@st-margaret.aberdeen.sch.uk)

**Thank you for your support.**

## SECTION 1: YOUR DETAILS

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

## DECLARATION

- ☐ I would prefer my donation to be anonymous.
- ☐ I am happy for my support to be acknowledged in publications.

I would like my name to appear as (eg. Mr/Mrs Smith, The Smith Family): \_\_\_\_\_

## SECTION 2: YOUR LEGACY

- ☐ I have included a legacy to St Margaret's School in my Will.
- ☐ I intend to include a legacy to St Margaret's School in my Will.

Amount of legacy in today's terms (optional): £ \_\_\_\_\_

☐ I would like to discuss my legacy in confidence. Please contact me via:

☐ Telephone      ☐ Mobile      ☐ Email

## SECTION 3: DIRECTING YOUR LEGACY

- ☐ I would like my donation to support all the priority areas of the St Margaret's Development Fund.
- ☐ Alternatively, I would like to direct my donation to a specific area. Please contact Lucy Thomson, Head of Development for more information.

## THANK YOU FOR YOUR SUPPORT.