



GEORGE HOUSE⁺ TRUST

HIV POSITIVE LIVING



Leaving a positive impact

Your guide to leaving a gift in your Will to George House Trust



Beza's Story

Beza is originally from Zimbabwe and is 61 years old. She's been coming to George House Trust as she is an asylum seeker who is experiencing destitution and living with HIV.

"George House Trust's support raises my head up. I am happy with my life now."

Before I came to George House Trust, things were bad. As an asylum seeker, I am not allowed to work so I do not have an income. When you're not working and you don't have money, it is very difficult to ask people for help.

I was experiencing mental health problems -if you don't have food, you can't look after your mental health. Before, I wasn't taking care of myself – I wasn't even dressing myself.

Talking with George House Trust feels like talking with my mum. There are three organisations that know me really well in the UK – my doctor, my church and George House Trust. Nobody welcomed me like George House Trust did. They're my second family and they gave me the help I needed.

Now, my situation has changed a lot. Thanks to the payments and vouchers I get from George House Trust, I can eat well and buy the food I need. Not only that, I can now buy myself toiletries! This all makes me so happy. I have eczema and it's improved because now I can afford to buy prescription cream for it. I have control and I feel empowered because all you want is to be able to spend your own money on the things you need.

I can call my family and friends on the phone and feel less isolated. Having data and phone credit is so important to help me feel more connected to my family, and this was even more true during the pandemic.

What I like is that I get a pre-paid card to spend myself – this gives me dignity freedom and choice. It relaxes my brain – I feel posh with it!

George House Trust helped me so much with my HIV status too – for example, I met other women living with HIV. At the start of the pandemic, I was worried how I was going to cope but George House Trust's volunteers were amazing – the food that I needed was literally delivered to my door! When I got that message saying food and support is coming, I felt so relieved.

My mental health has improved so much because of how George House Trust staff and volunteers support me. Even my clinician noticed my mental health has got better. I am now less disorganised and able to plan my life tasks better because I am not as stressed and worried. I'm also planting Zimbabwean vegetables in my garden!

Sometimes when I'm not feeling so good, I just think of George House Trust and I feel better. If you don't have your own money, people look down on you. George House Trust's support raises my head up. I am happy with my life now.

Thanks to you
George House
Trust can be here
for people, like
Beza, living with
HIV who need
our help.



Donations from individuals and organisations are of vital importance because they give George House Trust the resources that are needed to deliver services where we see the greatest need amongst people living with HIV. The more we raise, the more people we can support when we are needed the most. Read on to find out more about the difference donations make.

A gift in your Will could fund our support for people living with HIV in life-changing ways.

This booklet explains how you can continue to support people living with HIV in the future. It includes information about how to include a gift in your Will and what your gift can achieve.

Please keep this booklet in a safe place. If you have any further questions, please contact us on 0161 274 4499 or email gifts@ght.org.uk.

How a gift in your Will could make a huge difference to the lives of people living with HIV



2,000

people engaged with our services each year through 1-1 appointments, email, texts and phone calls



200

people supported by peer mentors each year



400

welfare fund grants given each year



600

food parcels distributed each year



Specialist, one-to-one HIV Service Advisors supporting over 50 people living with HIV with information, advice and support such as advice about employment or medication.



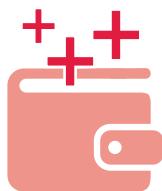
"I came to George House Trust five years ago and found peer mentoring to be one of the most beneficial experiences of my coming to terms with being diagnosed." *Karl*



For those needing more intensive one-to-one support, the Counselling Service provides over 400 counselling sessions a year.



Through George House Trust's Welfare Grants Scheme, we provide 100 clothing vouchers, as well as cookers, fridge freezers, washing machines, beds and mattresses, tumble dryers, microwaves, vacuums, and even gym memberships through the Welfare Fund each year.



Demand for our Money Advice support continues. We work on over 100 Money Advice cases each year. Much of the work is around welfare benefits as more people found themselves out of work and having to face a complicated system. With our support, many debts are resolved, tens of thousands of pounds being written off on compassionate or legal grounds or through securing grants to clear debt as well as debt reduction through correcting errors.



Our important HIV prevention work supports over 30 mothers benefit from our Formula Milk Scheme each year which prevents the onward transmission of HIV through breastfeeding. Nine Greater Manchester boroughs now actively participate in the scheme.



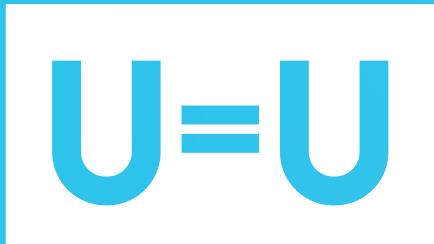
The HIVe project works to make the ending of new HIV transmissions an achievable reality. George House Trust is immersed into the HIVe programme to ensure that voice of people living with HIV and their support requirements are included.



The Positively Speaking HIV Awareness project sees people with lived experience of HIV talking in schools, colleges, GP surgeries and other workplaces about life with HIV in an attempt to challenge stigma and educate about the reality of living with HIV today.



2030 and beyond



UNDETECTABLE = UNTRANSMITTABLE

Today only
45%
of the population
know what HIV is
and how it is
transmitted*



In 2019, the government announced a commitment to end new HIV transmissions in England by 2030. Just one year prior to that, the UK met the UNAIDS 90-90-90 targets, ahead of the 2020 deadline, with 92% of people living with HIV diagnosed, 98% of those on treatment, and 97% of those having an undetectable viral load – which means HIV is untransmittable.

The future of HIV is a world away from the scenes of the 1980s and as a nation, we now have the tools to end HIV transmissions, through regular HIV testing, condom use, access to pre-exposure prophylaxis (PrEP), prevention information and advice, and medical treatment. Today people living with HIV, on effective treatment and with an undetectable viral load, cannot pass on the virus and can expect to live long lives.

As the UK works towards the new target to become one of the first countries to reach zero new transmissions, what does the future look like for the 100,000 people in the UK who are already living with HIV?

Despite all the progress, awareness and understanding of HIV is actually decreasing as a new generation who do not remember the 80s and 90s are becoming adults. Today only 45% of the population know what HIV is and how it is transmitted*.

Awareness and understanding

Only one in five people know that Undetectable = Untransmittable (U=U). If we are to reach zero transmissions this number has to change. However, there is one more crucial consequence of a lack of understanding. With a decrease in awareness and understanding of HIV comes an increase in stigma and discrimination. This may stem from ignorance about how HIV is transmitted or prejudice against the two groups most affected in the UK (gay men and black Africans) by linking HIV with homophobia, racism or anti-immigration sentiment.

Whilst the UK is working hard to reduce the number of new transmissions, George House Trust will be here to fight misinformation and share the truth about living with HIV so that the UK is a place where people with HIV can live without the fear of abuse or discrimination.

**Only
1 in 5**

know that
**Undetectable =
Untransmittable**

Does HIV-related discrimination really exist in this decade when we have made so much progress?

The short answer is, yes. Whilst many people live happy healthy lives free from discrimination, there are others for whom this is sadly not a reality. On a regular basis, we hear stories of ignorance and fear that have affected the people we serve. Stories that speak of rejection, hate and fear simply in response to sharing an HIV positive status with friends, colleagues, lovers or family. The consequences of misinformation are many and can have a significant impact on mental and emotional well-being.

People are living longer with HIV

Thanks to the great strides forward in medical treatment of HIV, people who are diagnosed early and on effective medication can live longer and healthier lives. In the UK nearly half of the total number of people accessing HIV care in 2019 were aged 50 or over.

But for some, quality of life has not improved in the same way. Today, 50% of older people who are living with HIV are living below the poverty line and one in three are socially isolated. As people living with HIV get older, George House Trust will be here to provide one-to-one and group support that helps people to live happy and healthy lives with HIV, to eradicate HIV-related discrimination in society, and to educate the wider population about the truth about HIV.

We will be here long into the future to support people as they age with HIV. A gift in your Will could mean we can provide support that builds community, provides welfare support or fights for the right to live free from discrimination for all living with HIV.



A gift in your Will to George House Trust could, quite simply, change a life for the better. Will you join us?

Leaving your mark on the world

How to leave a gift in your Will

Your Will is one of the most important documents you'll ever write. It ensures your loved ones are looked after when you're no longer here and that your final wishes are respected.

But once your family and friends have been included, your Will is also a way for you to continue to support a cause close to your heart. More and more people today are including a gift to charity in their Will – also known as a 'legacy' – to support the causes that matter to them.

For George House Trust, a legacy ensures we can help when we are needed the most, providing life-changing support and advice to people living with HIV.

Gifts in wills make a huge difference to the lives of the people we work with and there are three types you can leave in your Will:

A residuary gift

This is a share of your total estate (everything you own that is of value) after all other payments (such as lifetime debts, tax and administrative expense) have been deducted.

Because a residuary legacy is a percentage of your estate, it will keep its value over time.

A pecuniary gift

A pecuniary gift is a fixed amount of money that you leave in your Will. It is a good idea to review pecuniary gifts regularly, as their face value can be lessened by inflation and turn out to be less powerful than you intend.

A specific gift

A specific gift is when you leave a particular item of value – such as personal possessions, property or shares.





Rachael and Susannah have left gifts in their Wills to George House Trust

"We've always had the idea of giving George House Trust something, maybe something we collect gets auctioned off. But cash gifts can be quite complex in law. So we just decided to do it in our Wills. We had a chat. And we just did it."

Who are you and what do you do?

Susannah: Well, we've been together forever. We were best friends before we got married and we've been married five years in June. I'm an alarm response operator. I work with lifeline pendants with the elderly and vulnerable ... anything that uses technology to enable people to live as independently as possible for as long as possible.

Rachael: I work as a support worker with people with learning disabilities and challenging behaviour. I've worked in social care since I was 16 with people from all sorts of backgrounds.

What is it about George House Trust's work that inspires you?

Susannah: I have incredibly vivid memories of the campaigns in 1986 as well as the legislation around those times as well. I was 11ish at that point, but I knew that the thing that was happening – which was then seen as gay men's cancer – was not deserved, despite what people were saying about it. It wasn't something to punish people. At 11 years old it seemed like a very important thing to me and that stayed with me into my adulthood. These days, if anyone brings up the subject of HIV I will fight misinformation.

What prompted you to make your Wills?

Susannah: We both have had people around us who've died without Wills. And seen how complicated that was for the surviving family members, during what is already a stressful time. So we decided that with a Will, at least then we could direct what happens after we die.

Rachael: We've always had the idea of giving George House Trust something, maybe something we collect gets auctioned off. But cash gifts can be quite complex in law. So we just decided to do it in our Wills. We had a chat. And we just did it.

Susannah: At the moment I think we're even more aware that for a lot of charities, because of the pandemic, there has been an awful lot of lost income in this last year. By making sure it was formalised in the Will we also know, whatever else we do with George House Trust between now and whenever, there is something for George House Trust in the Will.

How did you make your will?

The process was so easy, because all you actually need is whatever it is you want to give and the charity number. It's funny sense of peace of mind that you can kind of tick the box and it's done.

Writing a Will

**Writing a Will is easier than you might think.
Here is our guide to writing a Will.**



Writing a Will and keeping it updated is the only way for you to decide what happens to your property, money and personal possessions after you die. It gives you the peace of mind that your loved ones will be looked after.

We recommend you use a solicitor to help you write a Will.

There are five simple steps to help you prepare for writing your Will:

Step 1 Make a list of your assets

It can be a good idea to list your assets and estimate their value. This is something you can do yourself, saving you time and money with your solicitor. Your assets include things such as property, shares, savings and other items of value you own. The sum of these assets is your 'estate'.

Step 2 Make a list of what you owe

Always try to write down what you owe or are owed. Considering an outstanding mortgage, loans, or bills, will give you a much better idea of the value of your estate.

Step 3 Decide who you would like to benefit and how

Make a list of the people and organisations – such as the charities you support – that you wish to remember in your Will, and consider how you'd like to divide your estate between them.

Step 4 Choose your executors and meet your solicitor

An executor is the person you choose to carry out the terms of your Will, to ensure your wishes are fulfilled correctly. Most people choose their solicitor and/or trusted family members as executors.

Step 5 Keep it safe and up-to-date

Your Will is obviously a very important document. Most people prefer to leave it in the care of their solicitor or legal advisor and keep their own copy in a safe place, ensuring their executors know where to find it.

Frequently Asked Questions

Do you have more questions? Speak to your solicitor or give us a call at George House Trust on 0161 274 4499 or email help@ght.org.uk.

Do I really need a Will?

While having a properly prepared Will is not a legal requirement, it is something we recommend you have for your loved ones' peace of mind.

Your Will is the only way for you to decide what happens to your property, money and personal possessions after you die.

Can I write my own Will?

We recommend that you only write a Will through a qualified solicitor or a member of the Institute of Professional Willwriters. If you make any errors doing it yourself, it can cause your Will to become invalidated, which can be stressful for the people closest to you.

What happens if I die without a Will?

Dying without having an up-to-date Will is known as 'intestacy'. If you die intestate, it is up to the law to decide how your estate is distributed, which might not reflect your wishes.

Is a gift to the George House Trust subject to inheritance tax?

A gift to charity is taken out of your estate before your liability for inheritance tax is calculated.

Some people see it as a useful way of bringing their estate under the inheritance tax threshold. Your solicitor can advise you about the current threshold.

Should I tell the George House Trust if I include them in my Will?

Your Will is private. It is your choice as to whether you choose to tell us that you left a gift to support our work. However, if you do let us know, then we can do more to show you what your gift could achieve.



Thank you for considering leaving a gift to George House Trust in your Will

Please complete and return this form to let us know if you plan to leave a gift to George House Trust in your Will. The form does not commit you to anything and your answers will help us keep you informed about the work that your gift will help fund. Thank you.

You can let us know your plans in one of the following ways:

By post

Complete the form below and send it to us at the following address:

George House Trust
75-77 Ardwick Green North
Manchester
M12 6FX

Title:

First name:

Surname:

Address:
.....
.....

Post code:

Email:

Phone number:

By email

Email the form overleaf, or your answers to the questions to: fundraising@ght.org.uk

On our website

Go to www.ght.org.uk/giftinwill and click on 'Tell us about your Will'

- I have included George House Trust in my Will
- I am intending to leave a gift to George House Trust in my Will
- I am considering leaving a gift to George House Trust in my Will

How would you like to hear from us?

We would love to send you information on the ways we support people living with HIV and how you can help us through fundraising, events and volunteering opportunities.

Please tick below to tell us how you want to hear from us:

- | | | |
|-------|------------------------------|-----------------------------|
| Post | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Phone | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Email | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| SMS | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

We take your privacy seriously and will never sell or swap your details with third parties. You can withdraw your consent to be contacted at any time by calling 0161 274 4499 or by emailing help@ght.org.uk. Information about how we protect and use your personal data is set out in our privacy policy at ght.org.uk/privacy



GEORGE HOUSE[±] TRUST

HIV POSITIVE LIVING

Contact us

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