

Welcome

Legacy Awareness Cuppa & Cake
March 2023



Presented by:

Sally Tabbner ~ Chief Executive Officer

Emma Radley ~ Chief Operations Officer

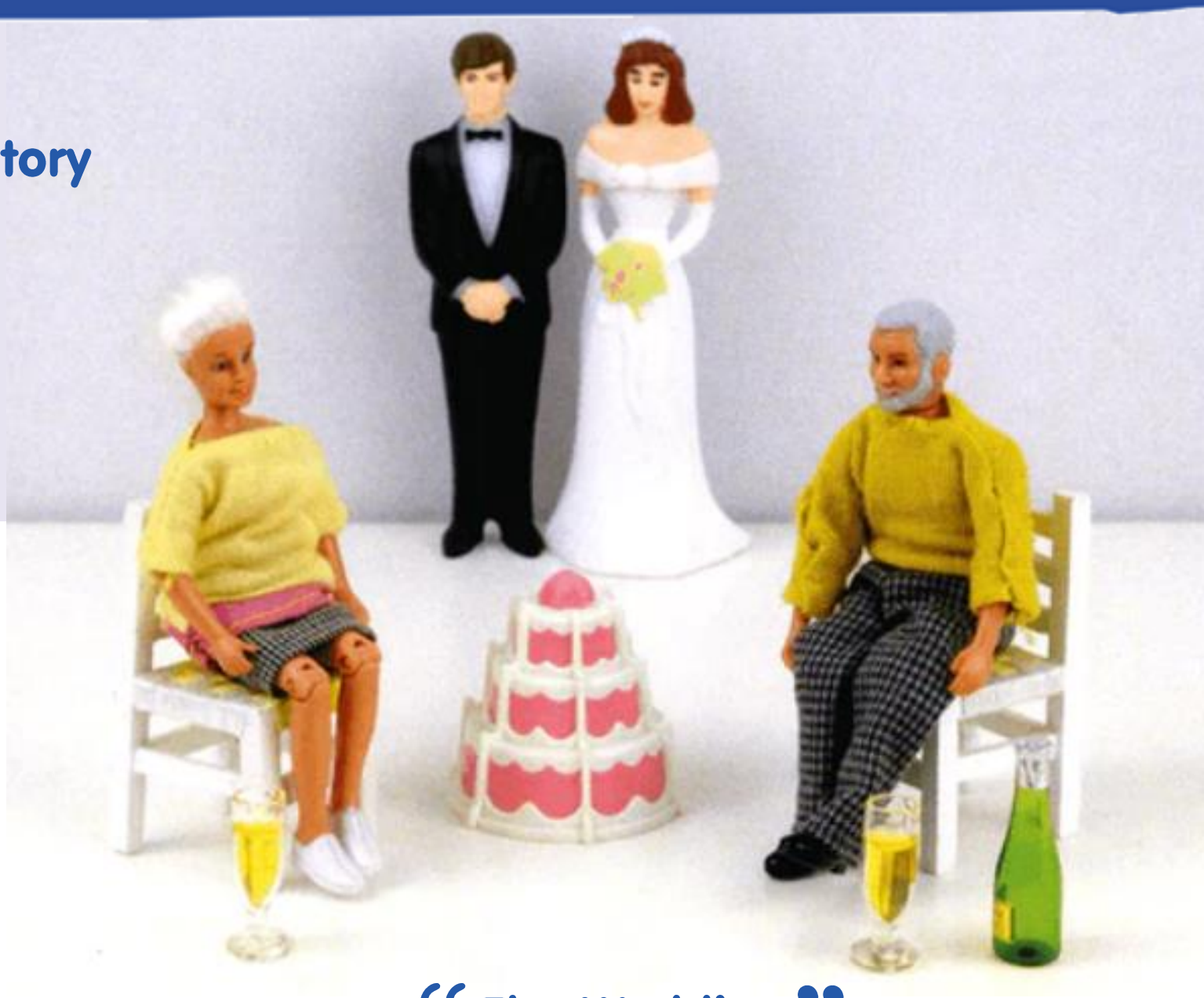
Deanna ~ Legacy Pledger

Ben & Emma Marsh ~ Cameron James Solicitors

Questions can be asked at the end of each slide or section.

Tour of Sage House.

Founder's story



“The Wedding”

Grassroots development



What people said

“

We don't know where to go... We can't access support...

I'm exhausted and need a break... I want more information...

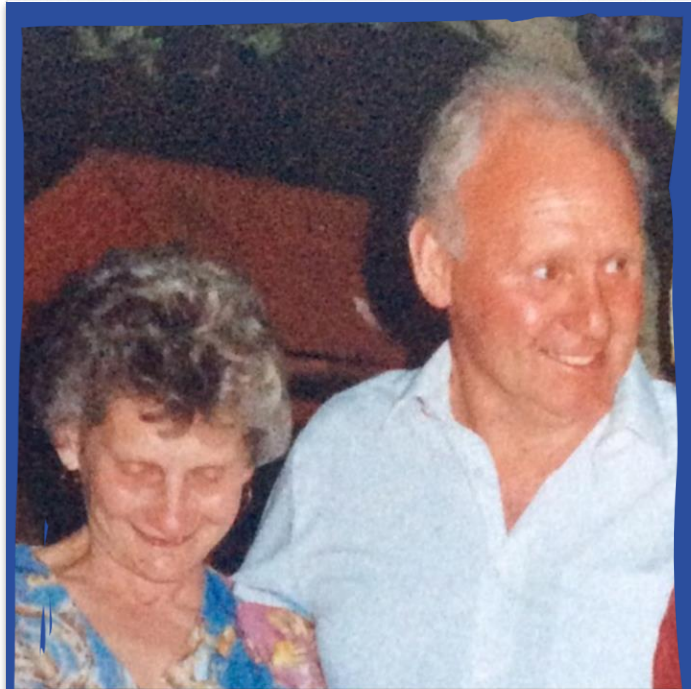
I don't know anything about dementia... I feel excluded...

I want to feel welcome and safe... I keep repeating our story...

I'm lonely & want to make friends...

I have to go to so many appointments... ”

Alfie & Brenda



Alfie & Brenda – 1992

at their Granddaughter's Engagement Party

- ✿ Alfie was a lorry driver and a previous Sussex Boxing Champion in his army days
- ✿ Brenda was a doting mum to their 3 children who cleaned the local primary school to top up the weekly household kitty
- ✿ They were married for 58 years
- ✿ Brenda developed Parkinson's and the Lewy Body Dementia – she took to her bed and Alfie cared for her for 4 years without any support other than family
- ✿ Alfie lost Brenda in January 2013 – he was devastated and lost
- ✿ After 18 months grieving Alfie started to display some different behaviours, his memory was struggling, and he had a couple of falls
- ✿ After a few visits, his GP undertook some memory tests and referred him for further tests and a scan
- ✿ After 11 months Alfie's appointment came through and he was diagnosed with Alzheimer's Disease and advanced Vascular Dementia
- ✿ Alfie's family did their best. They rallied to help support without any support from the outside world.
- ✿ Eventually his daughter moved into the old family home to care for him
- ✿ There was nothing - no groups or activities to support Alfie socially or to provide cognitive stimulation

Sally Tabbner- CEO

- ✿ Worked in Local Authority for 24 years:
 - ✿ Public Health
 - ✿ Social Care & the Communities Team Projects
 - ✿ Finance and Commissioning
 - ✿ Older People Services Prevention & Early Intervention
- ✿ Started at Sage House on 10th July 2017
- ✿ Joined a team of two people who were fundraising for a capital campaign
- ✿ Tasked with;
 - ✿ Turning the old Virgin Vie Call Centre in Tangmere into something which would meet the needs of local people living with dementia and their carers
 - ✿ Testing different activities along the way to see what people enjoyed
 - ✿ Getting the systems, policies and people in place to get it operational
 - ✿ Working out how to make it sustainable
- ✿ Having it opened in May 2018



Sage House Opened – 8th May, 2018



Grandad Alfie - 2018
Telling the Countess of Wessex about his toothache

Emma Radley- COO

Care Home and Home care services

25year career at West Sussex County Council

Managing services for older people and specialist Dementia Services:

- Commissioning and Monitoring Quality Care
- Developing new services
- Quality Assurance and Improvement.



**Why is Sage House
so important to me?**



Dementia in our Community



It is estimated that **over 17,500** people are living with dementia in West Sussex...



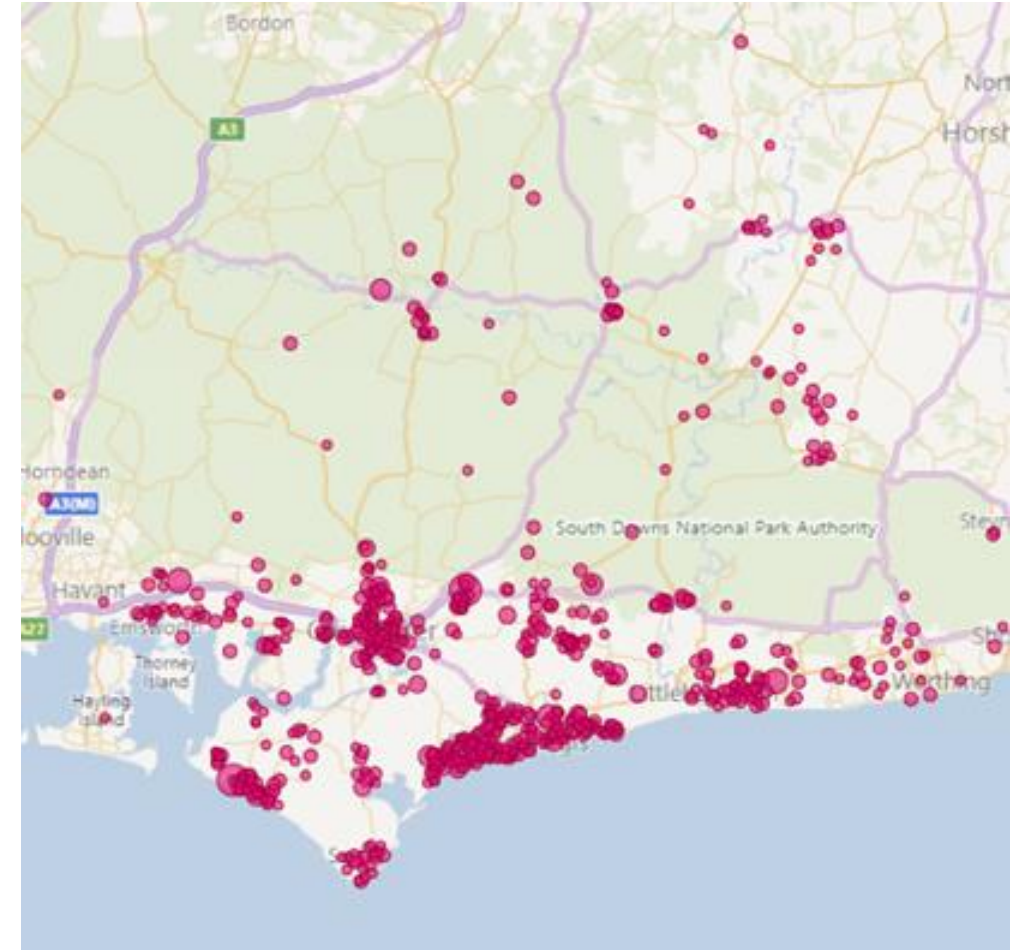
...Rising to **22,450** by 2030



Chichester, Bognor Regis & Littlehampton constituencies are in the **top 2.5%** for dementia prevalence



1 in 2 of us will be affected by dementia in our lifetime



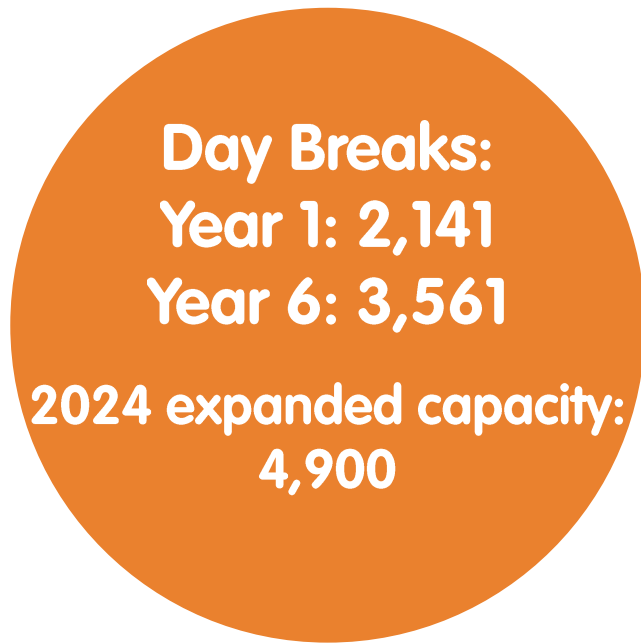
Map showing where our customers come from

As it stands there is no known timescale for a cure

Where are we now:



How we have grown



And the need continues to grow:
January 2023 Wayfinding Referrals: 54
January 2024 Wayfinding Referrals: 104

Academic Evaluation Results [SPOILER ALERT!!!]

The Sage House model providing personalised advice and support for people living with dementia and their carers saves the NHS and Social Care budgets an average of **£200** per person per month.

More than 85% of people living with dementia and their carers say Sage House has made a genuine difference to their quality of life.

75% of people without access to Sage House say they do not know where to find help and feel abandoned.

By combining many services, delivered by our experienced staff and partners, in one purpose-built hub = we're having a "profoundly positive impact on Quality of Life & Mental Wellbeing" & saving the Public Purse

About the National Ambitions Programme

Sage House Tangmere will always be the Centre of Excellence and the model is flexible, scalable and adaptable for other local areas.

To this end we have;

- ✿ Developed a toolkit for community adoption
- ✿ Produced a blueprint for the important built environment & services necessary
- ✿ Developed "how to's" for both operations and sustainable fundraising

The ongoing work is to support local communities to make it happen in their area

How are we going to do it?

- ✿ Make people listen!
- ✿ Influencing Policy changes locally & nationally
- ✿ Getting out there and making it happen
- ✿ Ensuring others are providing the quality of care and support that people living with dementia and their loved ones deserve



Funding Sage House

Independent dementia charity- not affiliated to large nationals

Costs £1.4m to run Sage House and we have to raise over £1.1m from fundraising

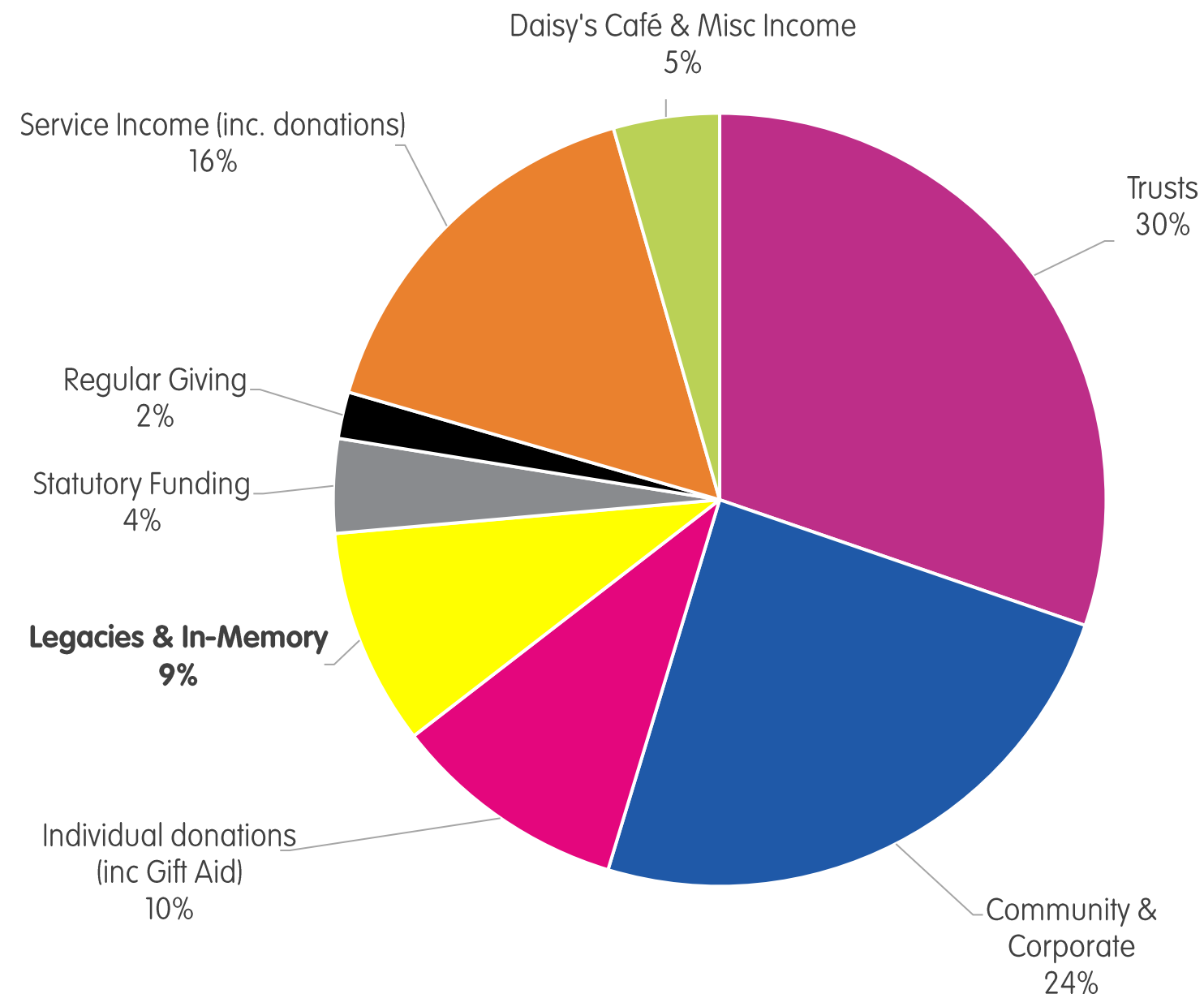
Only 4% Statutory funding- however this does give us flexibility, independence and sustainability

83p in every £1 goes directly towards the costs of delivering our services

Unlike other charities- we don't have large investment funds and hold just 6 months in reserves



How is Sage House funded?



We are reliant on donations & grants for 76% of our income

Only 4% of our annual income comes from Government, NHS or local authority

Service income and Daisy's Café makes up the remaining 20% of our income

Day Breaks is subsidised by our fundraised income at all price bands

Wayfinding, Activities, and Community Outreach are free of charge with voluntary donations welcome

Source: Dementia Support Budget (2024-25)

The impact of legacy giving

As an independent local charity, without huge reserves, gifts in Wills make a massive difference.

We are still young so our legacy income has been small to date, but it can help secure our future.

63%

of total donations to
St Wilfrid's Hospice
(2023)

33%

of total donations to
Alzheimers Society
(2023)

13%

of total donations to
Sage House
(2023)

The impact of legacy giving

Each gift touches many lives and truly leaves a legacy.



£5,500
could fund our
activities program
for a month

£20,000
could fund our
entire Wayfinding
service for a month

£36,000
could fund our
Community Outreach
for a year

£117,000
could fund
everything at Sage
House for a month

£500,000
could fund the
refurbishment of
"Sage 2"

What's next- 2 years

- ✿ Wayfinder Bus
- ✿ Sage House Garden
- ✿ New Outreach Venues
- ✿ Expansion of Wayfinding
- ✿ Refurbishment of Smart Zone into Activity Zone
- ✿ Growth of Dementia Supporter Training



The Future

We know that the number of people living with dementia is increasing.

The numbers of those requiring support to live well with dementia will rise.

We are maximising the space we have here at Sage House and have grown into the space we have available.

That leaves us with only one option expand into Sage 2.





Deanna & Mike





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Leaving a Legacy

BEN MARSH BA(Hons.), AIPW, MSWW
EMMA MARSH, Solicitor, LLB, AIPW, MSWW



Giving in lifetime and leaving a legacy

- Why leave a legacy to charity?



- How to leave a legacy to charities you support
- How to ensure any lifetime giving continues even if you lose capacity

Impact of legacies

Number of charitable estates in 2020?

33,653

Total value of charitable estates in 2020?

£17.9bn (up from £16.1bn 2019)

38% estates = 1 charity; 22% estates - 2 charities.

Most charities in one Will 2020?

61 charities

South-East 1 in 5 wills is charitable; North-East 1 in 7

Average value of charitable estates?

£532k (up from £502k 2019)

How many charities benefit from legacies annually?

Typically 10k different charities annually – out of 169k registered charities

‘Legacy Giants’ – CRUK, RNLI, BHF

Impact of legacies

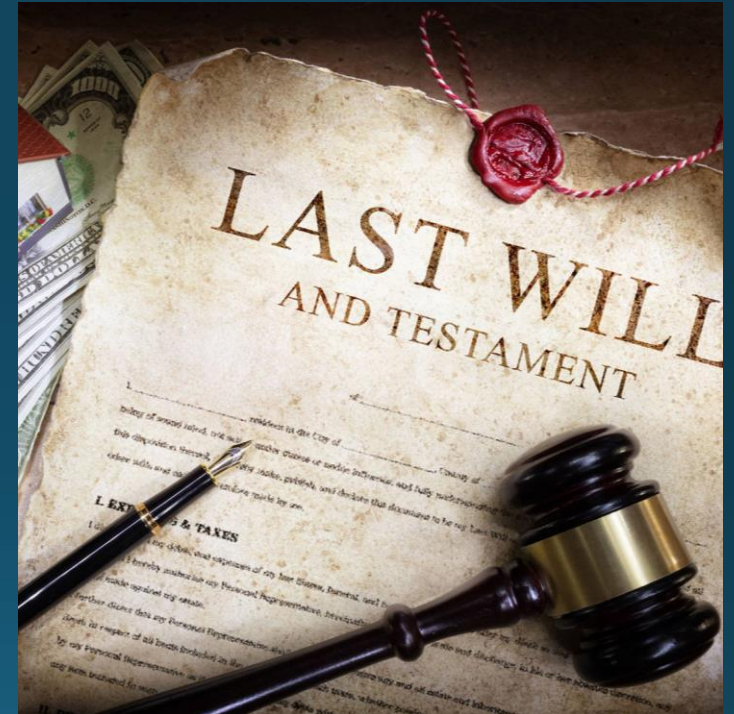
- Of charity donors:
 - 35% would like to leave a gift/legacy
 - Only 6.3% leave a legacy
- However:
 - 6.3% = £2.5 billion/annum
- So, a small increase in legacy giving = potential huge increase for charities



**REMEMBER A CHARITY
IN YOUR WILL**
Help the work live on...

How to leave a legacy to charity

- Make a Will!
 - 65% of UK adults still don't have a Will
- Make sure it's signed and witnessed correctly
- Make sure your Executors know where the original is stored
- Consider professional advice



How to leave a legacy to charity

There are three main ways:

1. Gift a sum of money
2. Gift a specified item
3. Leave a share of your residuary estate (the 'pot' that's left after liabilities have been settled and gifts have been made)

How to choose between these three types of giving



*"Your legacy is every
life you've touched."*

-Maya Angelou

Gifts to Charity



Gifts to Charity



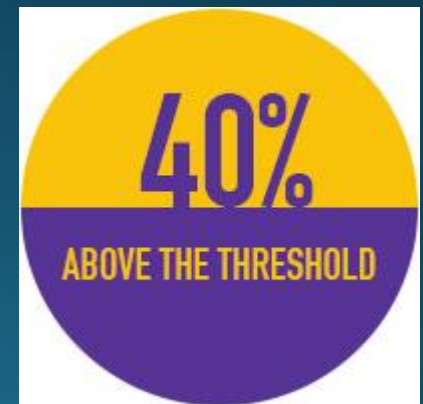
Why is it important to leave a legacy correctly?

- Do-it yourself / Internet / Post Office Wills
 - Failure Rate: 65%
 - No tailored advice
 - They are not sufficient protection!
- Professional advisor
 - Individual advice
 - Assess context and circumstances
 - Minimise risk of contested estate
 - Often complications!



Complication 1: Inheritance Tax

- The Government can claim 40% of the value of your estate above the Nil Rate Band in Inheritance Tax
- Nil Rate Band – currently up to £500,000 for an individual (if property is being gifted to children/grandchildren)
- Gifts to exempt and non-exempt beneficiaries
- Charities are exempt beneficiaries
- Lower rate of IHT payable if 10% gifted to charity



Complication 2: Families!



Contested estates: values and family complications

Families often contest charitable gifts – reduces their inheritance

Families often contest each others' inheritance

Many families have vulnerabilities:

Divorce, bankruptcy, personal problems –
gambling/alcohol

Testators may wish to help someone, but still gift to
loved ones ultimately

Need professional advice!

Ensuring lifetime gifting continues if you lose capacity

- Lasting Powers of Attorney



- (EPAs still valid – made prior to 2007)
- Like a Will, must have capacity to sign it!

Lifetime giving to charity under a LPA

- Lasting Power of Attorney for Property & Finance
- What does the document do?
- What if I don't have one?
- Lifetime gifts to charity:
 - Gift must be of reasonable value given the size of the gift giver's estate (all the money and property they own)
 - Gift can't be given to avoid paying for care costs
 - Gifts can't be given to a charity unconnected to the gift giver



Cameron James Legal – How we can help

- Ensure legacies are gifted in line with your wishes
- Protect your spouse / partner
- Protect your children / vulnerable beneficiaries
- Protect your assets
- Minimise your tax exposure
- Help with exposure to care home fees
- Establish LPAs and ensure lifetime gifting continues
- Establish Trusts
- Act as Executors/Assist with Probate



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