



St Catharine's College
Cambridge

YOUR LASTING LEGACY



In this brochure we invite you to consider making a gift in your will to St Catharine's College. People choose to write their wills at different times of life, but the importance and power of bequests to do good in the world cannot be overstated.

If you are able to provide for your College, alongside family and other causes important to you, you'll be enriching future generations' enjoyment of their Cambridge experience. A codicil form is available for anyone wishing to add St Catharine's to a will they have already made.

Should you be inspired but not yet ready to make out your will, please do get in touch when the time is right for further information.

If your will is not made under UK law, please get in touch with the Deputy Development Director regarding territory specific information. US Members can be advised by Cambridge in America, who have a highly experienced team to support planned giving.

THANK YOU FOR YOUR SUPPORT,
FROM THE MASTER, FELLOWS AND STUDENTS OF ST CATHARINE'S COLLEGE

A Proud History: A Strong Future

Robert Woodlark founded the College in 1473, but it was Mary Ramsden's legacy that provided the funds to build much of what we now recognise to be the College footprint, through her bequest in 1745. The work was completed in 1765 and the Ramsden legacy facilitated the transition of St Catharine's into the community as we know it today. Mary Ramsden's legacy also supported students with bursary funding well into the late nineteenth century.

With your help, the College can uphold the academic rigour of the supervision system, collegiate life, and the facilities that create the backdrop to our shared experience. These features build a sense of belonging. St Catharine's brings together outstanding students and academics from around the world, who are then able to contribute their skills to many and varied causes, making the world a better place.

Through prudent management of its finances, the heritage of St Catharine's College is protected in perpetuity, for generations yet to pass through its gates. Endowed gifts from Members and friends are key components of College finances, which allow us to protect and cherish the community and educational provision for our students. A legacy also enables the College to take advantage of new opportunities when they arise, weather unexpected falls in income and balance its commitments.

Your bequest will provide greater security for the College and its students.





How your legacy could help St Catharine's

Please consider making provision for St Catharine's in your will. Over the years, legacies have continued to help the College flourish with gifts from bequests large and small.

An unrestricted bequest is the most helpful type of legacy. We appreciate the trust our Members confer on us when they designate an unrestricted gift. We respect such pledges, and spend their gifts wisely. Making an unrestricted gift to the College allows us maximum flexibility when prioritising its use.

“My wife and I have recently amended our wills to make a provision for a legacy to St Catharine's; we both recognise the importance of the College in my life and the quality of the education provided. Undoubtedly a portion of my personal wealth is a function of this - so it only seems fair to arrange to give something back.”

CHRIS LOWE (1985, MATHEMATICS)

“My three years at St Catharine's were a watershed in my life. Leaving a bequest for St Catharine's is my way of thanking the College for that personal transformation and a way to pass it on to future generations.”

ELAINE NG (1984, ENGLISH)
HONORARY FELLOW

Whilst unrestricted bequests are most helpful, because they allow the College to direct your gift to the highest priority area at the time it is received, you may prefer to support specific areas of interest such as the preservation of historic buildings, supporting our students and aspects of College life such as welfare, the library, chapel, sport and music. Please do not hesitate to indicate your preferences when you tell us about your will.

INHERITANCE TAX (IHT) BENEFITS OF LEAVING A CHARITABLE LEGACY

As a charity (registered number 1137463), gifts to St Catharine's are tax exempt.

Check the HMRC website for the latest details:
www.gov.uk/inheritance-tax-reduced-rate-calculator

At present, many estates, will incur IHT on their net value, but bequests to charities are exempt from IHT, making it possible to lower your IHT liability. Check the HMRC Reduced Rate Calculator for details.

If 10% or more of the net value of an estate is left to charity, a reduced rate of IHT applies, meaning that after deductions the current 40% rate is reduced to 36%.





Lasting memories

“The friendly community is a part of every memory I have of Catz. Whether it was cheering on SCCBC boats at Bumps or even just passing someone in Main Court on the way to Hall, the people are what have made Catz special to me. I have so many fond memories and have learnt so much, not just in terms of academics but also about me as a person throughout my four years at Catz. It’s sad to think that my time is over, but then I just think about the next batch of freshers ready to start their journey; they have so much to look forward to!”

GABBY DEORA (2016, MML)

“My fondest memories include living with my friends at Chad’s, endless cups of tea, walking Toby, picnics by the river, Boat Club Dinner, it snowing during Lent term 2018!”

ANOUSA PARKIN (2017, GEOGRAPHY)

“Performing with the college jazz band (Jazz Catz) at Catz and other university events/balls, the highs and lows of being in the football team, brunch, helping at the summer open days, generally living in the great surroundings of main site are all happy memories.”

ALEX BOWERS (2017, ECONOMICS)

“I have no doubt that my time at Cambridge was the greatest factor in whatever success I’ve enjoyed in my life. I entered St Catharine’s as a shy youth of very modest means and with little life experience, and I emerged in 1965 as a fairly confident young man with almost unlimited opportunities.

For many of us planned giving is the greatest and ultimately last opportunity we have to make a difference. I encourage anyone who has benefited from this unsurpassed educational experience and witnessed the prestige that their degree seems to bestow anywhere in the world, to join me in making a legacy gift to St Catharine’s, to help ensure the continued vitality and growth of this remarkable institution.”

BERNARD ROBERTSON (1962, MECHANICAL SCIENCES)

“It was very easy for me to decide to leave a legacy to Catz when drawing up a will, for three reasons:

- ✿ to enable St Catharine’s to continue to provide the great educational and community experience that I enjoyed;
- ✿ to follow the example of my late father, Ansel Harris (1943), who also left a legacy to Catz;
- ✿ and because as a charity trustee I am well aware of the value of legacies as a vital source of funding.”

KATERINA GOULD (1983, LAW)





PROFESSOR EILIS FERRAN,
LAW (1980)



DR JOHN THOMPSON,
HISTORY (1971)



PROFESSOR SIR JOHN BAKER,
LAW (1970)



DR PETER WOTHERS,
NATURAL SCIENCES (1988)



DR SRIYA IYER,
ECONOMICS (2000)



DR CHRIS THORNE,
BIOCHEMISTRY (1963)

Our Fellowship

St Catharine's College benefits from the wisdom and experience of its Fellowship who, with the Master, lead and manage the College's affairs. Many Fellows spend their whole academic career at St Catharine's and contribute to College life in myriad ways. Our Fellows dedicate enormous amounts of time to the furtherance of collegiate life, becoming part of the fabric of our community and enriching so many lives. Some Fellows volunteer their services in retirement, with many conferring a legacy of their own to their College as it has meant so much to them in their lives.

“I have never thought of myself as someone who becomes attached to institutions, yet I have become very involved with St Catharine's and feel very affectionately towards it. My relationship with the College – and that means of course with the people in it – has been enormously important to me. I have felt a sense of belonging, and belonging to the College community is like belonging to a family: something one cares about and derives support from.”

DR JOHN THOMPSON, (1971, EMERITUS FELLOW)



Our thanks to you – The Woodlark Society

St Catharine's established the Woodlark Society to recognise those who have made a legacy in favour of the College.

We understand that your will arrangements are a personal matter and you may wish them to remain confidential. However, if you were to let us know that the College is included in your will, it is both useful for the Bursar to understand the level of future support and it offers us an opportunity to thank you and invite you to join the Woodlark Society. Joining the Society is a matter of preference and some Members prefer to decline membership.

The Woodlark Society holds a luncheon once a year and Members are always invited to our annual garden party. Your support is important to us and we make every effort to keep you up to date with news of College life.

“Sadly, I cannot think of funding anything like the scholarship which supported me as an undergraduate. But, because I owe so much to the College, my wife Susan and I want to give whatever we can manage to the College's general fund during our lifetimes and by legacies. We work on the basis that no amount is too small. As a bonus to us, the Woodlark Society events are great fun.”

PETER ALLAN (1954, LAW)



How to leave a gift in your will

Making a new will or adjusting your existing one is relatively straightforward. If you need help finding a solicitor, the Law Society is a good place to start in the UK.

- ✿ Decide who you would like to benefit from your will, such as your family, friends, charities (our registered charity number is 1137463) and other good causes and how you want to distribute your estate.
- ✿ Appoint a professional adviser – usually a solicitor.
- ✿ Choose executors to ensure that your wishes are carried out. These can be professional advisers, friends or family members, or one of each.
- ✿ Keep your will safe and make sure your executors know where to find it. Give a copy to your solicitor.
- ✿ If you already have a will you can update it using an additional form called a codicil form. This can be printed off from our website and simply requires sending these instructions to your solicitor:
www.caths.cam.ac.uk/codicil-form

If your will is not made under UK law, please get in touch with the Deputy Development Director regarding territory specific information.



Of particular note for US tax payers wishing to support St Catharine's through their estate planning is that this may be done via Cambridge in America <https://cantab.myplannedgift.org/>





Different types of legacy

PECUNIARY BEQUEST

This is a specific sum of money and is sometimes known as a cash gift. The following wording is suggested:

“I give to the Master, Fellows and Scholars of St Catharine’s College in the University of Cambridge (registered charity no 1137463) the sum of £ (amount) free of tax for the general purposes of the College and I declare that the receipt of the Bursar or other authorised officer shall be a good and sufficient discharge to my Executors.”

RESIDUARY BEQUEST

A residuary bequest is a percentage share of your estate. The following wording is suggested:

“I give (...) % of the residue of my estate to the Master, Fellows and Scholars of St Catharine’s College in the University of Cambridge (registered charity no 1137463) free of tax for the general purposes of the College and I declare that the receipt of the Bursar or other authorised officer shall be a good and sufficient discharge to my Executors.”

REVERSIONARY BEQUEST

A reversionary bequest leaves your assets to a named beneficiary (for example your spouse) for their lifetime, then your wishes revert to your original intentions.

SPECIFIC OR NON-MONETARY BEQUEST

A specific gift allows you to leave specific items such as shares, property or stocks to the College, either on terms that they be retained or that they may be sold when advantageous to provide funds for St Catharine’s. If you are considering this type of bequest, please contact us so that we can discuss what you have in mind.

CONDITIONAL AND OTHER TYPES OF BEQUESTS

If you are planning to leave a more complicated bequest such as a conditional gift or a gift in trust, please contact your solicitor for advice.



St Catharine's College

University of Cambridge

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www.caths.cam.ac.uk

The College is a registered charity, number 1137463



Registered with
**FUNDRAISING
REGULATOR**



Dear World...
Yours, Cambridge

Part of the campaign for the
University and Colleges of Cambridge