The Luminaries- Case for Legacy Support

The Vision, the Moment, the Opportunity

A word from Jenny and David

For more than two decades, One to One Children's Fund has worked where the need is greatest — walking side-by-side with mothers, children and families across rural South Africa to overcome the barriers of poverty, dislocation, and chronic illness.

The act of philanthropy is an act of imagination, envisaging a different future and we could not have imagined that this would be our Legacy.

In the words of an African proverb, No matter how full the river is, it still wants to grow.

With the support of the South African government we are now poised to imagine even more.

This is why we are launching the Luminaries, bringing together our most inspirational supporters who dare to imagine and choose to act for the brightest possible future for many.

We have a once-in-a-generation opportunity to embed a community-led health system for families in rural communities in South Africa and beyond for good.

And it is why your legacy matters more than ever.

Our Luminaries are a community of supporters who choose to leave a gift in their Will to help transform the future for thousands of children.

Members of the **Luminaries** are recognised for their foresight, compassion, and belief in the power of one relationship to change many lives.

We hope that you continue to imagine and join us with your legacy.

Why Leave a Legacy Gift?

Your legacy can become a lifeline for generations

Leaving a gift in your Will is one of the most powerful ways to ensure that the work you care about continues far into the future.

A legacy gift to One to One will:

- **Train the next generation of Mentor Mothers and Brothers**
- **Strengthen the first 1,000 days of thousands of children's lives**
- **Create healthy communities**
- **End mother-to-child HIV transmission in South Africa for good**
- **Support early childhood development through Play Learning**
- **Expand the Enable Mobile Clinic to last-mile communities**

- **Continue to drive future innovative community led solutions**

Your gift becomes part of a growing, self-sustaining ecosystem — one that keeps saving lives long after we are gone.

A brighter future begins with one act of generosity

Every life changed begins with a single relationship. One action.
One Mentor Mother. One child. One home. One conversation.

local women, local knowledge, local leadership.

Why One to One Africa?

A model built on proven impact

Over 20+ years, we have developed a holistic system that reaches mothers and children at every stage:

1. ENABLE — Mentor Mothers

Trusted local women providing door-to-door healthcare, referrals, monitoring, and life-saving support for pregnant mothers and children under five.

2. Enable Mobile Clinic

Reaching last-mile villages with testing, ART initiation, counselling and treatment for 80–120 people every day.

3. Enable Play Learning (EPL)

Strengthening early childhood development through toy-based learning, responsive caregiving, and literacy — now reaching 1,600 caregivers.

4. Mentor Brothers & Youth Champions

Equipping men and adolescents to build healthy behaviours, reduce risk, and stay on treatment.

5. Systemic partnership with government

Training 3,000 CHWs to deliver the Enable methodology at scale — embedding resilience into the health system.

This is a complete ecosystem of care.
A legacy gift ensures it will endure, adapt and grow.

Your gift creates enduring change

Leaving a gift in your Will is simple — and profoundly impactful.

It ensures that:

- vulnerable mothers are reached
- babies are born HIV-free

- children grow, learn and thrive
- local women become leaders
- entire communities rise

From your life, to thousands of futures.

Practical information - The Luminaries

Leaving a Legacy is a meaningful way to have a lasting impact. It can also potentially help to reduce inheritance tax liability. Talk to your adviser about how you can make an impact with your Will while planning effectively.

Thank you for considering a Legacy gift for One to One (UK) / One to One Children's Fund Africa (South Africa)

What this is

• A short, practical guide to leaving a gift in your Will (UK or South Africa).
• You can either speak to your adviser directly, or contact us for a confidential chat. •
This is not legal or tax advice - please confirm wording and tax position with a qualified professional.

Suggested wording for your Will

UK supporters	**South Africa supporters**
Gift: One to One Children's Fund (UK) - for One to One Africa Suggested clause (ask your solicitor to adapt): I give [GBP amount / % / item] to One to One Children's Fund (registered charity 1086159) of Unit 3.15, Hampstead Town Hall, 213 Haverstock Hill, London NW3 4QP, to be applied to One to One Africa, and I declare that the receipt of the Treasurer or other authorised officer shall be a full discharge to my executors.	**Gift: One to One Children's Fund Africa** Suggested clause (ask your attorney to adapt): I give [ZAR amount / % / item] to One to One Children's Fund Africa (NPO 162-148), Regus Black River Park, 2 Fir Street, Block B, First Floor, Observatory, South Africa, for its general charitable purposes, and I declare that the receipt of an authorised officer shall be a full discharge to my executor(s).

Tip: If you'd like your gift to support a particular area of work, you can add a short note in your Will - but many people prefer to keep the gift unrestricted so it can be used where need is greatest.

Common ways to leave a legacy gift

• A share of your estate ("residuary") - often the simplest and most future-proof option.
• A fixed sum ("pecuniary") - e.g., a specific amount of money.
• A specific item - e.g., shares, property, or another named asset (usually needs tailored advice).

If you already have a Will, your adviser may suggest a simple amendment (for example a codicil) rather than rewriting the whole document.

Here is some useful Tax information

For those tax resident in the UK - illustrative example

Gifts to **UK-registered charities** in a Will are generally exempt from Inheritance Tax (IHT). Since April 2017, if you leave 10% of your net estate (after certain deductions) to charity, a reduced IHT rate can apply (commonly described as 36% rather than 40%). Always confirm your position with an adviser.

Example: The gross estate value is worth £5,000,000 for inheritance tax purposes and a one "nil-rate band" (£325,000) has been applied, leaving a net taxable estate of £4,675,000.

Item	0% gifted to charity	5% gifted to charity	10% gifted to charity
Charitable gift	£0	£250,000	£500,000
Inheritance tax due	£4,765,000 at 40%	£4,425,000 at 40%	£4,425,000 at 36%
Amount of payable tax	£1,870,000	£1,770,000	£1,503,000
Estate balance for distribution	£3,120,000 to beneficiaries £0 to charity	£2,980,800 to beneficiaries £250,000 to charity	£2,997,000 to beneficiaries £500,000 to charity

Top tip (UK)

If you inherit money from another person's estate, it may be possible to amend their Will by a Deed of Variation to direct your legacy or part of it towards One to One Children's Fund (UK), to support One to One Africa and lower your Inheritance tax Bill (your solicitor can advise).

You could also potentially direct your legacy to your own charitable trust or Donor Advised Fund if you are using these structures for your philanthropy and specify that your wish is for the Legacy to be directed to One to One Africa.

For those tax resident in South Africa (Estate Duty)

The position is very similar in South Africa. Estate Duty is calculated on the dutiable value of an estate after allowable deductions. You can reduce the amount of estate duty payable by leaving money to charity in terms of your Will.

Currently in South Africa, estate duty is payable at a rate of 20% on the first R30 million of the dutiable amount of a person's estate[1] and 25% thereafter. The dutiable amount is calculated by making certain deductions and one of these deductions would be any amount you leave to an approved Public Benefit Organisation like One 2 One Africa.

Here is an example[2].

Dutiable amount of your estate	Bequest to an approved PBO	Dutiable amount after bequest	Estate duty payable	Result
R10 million	0	No bequest	R2 million	-Estate Duty payable to SARS: R2 million - Bequest to charity: Nil
R10 million	R500 000	R9.5 million	R1.9 million	-Estate duty saving of R100 000 -Bequest to charity R500 000
R33 million	0	No bequest	R6.75 million	-Estate duty payable to SARS: R6.75 million -Bequest to charity: Nil
R32 million	R3 million	R29 million	R5.8 million	Estate duty saving - R950 000 Bequest to charity – R3 million

Next step

- If you're ready: share the relevant wording on page 1 with your solicitor/attorney when updating your Will.
- If you'd like a confidential chat first: contact us via the website contact page and we'll point you to the right person.

If you have left a Legacy to us we would love to know as it helps us get a sense of the long term support of our work.

Reference links (official)

UK IHT overview + reduced rate for charitable giving: https://www.gov.uk/inheritance-tax

SARS Estate Duty overview: https://www.sars.gov.za/types-of-tax/estate-duty/

Note: This factsheet is for general information only and is not legal, tax, or financial advice. Rules and thresholds can change. Always take professional advice for your circumstances.

[1] This amount is arrived at using a specific calculation based on tax laws.

[2] Please note that this information has been simplified for illustrative purposes and you do need to take proper estate planning advice before relying on this information so that your advisor can take into account your own individual circumstances.