



Create an Australia[!] free of poverty

Make lasting change by
including a gift in your Will



Brotherhood of St Laurence
Working for an Australia free of poverty

Let's make
change
that lasts



“Go to BSL!”, Trudy was told

Trudy knows what it’s like to experience poverty... and to receive help from BSL.

“When I first moved to Melbourne a long time ago, I was a starving student and I didn’t own anything.”

She quickly began running out of money. “It was really embarrassing and very, very frightening... I needed a bed and a wardrobe. Someone told me to, ‘Go to BSL, they have a really good op shop there.’ They sold me a bed and a wardrobe for the princely sum of \$15 and delivered it to my share house. I said to the delivery man, ‘I’ll pay you back one day.’ And I did.”

Now Trudy wants to include a gift in her Will to help others. “I don’t have a lot to leave but if everybody left just a little bit, imagine how much it would add up to. We’ve increasingly become a society of a few ‘haves’ and a large number of ‘have-nots’.

Unless we can resolve the fundamental problems with the system and be more equitable, then we’re not going to solve poverty.”

Contents

- 5 You can create lasting change**
- 6 Poverty can happen to anyone**
- 7 Did you know?**
- 9 When you support BSL...**
- 10 Putting a smile on his mum's face**
- 11 How Rita built work skills and confidence**
- 12 Why you need a Will**
- 13 Peter and Angela want to give back**
- 14 Types of gifts to leave in your Will**
- 16 Jane - A way to contribute**
- 17 Melanie - A trustworthy organisation**
- 18 Suggested wording for your Will**
- 19 Our commitment to you**





You can create lasting change

Thank you for considering including a gift in your Will to help end poverty and create a fairer, more compassionate and more just society.

I often reflect on how the choices we make today can help shape the Australia we leave for future generations. For more than 93 years, the Brotherhood of St. Laurence (BSL) has championed change where it's most needed, striving for an ambitious vision of an Australia free of poverty.

Our commitment is to effect deep, lasting change and foster the empowerment of individuals and communities facing disadvantage.

Your care and steadfast support turns this vision into action. Thank you.

Your generosity enables BSL to equip people with the tools, resources and assistance they need at critical moments in their lifetimes, from early childhood to education and training, transitions in and out of the workforce, and through to old age.

By including a gift in your Will to BSL you empower more families and individuals to overcome disadvantage and thrive.

A handwritten signature in blue ink that reads "Travers McLeod".

Travers McLeod
Executive Director, BSL

Poverty can happen to anyone


Poverty is a trap that any of us can fall into through no fault of our own.

Losing a job or a loved one, experiencing illness or disability, relationship breakdown, family violence, mental health challenges, or even retirement are just some of the experiences that can cause and trap us in poverty.

Poverty affects **children's health and wellbeing** and their ability to learn at school, often resulting in poorer educational outcomes. This can then impact their ability to gain sustainable and meaningful employment, which in turn limits overall life outcomes, passing on disadvantage to the next generation.

Housing unaffordability leads to a rise in **homelessness** for families and older people, which has a ripple effect throughout the community, impacting healthcare resources, the workforce, and the economy.

BSL is committed to creating an **Australia free of poverty**. Informed by people experiencing disadvantage, our distinctive approach incorporates research, policy and innovative solutions to address the underlying causes of poverty.



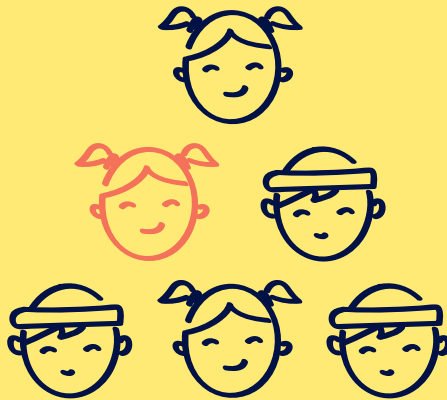
**A gift in your Will
can help create
lasting change for
generations to come.**

Did you know?

For all its wealth, Australia's poverty rate is higher than the UK, Germany and New Zealand. ¹

42% of all low-income households are in housing stress. ²

1 in 8 adults and 1 in 6 children are living in poverty. ³



¹ ACOSS and UNSW 2023, How does poverty in Australia compare with other countries? Poverty and Inequality, ACOSS.

² SGS Economics and Planning, National Shelter, Beyond Bank Australia and Brotherhood of St. Laurence 2023, Rental Affordability Index insights 13 November 2023.

³ ACOSS 2023, Is there poverty in Australia? Poverty and Inequality, ACOSS.



When you support BSL...



You create strong foundations for life

A positive childhood helps pave the way to a positive future. Your support allows us to work with children and their families to help them learn together, build resilience, grow connection and shape the course for a better future.



You unlock people's potential and open opportunities through education and work

Education and secure, decent work are often a passage out of poverty towards a better future. With your help, BSL's programs and services build on people's unique capabilities and aspirations to open the way to a brighter future, and help people overcome barriers and make ends meet.



You're supporting people as they age

At every stage of life, people should be safe, valued and feel connected to the wider community. That's why we help older people stay independent and live a healthy and engaged life – in the ways that suit them.



You're valuing inclusion for everyone

People living with a disability face many challenges when going about their daily lives. They are frequently excluded from living life to its fullest. We work towards inclusion for everyone, helping to create a society where each person is valued and can take part.



You're supporting policy and research that makes a difference

BSL lays the foundations for making lasting change through research, policy and innovative solutions that inform and guide governments on how to improve people's lives.



Putting a smile on his mum's face

David came to BSL with an intellectual disability and anxiety.

David was struggling with socialising and meeting new people and lacked independent daily living skills. He suffered severe separation anxiety when his mum Sue was not there.

Since working with his BSL Local Area Coordinator to access supports, David has gained confidence and regularly participates in exercise classes. He now cooks his own meals and gets out and about in his neighbourhood.

David is no longer frightened of what his future holds. His mum Sue says, "it makes my heart smile".

A gift in your Will, no matter how big or small, can help create a better future for all Australians.



How Rita built work skills and confidence

Rita moved to Australia from New Zealand in 2020 because of family violence and childhood trauma. She was not eligible for Centrelink payments and was supported by a minimal allowance from her sister.

When Rita was first referred to BSL, she wasn't taking part in education or employment, lacked confidence and spent a lot of time gaming. But after joining BSL's Building Youth Pathways program working at a local manufacturer, Rita impressed the managers so much she was immediately offered a role in general assembly.

She has since had three managers all wanting her to work on their line.

Now mentoring new starters, Rita is grateful for the support she has received at BSL. Before that, she says, "I had no idea how to find or get a job".

Now, she is helping others find their way in the workforce.

Why you need a Will

Your Will is the best way to protect your family's future and provide for the people and causes you care most about.

We encourage you to discuss your plans with those closest to you and we recommend you consult a solicitor when writing or updating your Will.



Peter and Angela want to give back

Angela was 13 and living with her family on a farm in Gippsland, when a house fire saw them lose everything. BSL was one of the charities that was there to help Angela and her family.

It seemed natural to Angela once she finally got her own home at the age of 30 to start donating to charities. It's part of the reason both she and her husband Peter have decided to include gifts to BSL in their Wills.

“We want to make sure BSL can continue doing good work and help a lot more people.”

For both Angela and Peter, the decision to include a gift in their Wills was clear.

“We’re grateful that we have a very good life and feel it’s important to simply be kind and give back. That’s it.”

Types of gifts to leave in your Will

There are three types of gifts you can consider when you decide to include BSL in your Will.

① **Residuary gift**

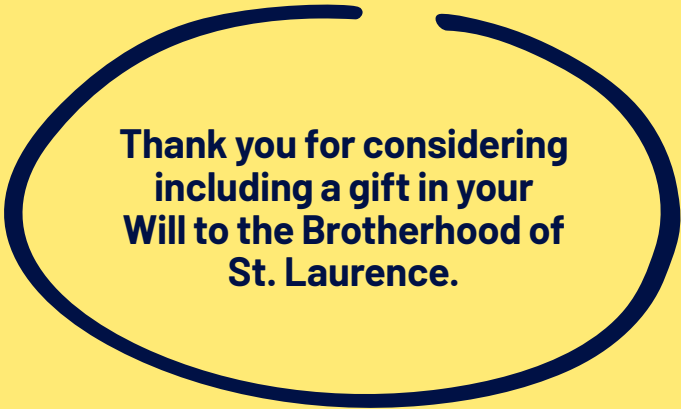
This is a percentage or the balance of your estate after other wishes have been carried out.

② **Pecuniary gift**

This is a fixed dollar amount.

③ **Specific gift**

This is a particular item or possession such as real estate, financial assets such as shares, or other items of value.



**Thank you for considering
including a gift in your
Will to the Brotherhood of
St. Laurence.**





Jane – A way to contribute

Professor Jane Freemantle, OAM, is a current Member of the BSL Board, Charter and Life member of BSL and grandniece of BSL's founder Father Gerard Tucker.

Prof. Freemantle was motivated to include a gift to BSL in her Will in part by his legacy.

"I'm determined to make a meaningful contribution to the community through following the example provided by my great-uncle. His life's work was about campaigning against poverty and working with others who shared his vision to shape a future for an Australia where all people can live with dignity, aspire to their full potential, and receive the care and support to which they are justly entitled.

"I've been extremely fortunate in my life and leaving a gift in Will was a way of contributing in some small way to combating homelessness and alleviating poverty and continuing the work of Father Tucker."



Melanie – A trustworthy organisation

Melanie has always had a soft spot for BSL.

“My Dad, a psychiatrist, saw people with alcohol and drug and family problems and he always spoke highly of BSL and their services” says Melanie. “They were one of the charities that he thought did the most good.”

“It’s actually about empowering people in the longer term.”

Melanie has been supporting BSL for more than 30 years. She admires BSL’s work in education. “BSL does not just look at helping people here and now. It also looks into the future at the systems and causes of poverty, as well as alleviating the effects of poverty.”

When she made her Will, Melanie decided to include a gift to BSL. “As a writer I don’t make a lot. Including a gift in my Will was a way of giving a bit more.”

Melanie believes the world needs organisations like BSL. “BSL is a really important organisation. It needs to have a very long life, because poverty and marginalisation won’t disappear anytime soon. The world needs that”, says Melanie.

Suggested wording for your Will

You may wish to use the following wording if you decide to include BSL in your Will.

"I give to the Brotherhood of St. Laurence, 67 Brunswick Street, Fitzroy, Victoria 3065 (ABN 24 603 467 024), free of all duties and taxes, for its general purposes, for which the official receipt will be a full and sufficient discharge for the executor(s) or trustee."

(Please insert the appropriate statement from the options below according to your personal situation and preferences):

- ① The whole of my estate or (%) of my estate
- ② The residue of my estate or (%) of the residue of my estate
- ③ The sum of (\$ value of your gift)
- ④ A specific asset such as property or shares

Sharing your decision with us

When you include BSL in your Will, we encourage you to let us know as we welcome the opportunity to personally thank you for your special gift. However, we completely understand if you do not wish to share your decision with us.

Our commitment to you

- ① Including a gift in your Will to BSL, no matter how big or small, will help alleviate poverty in Australia.
- ② Your wishes will be honoured.
- ③ We will conduct ourselves to the highest standard.
- ④ Your privacy will always be respected.
- ⑤ We understand your loved ones come first.
- ⑥ Your gift will be used wisely and effectively to provide services and initiatives that give all Australians the opportunity to fulfill their dreams and potential.
- ⑦ You will not be pressured, and we respect that this decision will be made in your own time.
- ⑧ We understand circumstances can change and respect your decision to change your mind about your gift at any time.
- ⑨ You choose how you wish to engage and communicate with BSL and what you choose will be respected.



Contact us

We understand this is your personal journey. If you wish to speak to us at any time or require assistance, please contact:

Liz Ruggieri

Planned Giving Manager

M: 0482 163 875

Liz.Ruggieri@bsl.org.au

bsl.org.au | 67 Brunswick St, Fitzroy VIC 3065

© 2024 Brotherhood of St. Laurence ABN 24 603 467 024



Brotherhood of St Laurence
Working for an Australia free of poverty

**Let's make
change
that lasts**