



**Top of the South**  
COMMUNITY FOUNDATION  
*Tē Tāuiku*

# WILL INFORMATION PACK



Our region's  
**Community Foundation**

# Planning your Will



## Planning your Will: why it matters and how to start

Making a Will is the only way to be sure your wishes are followed after you've gone. It also helps reduce confusion and stress for your loved ones at a difficult time.

If you don't make a Will, part or all of your estate may end up going to people you never intended to benefit.

A Will sets out your wishes clearly. If you die without a valid Will, the law decides how your estate is distributed.

If you have no next of kin, your estate passes to the Crown. A clear Will helps prevent uncertainty and makes sure your intentions are carried out.

## Writing a Will in New Zealand

In New Zealand, you can either engage a professional to prepare your Will or complete one yourself using an online Will platform.

For a Will that fully covers what you need, it's usually best to work with a lawyer or qualified Will writer.

Before you meet with them, or complete your Will online, it helps to think through the questions in this Will Information Pack, including whether you would like to include a donation to the causes or charities you care about.



## Important things to consider when preparing your Will

### 1. Your family and loved ones come first

You will likely want to provide for your children, partner, and possibly extended family or close friends. Talk with them about your decisions so there are no surprises and your wishes can be carried out smoothly.

### 2. What is the value of your estate?

Have a general idea of what you own and what you owe. This includes property, vehicles, savings, investments, and personal belongings, balanced against mortgages, loans, overdrafts, and other debts.

### 3. Who will look after your children?

If you have children under 18, decide who you would want to care for them if you are no longer here.

### 4. Who do you want to include?

Your Will is your chance to say how you would like your assets to be distributed after you've gone. A gift can include specific items, money, property, shares, or a percentage of your estate.

### 5. Do you want to include a charitable donation?

Your loved ones come first, but you may also wish to include a donation in your Will to a charity or cause you care about.

Remember to talk with your family and friends about this decision so there are no surprises and your wishes are clearly understood.

### 6. Who will handle your affairs?

The people who carry out your Will are called executors. They can be professionals, family members, friends, or a mix. It is common to appoint two executors. Choose people you trust to follow through on your intentions.

### 7. What are your funeral wishes?

Your Will gives you the opportunity to record what you would like to happen at your funeral to help guide your family. While not legally binding, this can make decision-making easier at a difficult time.



## Before You Meet Your Lawyer

For a Will that fully covers what you need it to, it's usually best to work with a qualified lawyer. They can make sure your wishes are clearly recorded and legally sound.

Before your appointment, take time to think through the questions in this guide, including whether you would like to make a donation to charity or community cause you care about, and how you would like that gift to be structured.

# Top of the South Community Foundation

The Top of the South Community Foundation exists to strengthen the long-term wellbeing of Te Taihū by ensuring generosity given here continues to serve the community for generations.

We partner with generous donors who want to give back to the place and people that they care about most. We take care to ensure every donation is respected, protected, and carried forward with care and integrity.

As a place-based foundation, we have deep local knowledge of the charities and community organisations working across Te Taihū. We understand local needs and priorities, and we support donors to give in ways that feel meaningful to them, whether they have a clear focus or would value guidance.

Donations to Top of the South Community Foundation are invested, and the income from those investments is distributed year after year as grants to local charities and community organisations. In this way, generosity continues to strengthen community wellbeing across Te Taihū, forever.



**Chelsea Routhan, CEO**

027 205 3111

[ceo@topsouthfoundation.org.nz](mailto:ceo@topsouthfoundation.org.nz)

# Ways to donate to Top of the South Community Foundation in your Will

## Plant a seed for the future of Te Taihu

A community flourishes when  
people plant trees under whose  
shade they will never sit.



### Leaving a legacy

By donating a percentage of your estate, a sum of money, or other assets to the Top of the South Community Foundation in your Will, you can create a lasting legacy for Te Taihu. This type of gift can continue supporting the causes and communities you care about into the future.

Your donation, regardless of size, will be gratefully received and carefully managed so your gift can help do more good across our region each year.

### A lasting difference

Make a lasting difference through your Will. You can direct your gift to support the community in the way that matters most to you:

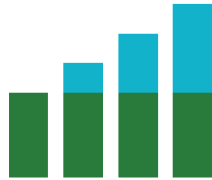
- Support a focus area – such as health and wellbeing, environment and sustainability, or heritage, arts and culture
- Create a Named Endowment Fund – providing long-term, ongoing support for the causes you care about

## How a Named Endowment Fund works

Your donation is professionally invested and grown, and the income earned is granted out each year to support local causes forever. It works like having your own charitable fund, without the compliance and administration burden. You can set up your own Named Endowment Fund through the Top of the South Community Foundation.



**Your gift**



**is invested  
and grown**



**and the  
ongoing income  
earned**



**goes to the  
local causes  
you love.**

## How our unique giving model works

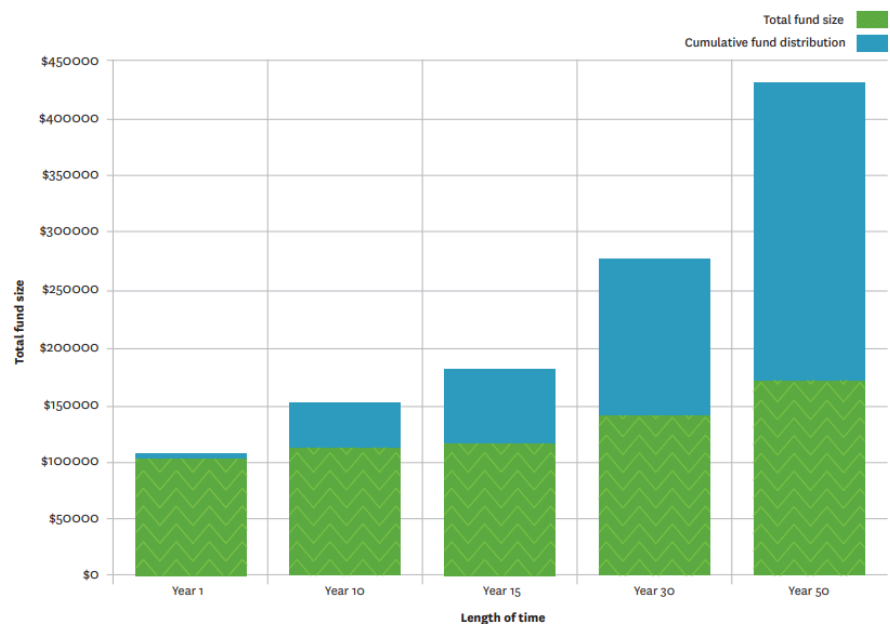
- We raise funds from our donations and gifts
- We invest these funds retaining the capital and generating income
- We grow the capital to protect against inflation
- We use the remaining income to provide grants to local charities

See how a Named Endowment Fund can grow and give over time: [communityfoundations.org.nz/fund-calculator](https://communityfoundations.org.nz/fund-calculator)

## Make your donation go further

As an example, a \$100,000 Named Endowment Fund can distribute around \$4,000 each year to support the causes you choose each and every year, into the future.

This allows your donation to keep working long after your lifetime. Instead of being used once, your capital is pooled and invested for the long-term. The income earned each year is granted out, so your gift continues supporting community organisations year after year.



Estimated 6.5% average investment return and a distribution of 4%

## Already have a Will? Add a codicil — it's straightforward

If you already have a Will and now want to include a donation to the Top of the South Community Foundation you can make a new Will or add what is called a codicil to your existing Will. This is a separate document but still forms part of your Will, and adding a codicil is a straightforward process your lawyer can take you through.

Talk through the options with your lawyer and us here at Top of the South Community Foundation about the type of gift you would like to leave in your Will.

## Different types of donations you can leave in your Will

There are four main types of donations you can choose to leave to Top of the South Community Foundation:

01

### Residual

The remainder of your estate after providing for your loved ones.

02

### Percentage or fractional

A gift expressed as a percentage or fraction of your estate.

03

### Pecuniary or specific

A specified gift which can be a specific sum of money.

04

### Whole estate

Your entire estate. This is usually chosen by those without beneficiaries, or by those wanting their donation to achieve significant long-term impact.

Talk through the options with your lawyer so your donation structure matches your wishes.



## Legal wording

Your gift can be invested to boost the Top of the South Community Foundation's General Fund to give back to your region for the long term or you can work through other options, including establishing your own Named Endowment Fund.

You are welcome to talk with us for further details about how to make your giving personal to you and yet flexible to meet changing community needs.

Talk through the options with your lawyer and us here at Top of the South Community Foundation about the type of gift you would like to leave in your Will. Make your giving go further.

# Our Hero Donors

Real stories of people choosing to create lasting impact in Te Taihū.

For many people across Te Taihū, choosing to donate through their Will is about giving back to the place and people who have shaped their lives. It reflects personal values, local connection, and a desire to make a difference beyond their lifetime.

Each donation begins with something personal, a story, a passion, or a cause close to the heart and becomes a gift to the future of the region.

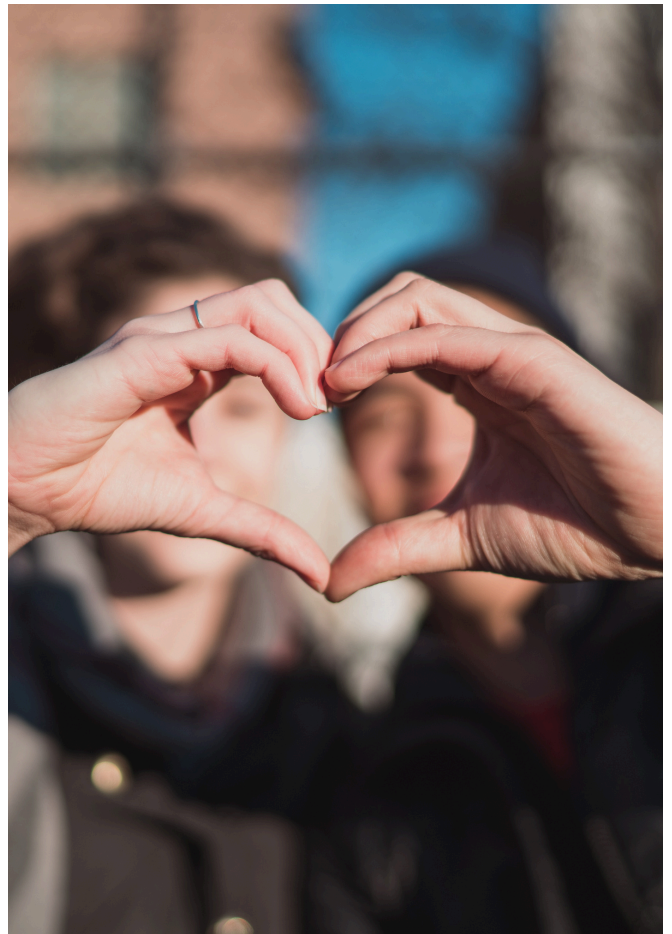
A donation to the Top of the South Community Foundation transforms your giving into a lasting legacy. Unlike a one-off donation, your capital is pooled and invested in perpetuity. This approach protects and grows your gift, while the investment income provides ongoing grants each year.

Donations are professionally managed and invested to create a permanent source of funding that supports generations to come. This well-established model ensures generosity becomes a lasting part of Te Taihū.

Through this approach, donations support grant funding across youth and education, environment, arts and culture, health, and community wellbeing across Nelson, Tasman, and Marlborough.

The following local hero donor stories share the motivations behind each donation and the lasting impact each gift will make forever in our communities.

**These hero donor stories are generous local people, making local impact.**



# Youth Development

## The Wares Family



The new Wares Family Playground - Hanmer Springs School

### **Multiple Named Endowment Funds**

**Purpose:** Education, youth leadership, mentoring, and community safety

*“During my working life, I was surrounded by professional engineers from varied disciplines and highly skilled trade’s personnel. I held my own amongst those professionals but recognised the value and opportunities that a higher education offers which is why education is the focus of the endowment funds.” -The late John Wares.*

Irina and the late John Wares believed strongly in donating back to the communities that shaped their lives.

Through multiple Named Endowment Funds, they created a lasting structure of support for young people and community wellbeing across Nelson Tasman and North Canterbury.

Their giving supports schools, youth mentoring, cadet units, leadership programmes, and Surf Life Saving. These funds strengthen confidence, skills, and opportunity for the next generation.

Their legacy is built on a simple belief that strong communities grow from supported young people.

# Environmental Steward

## Matthias Otto



### Named Endowment Fund | Legacy donation in Will

**Purpose:** Environmental sustainability in Te Taihu

*As he reflects on what giving means to him, Matthias puts it simply: "There's only one tree. We all belong to it."*

- Matthias Otto

Matthias Otto has spent more than 50 years researching climate and human health, publishing internationally and advocating for environmental responsibility.

Now living in Te Taihu, he chose to donate through his Will to support sustainability in his adopted home.

*"I wanted a way to give back that wasn't just transactional or commercial," he says.*

That search led him to Community Foundations, where the values of generosity, sustainability, and long-term thinking felt aligned with his own.

With no direct descendants, he wanted his donation to reflect his values of stewardship, curiosity, and community responsibility. His gift supports long term environmental initiatives and local resilience.

# Returning Home

## Paul and Cathy Nicholson



### **Named Endowment Fund | Legacy donation in Will**

**Purpose:** Arts, literacy, healthcare, and people facing hardship in Nelson

*“We’ve already set up our Named Endowment Fund and we know the money we leave through the Top of the South Community Foundation will have a ripple effect. It’s a wonderful thing as we contemplate the end of our lives to think about our resources being used far into the future.”*

*- Paul & Cathy Nicholson*

After 45 years living overseas, Paul and Cathy Nicholson returned home wanting to donate back into the community that shaped them.

A shared love of people and community spurred the couple to ‘take care of business’ by leaving a legacy gift for their beloved Nelson community in their wills, and it’s providing them an enormous sense of peace of mind.

Their gift supports arts, literacy, healthcare, and people facing hardship across Nelson through a Named Endowment Fund that continues giving each year.

# Youth Mentoring

## Tanya McMurtrie

### Payroll donating | Legacy donation in Will

**Purpose:** Youth mentoring and life skills

*“I want every child to have the chance to thrive. My legacy gift and regular donating lets me support programmes that opens doors for young people.” - Tanya McMurtrie*

After 25 years as a volunteer mentor with Big Brothers Big Sisters of Nelson-Tasman, Tanya McMurtrie has seen firsthand the powerful impact mentoring can have on a young person’s life.

Tanya combines regular Payroll donating with a future legacy donation in her Will to strengthen mentoring support for young people through Big Brothers Big Sisters of Nelson-Tasman.

Her giving supports long term mentoring relationships and practical life skills development across the region.



Photo of Tanya and her Mentee, Lily



# Will Planning Checklist

Before visiting your lawyer, it is helpful to gather the following information: Full legal names and addresses of beneficiaries, charity legal name and registration number if including a donation.

Taking this information with you will help make the Will preparation process easier and more efficient.

- ✓ Charity legal name and registration number if including a donation
- ✓ Executor details
- ✓ Guardian details for any children under 18
- ✓ Details of specific gifts or items you wish to leave
- ✓ Approximate values of major assets
- ✓ Property ownership details
- ✓ Mortgage and debt information
- ✓ Insurance policy details
- ✓ KiwiSaver and superannuation details
- ✓ Business ownership information
- ✓ Funeral preference notes

# Supporting Community Together

Established in 2010, the Top of the South Community Foundation has worked alongside partners who share a commitment to local, intentional generosity and long-term community wellbeing.

Through the support of our Corporate Sponsor - NBS, Strategic Partners - Craigs Investment Partners, CFANZ, and the Tindall Foundation, as well as Commercial Sponsors we are able to strengthen local charities and community organisations across Te Taihū. These partnerships help ensure generosity is guided thoughtfully, managed responsibly, and continues to support community wellbeing for generations.

**When generosity is backed by strong partnerships, communities thrive.**

## Corporate Sponsor



## Commercial Sponsors



## Strategic Partners





Chelsea Routhan, CEO  
027 205 3111  
ceo@topsouthfoundation.org.nz  
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