



TO EVERYTHING THERE IS A SEASON

christian
aid

A LEGACY OF PEACE

By talking to people about alternatives to weapons and fighting, Martin Miyama is dedicated to building peace in South Sudan.

A LEGACY OF LEARNING

In Bangladesh, Nipa Mojumder is now a straight-A student thanks to the grant her mother received to buy school books.

A LEGACY OF HEALTH

The fruit and vegetables we're helping to grow in Guatemala will provide vital nutrition for children like Isabel.

TO EVERYTHING THERE IS A SEASON

THE CHRISTIAN AID GUIDE TO WILLS AND LEGACIES

Martin Miyama is a great-grandfather. Against the backdrop of Sudan's brutal civil war he has helped to raise three generations of children. Now, with the support of Christian Aid, he's helping people in his community to build a future free from weapons and fighting.

For most of her life, 16-year-old Nipa Mojumder could not afford school books. Inevitably, her education suffered. But then her mother joined a local education support group backed by Christian Aid. Now that she has access to books, Nipa has managed to achieve a grade A in her final exams.

Isabel's little body is swollen by severe malnutrition. Her mother, like most mothers in her village, has simply never had enough food to feed her children. Which is why Christian Aid is now helping the community to plant vegetable plots and fruit trees and teaching people how to care for their crops even when water is scarce.

A time of peace, instead of war. A time of learning, instead of ignorance. A time of health, instead of hunger. Martin, Nipa and Isabel are working to create such a time. This booklet explains how you can help them.

The background is a stained glass artwork. On the left, a large sun with a warm orange and yellow gradient is partially visible. To the right, there are stylized flowers with white petals and blue centers, and green leaves. The entire scene is composed of a grid of small, multi-colored squares, giving it a mosaic-like appearance.

**A
TIME
TO BE
BORN**

**A TIME
TO DIE**



A TIME TO MOURN

There's only one absolute certainty in life – it will not last forever.

Making a Will can't change that and it can't prevent the pain and sadness for those who are left behind. But it can help to prevent a lot of unnecessary distress at a difficult time. What's more, a valid Will is the only way you can be sure that your wishes are understood and acted upon after you're gone.

Some people think that if you're fit and healthy you don't need to make a Will. Or that Wills are only for the very wealthy. Another common misconception is that the process of Will-making is complicated, time consuming and expensive.

But in actual fact, making a Will is usually quick, simple and inexpensive. And absolutely everyone should do it.

When you write a Will, you appoint someone you trust as an executor to manage your affairs. You can make certain that what you leave goes to the people and organisations you want it to – and nowhere else. You can even influence the amount of inheritance tax your family and friends will need to pay. You can also use your Will to make a lasting gift to the world.

The first job of any Will must be to look after friends and family. But alongside that, it's perfectly possible to leave an additional gift to a charity such as Christian Aid.

Gifts of this kind, known as legacies, are absolutely vital to the future of our work. In fact, they account for 10 per cent of everything we do. So just by including Christian Aid in your Will, you'll be making sure your values live on long after you die. And that wherever people are oppressed by poverty, you will still be there alongside them – making a stand for justice.

In financial terms your legacy may be large or small. But either way, you can be sure it will bring us closer to a world and a time when poverty is finally over.



A TIME TO DANCE



**A TIME TO
WEEP**

**A TIME TO
LAUGH**



A TIME TO KEEP

During our lives, we accumulate a surprising amount of belongings. Even if we live very simply, most of us will find that a list of all the things we own still runs to several pages. Solicitors refer to these assets and possessions as your 'estate'.

A Will is simply a record of your things and what you would like to be done with them. It can be a good idea to prepare a top-line summary of your estate before making your Will. The other thing to do in advance is decide who you would like to act as your executor – usually a close friend or family member.

But then when it comes to actually drawing up the Will, we strongly recommend you use a qualified solicitor. They will charge a fee but it needn't be expensive. And if you don't know a solicitor, we can help you find one.

Whether you're making a new Will or amending an existing one, including Christian Aid is easy. And there are three different types of gift you can consider.

A *specific gift* is a possession or item such as jewellery, property or shares. A *pecuniary gift* is a financial donation of a fixed amount. The trouble with this is it will depreciate during the course of your lifetime due to inflation. That's why many of our supporters choose to leave a *residuary gift*. This is a gift of all or part of what remains of your estate once your other wishes have been met.



A TIME TO CAST AWAY



A TIME TO
LOVE

GABRIEL TUTUUALI:

LIVING PROOF THAT WE ALL HAVE A LEGACY TO LEAVE

Gabriel Tutuuali isn't sure how old he is. But he thinks he's probably about 100. Every day of his adult life he has dug and cultivated the arid Ghanaian soil on which he was born. With a combination of love and hard labour, he has successfully raised seven children of his own.

'We eat everything we grow,' he says. 'And sometimes that's not enough. Sometimes there's no food and we just suffer.'

But regardless of the odds, Gabriel is determined to do more than just feed his own children and grandchildren. He wants to make sure that every child in his community gets a school meal – and therefore an education.

'There were a lot of children in the community who did not go to school,' he explains. 'Because of hunger they used to run away home for food.'

So working with Christian Aid partner SEND Ghana, Gabriel and a group of community elders, teachers and parents have been working to make sure the government delivers on its promise to provide school meals. Gabriel has even helped build a new school kitchen. *'It took us two weeks,'* he explains. *'We went once and moulded the bricks. Then we went again and built it. Then the third time, we built the roof. Now that the children are receiving regular meals,'* Gabriel says, *'they go to school every day.'*

Gabriel may have many years behind him, but it is the future he is looking to, not the past.

'I want my legacy to be that my children and grandchildren have more education and can solve their own problems. I want there to be peace in the village so that the community will develop. If we concentrate on farming and grow enough to be able to sell, I think we can end poverty in the world.'

That is surely a legacy we can all aspire to. And by including Christian Aid in your Will, you can help make it a reality. Not only for Gabriel and his community in Ghana – but for people all over the world.

'I want my legacy to be that my children and grandchildren have more education and can solve their own problems.'

Gabriel Tutuuali, aged 100, or thereabouts and his grandson Wisdom.

AND A TIME FOR QUESTIONS AND ANSWERS

Why should I make a Will?

Making a Will is the only way you can be sure your wishes are followed after you die. If you do not have a Will it can cause additional distress for your friends and family.

Can I write my own Will?

We strongly recommend that you use a qualified solicitor. Any error in a Will can cause problems or even make the whole Will invalid.

What if I already have a Will?

Make sure you keep it up to date. If there has been a birth, death, marriage or divorce in your family it could be important to review your Will. Adding Christian Aid to an existing Will can be done cheaply and simply with a legal document called a codicil.

What essential information will I need to give my solicitor?

If you are including Christian Aid in your Will, you will need to give your solicitor our registered charity number (1105851) and address (Christian Aid, PO Box 100, London SE1 7RT). You should also advise which type of gift you wish to leave. If you'd like us to supply draft wording, let us know and we can send it to you. All our contact details are in the back of this booklet.

Should I tell Christian Aid that I've included them in my Will?

You don't have to tell us anything. But if you'd like to, we'd love to hear from you. Many of our supporters have been telling us what inspired them to include Christian Aid in their Wills – and these stories are in turn a real inspiration to us!

How will Christian Aid use my legacy?

About 10 per cent of everything we do is funded by legacies. However large or small, your gift will be used to help fund one or more of our vital projects around the world.

What about inheritance tax?

Your gift to Christian Aid will be exempt from inheritance tax and so can help to reduce the tax burden on your friends or family. Your solicitor will be able to advise you on how to make your Will as tax efficient as possible. This includes explaining new rules that reduce the rate of inheritance tax for people who leave at least 10 per cent of their estate to charity.

Can I set up an in memoriam fund?

Yes. That way, you can ask people to make their own donations to Christian Aid instead of buying flowers. Just ask your solicitor to include this in your Will.

What happens in Scotland?

The Will-making process is different in Scotland, but your solicitor will be able to advise on how best to include Christian Aid. Our registered charity number in Scotland is SC039150.

What about all that jargon?

The legal terms used in Will-making can be a bit obscure, so here's a quick run-down of some of those you might come across.

- *Beneficiary*: A person or organisation who will receive a gift in your Will
- *Bequest*: A gift made in your Will
- *Codicil*: An alteration or addition to an existing Will
- *Estate*: All your possessions and assets
- *Executor*: The person/s you appoint to make sure the instructions in your Will are carried out
- *Intestate*: This is what you are if you don't have a Will
- *Probate*: The legal procedure to decide whether you left a valid Will
- *Independent witness*: An independent person (not a beneficiary or executor) who witnesses the signing of your Will

What if I still have more questions?

Then please get in touch. Feel free to contact our Legacy Marketing Officer Kerry McMahon in total confidence. You can call her on **020 7523 2173** or email **kmcmahon@christian-aid.org**. Alternatively, please find more information at **christianaid.org.uk/legacies**.

THEY'VE ALL BEEN INSPIRED

For Hilary White, it was seeing at first hand the benefits of Christian Aid's work. For Joan Potter, it's a wonderful way to bring justice to the world. For Kate Connor, it's a chance to make a contribution to a most worthy cause. While for Patricia Harris, it's the opportunity to *'leave something to those less fortunate than I am'*.

SO WHAT ABOUT YOU?

If you're thinking of including Christian Aid in your Will – or have already done so – we'd love to hear what inspired you. And if you're happy for us to share your story, we'll use it to inspire other supporters to follow your lead.

You can let us know by using the form in the back of this booklet. Just fill it in and post it to **Kerry McMahon, Legacy Marketing Officer, Christian Aid, FREEPOST, London SE1 7YY**. Alternatively email **kmcmahon@christian-aid.org** or if you'd rather share your inspiration in person, feel free to give Kerry a call on **020 7523 2173**.



Christian Aid/Tabitha Ross

To everything there is a season, and a time to every purpose under the heaven:

A time to be born, and a time to die; a time to plant, and a time to pluck up that which is planted;

A time to kill, and a time to heal; a time to break down, and a time to build up;

A time to weep, and a time to laugh; a time to mourn, and a time to dance;

A time to cast away stones, and a time to gather stones together; a time to embrace, and a time to refrain from embracing;

A time to get, and a time to lose; a time to keep, and a time to cast away;

A time to rend, and a time to sew; a time to keep silence, and a time to speak;

A time to love, and a time to hate; a time of war, and a time of peace.

Ecclesiastes, 3:1-8

A TIME TO SPEAK

Kerry McMahon
Legacy Marketing Officer
Christian Aid
FREEPOST
London
SE1 7YY

I'VE BEEN INSPIRED

Title:

First name:

Surname:

Address:

Postcode:

Email:

Telephone:

I have been inspired by Christian Aid's work and I have included/intend to include them in my Will. And I'd like to inspire others by sharing my story:

If you'd like us to call you to answer any questions or discuss any aspect of Will-making and legacies, just tick this box ☐ and be sure to include your phone number in the space above.

Once complete, please detach this form and post it to **Kerry McMahon, Legacy Marketing Officer, Christian Aid, FREEPOST, London SE1 7YY.**

POVERTY



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Company no. 5171525

Scot charity no. SC039150

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Poverty is an outrage against humanity. It robs people of dignity, freedom and hope, of power over their own lives.

Christian Aid has a vision – an end to poverty – and we believe that vision can become a reality. We urge you to join us.

christianaid.org.uk