Your Guide to Wills and Legacies
Contents

3 Foreword from Gill Blake
4 1945: a devastated Europe
5 The birth of Christian Aid
6 Anne’s story
7 Theodor’s story
8 The Good Samaritan
   Christian Aid’s founding principles
9 Christian Aid today
10 Christian Aid in the future
   The importance of gifts in Wills
11 Wills and legacies: your questions answered
13 A prayer of thanksgiving
In 1945, Christian Aid’s founding churches put their faith into action

Dear friend,

First of all, let me extend my very sincere thanks to you for requesting this guide to Wills and legacies. We are so very grateful that you are considering including us in your Will.

In this booklet, you will learn a little bit more about the history of Christian Aid and how, through a gift in your Will, the love which inspired our founding churches to establish Christian Aid will continue to flourish in the world. You will discover how, through this very special gift, the loving care you show to your global family can live on.

Gifts given in Wills represent a significant means of support for Christian Aid. These very special donations account for a major part of our annual income, raising – on average – more than £10m a year.

Without gifts given in Wills, we simply would not be as effective at achieving our – and your – aim of ending the injustice of poverty.

If you would like to talk to the Legacies team about including Christian Aid in your Will, then you can call me on 020 7523 2173. You can also get in touch with us by email at legacyteam@christian-aid.org.

Thank you.

Gill Blake
Legacy Team,
Christian Aid
In 1945, Europe lay devastated after a second world war

Our country was exhausted after years of fear, fighting and destruction. Cities lay in ruins, flattened by months of repeated bombings.

Across the UK, families were surviving on strict rations and still mourning their loved ones. At the same time, news reports rolled in of the horrors of the concentration camps. Alongside celebrating the hope of peace, in the weeks following VE Day people were also forced to confront the cruelty of war.

An unprecedented refugee crisis threatened to become overwhelming.

Millions of men, women and children had fled the fighting of the previous months and years – abandoning their homes and belongings. German refugees expelled from Eastern Europe headed west – as did people fleeing incoming communist regimes. Meanwhile, Jewish survivors of the Nazi genocide also sought a new, safe home.

They all hoped to find food, shelter and kindness. They all hoped to find a better future.
A group of churches saw the refugee crisis and chose to take a stand against its injustice. Calling themselves ‘Christian Reconstruction in Europe’, the church leaders travelled to mainland Europe to offer support to those in need – and that included our recent ‘enemies’ in Germany.

Their determination inspired UK churchgoers to reach into their pockets. On the Sunday after VE Day, ordinary families chose to give what little they had to support refugees and displaced people – raising more than £80,000.

Moved by compassion, and determined to live out Jesus’ teaching to love their neighbour, our founders offered love and care to those who needed it. They ensured that every woman, man and child received the respect they deserved as fellow humans created in the image of God.

On their journey, our founding churches met those who had fled fighting and occupation, and who now faced a bleak and uncertain future.

The love and solidarity offered to Europe’s refugees and displaced people still inspires everything Christian Aid does today.
On 8 May 1945, 19-year-old Anne Booth-Clibborn joined thousands of fellow Londoners to welcome the arrival of peace. Weeks later, she travelled to Germany to aid the post-war reconstruction effort.

‘The sentiment in Britain at the time was very much that no one could trust a German. But my father had studied in Germany and I knew that this was not true – could not be true – of a whole nation.’

‘I saw a country that had been absolutely flattened. I would drive for hours witnessing columns of people, their belongings stacked up in wheelbarrows, searching for safety.

‘We were all just people whose lives had been torn apart by war.’

‘Towards the end of the war, the British Council of Churches asked people to respond to the suffering of refugees and support the life-saving work of Christian Reconstruction in Europe. It provoked a lot of anger – people didn’t want to see aid going to the Germans.

‘But I had seen the suffering for myself. I knew that we had to help end this human crisis. We all had a responsibility to rise to the challenge posed by this great catastrophe, so that we could build bridges and create a lasting peace.’
‘Christian Aid gave me food and shelter when I had nothing’

Theodor was an orphan living in Serbia when the war ended. Fleeing communist occupation, he joined the millions of refugees making their way across Europe in search of sanctuary.

‘After the Germans surrendered in Serbia, a new conflict arose that led to the communists occupying my country. I am a Christian and I was afraid of what a communist regime would mean for my religious beliefs. I knew that, if I were to live, I needed to leave.

‘My war didn’t end in May 1945. It continued as I fled Serbia and travelled to Italy, then on to Germany. I moved from refugee camp to refugee camp, searching for a safe haven.

‘Watching the news recently, I see my own history in the faces of the women, men and children escaping across the Mediterranean, fleeing the horrors of war.

‘When I was struggling to survive in the camps, Christian Reconstruction in Europe reached out the hand of friendship to those of us who were frightened and had nothing. They gave us food and tents. I know I owe my life to their kindness.

‘I swore then I would always do my best for Christian Aid – that I would do everything I could to help them as they had helped me. It is a vow I have kept ever since.’
Jesus’ message of the Good Samaritan

Our founding churches responded to Jesus’ parable of the Good Samaritan. In the familiarity of the story, we tend to forget just how deep the divisions between the two characters would have been. The Samaritan’s goodness is found in his ability to overcome those divisions and to offer help and kindness to the injured man on the roadside.

Through his parable, Jesus shows what it means to extend love to our neighbour.

He asks us to look beyond ourselves and show our compassion to our neighbours living in the poorest countries across the globe.

Back in 1945, the founders of Christian Aid lived up to the example of Jesus’ story. By reaching out to Europe’s refugees and displaced people, they embraced his lesson of unconditional love.

The love that inspired our founding churches to stand up for the poor and displaced is still as strong today

In the years following the end of the Second World War, Christian Aid continued to do everything we could to follow the example offered by Jesus’ parable.

Through your generosity to Christian Aid, you have recognised the poor of this world as part of your extended family. Thanks to your gifts, we can do even more to end the injustice of poverty that restricts their lives.
Since 1945, Christian Aid has been on the frontline in the fight against poverty

In the second half of the 20th century, our supporters stood in solidarity with the brave women and men opposing the cruelty of apartheid. Together we led the call to drop the debt in poor countries. In the wake of disasters like the Asian tsunami, we helped to rebuild communities. And today, we are supporting refugees fleeing conflicts in the Middle East.

We empower communities to break the cycle of poverty and look forward to a more hopeful future.

We’re working to ensure both adults and children can learn vital skills, such as literacy and maths. After all, it’s education that can improve lives and lift a whole community out of poverty. What’s more, we support training initiatives that help communities develop their agricultural and entrepreneurial skills.

By supporting communities to grow their own food to sell or to feed their own families, we help them transform their own futures.

We believe everyone has the right to a clean, safe water supply. Not only does this reduce the infant mortality rate, it removes the burden of water collection from women’s shoulders – giving them time and energy to go to school or work.

We want to increase access to decent healthcare – from birth and throughout life. We want to create a world where no one is denied medical care because of where they live.

And we are still showing love and care to those displaced by war and conflict – just as we did in 1945.
We all want to create a world free from poverty and injustice

Each of us has our own reasons for supporting Christian Aid’s life-saving work. But whatever our differences, there are some things that unite us. Every Christian Aid supporter wants to end the scandal of poverty. We all want to end the injustice that means some have so much and others have so little. And we all believe the world can and must be swiftly changed to one where everyone can live a full life, free from poverty.

Together, we’re determined to build a future where people of all faiths and none can enjoy dignity, equality and justice.

A gift in your Will means we can do even more to build that future

Your support for Christian Aid is an expression of your hope for a world free from poverty, and a demonstration of your love for those neighbours across the world who you will never meet.

All you have done for Christian Aid in the past is already making a real difference to the lives of people in the very poorest communities of the world. And if you choose to include a gift in your Will today, you can continue to make a difference for generations to come.

By including Christian Aid in your Will, you can ensure the loving care you show to the world can live on.

If you would like to include Christian Aid in your Will, please return the attached form. You can also talk through the process with our Legacy team. Simply call Gill Blake on 020 7523 2173.
Wills and legacies: your questions answered

Your Will is a very important document. We all need a Will to ensure our wishes are carried out in the event of our death. But it is also an act of care. It is the best way to make sure your family and friends are looked after in the future.

By including a gift to Christian Aid in your Will, you can also extend that loving care to your global neighbours – the people you are already doing so much to help in your lifetime.

Why should I make a Will?
Making a Will is the only way you can be sure your wishes are followed after you die. Without a Will, you die ‘intestate’ – something that can cause additional distress to family and friends.

Who can I talk to about including Christian Aid in my Will?
If you’d like to discuss any aspects of making your Will, or including a gift to Christian Aid, then please contact Gill Blake in Christian Aid’s Legacy team by calling 020 7523 2173, or emailing legacyteam@christian-aid.org.

How can I include Christian Aid in my Will?
There are three different types of gift you can consider.

A ‘specific gift’ is a possession or item such as jewellery, property or shares. You can also give a ‘pecuniary gift’, which is a financial donation of a fixed amount. Many of our supporters choose to leave us a ‘residuary gift’. This is a share of what remains of your estate once your other wishes have been carried out.

How do I prepare for meeting with my solicitor?
Our assets and possessions are known as our ‘estate’. Before meeting your solicitor, make a top-line summary of your own estate and consider how you would like to distribute it. You will also want to decide who you would like to act as your executor. This is usually a close friend, family member or solicitor.

A solicitor will charge a fee for writing your Will. If you don’t know a solicitor, we can provide you with a list of local firms. You might also like to look into writing your Will through the Will Aid scheme that takes place every November. For more details, please visit willaid.org.uk or call 0300 0309 558 to talk to the Will Aid team.

Can I make my Will online?
Many people find it convenient to write their Will online. To make things easier, Christian Aid has partnered with Farewill to provide our supporters with a free Will (usually £90).

Using Farewill, you can write your Will online in just 30 minutes from the comfort of your own home. There is also online support from specialists should you need it. Every Will is individually checked. Visit the Farewill website at farewill.com/love to write your Will now.

This service is currently available for supporters in England and Wales. The Christian Aid code is ‘LOVE’. Please note, there is absolutely no obligation to leave a gift to Christian Aid when making use of this offer. Should you decide to, we thank you for your gift of love.

What if I already have a Will?
If you already have a Will and wish to add a gift to Christian Aid, then you need a solicitor to draw up a legal document called a ‘codicil’.
What essential information will I need to give my solicitor?

In England and Wales you will need to give your solicitor our registered charity number: 1105851. You'll also need to tell them our address (Christian Aid, PO Box 100, London SE1 7RT). You should also advise whether you would like to leave a specific, pecuniary or residual gift. If you would like to talk through the wording of your gift, contact Gill Blake on 020 7523 2173.

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.

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

Your Will is a very personal document and you are under no obligation to let us know if you have included a gift to us. However, many of our supporters have told us what inspired them to include Christian Aid in their Wills – and these stories have helped us inspire others to do the same.

How will Christian Aid use my legacy?

Approximately 10% of all the work we do is funded by legacies. Whatever you choose to give will be used to support projects transforming lives and fighting the structures that keep people poor. If you would like to discuss in more detail the areas of work your legacy could support, please contact Gill Blake on 020 7523 2173.
A prayer of thanksgiving

As we look back on our history and all that has been achieved, we also look to the future in hope. Please join us by adding your prayer to ours.

We give thanks to you, O God,
for those who, in 1945,
became servants of their neighbours,
made friends even of enemies,
and found new ways to heal and restore
a world wounded by war.
We celebrate those who still show their love
to their neighbours around the world –
through giving and acting and praying,
in street collections and campaigns,
in charity that seeks justice –
inspired by faith in your unconditional love.

If you'd like more information from us please contact Gill Blake on 020 7523 2173, or at gblake@christian-aid.org
And if you've already decided to leave a gift in your Will we'd love to know what inspired you.
Glossary of terms

**Beneficiary**
Anyone who receives something from a Will.

**Bequest (Legacy)**
A gift left in a Will. It can be:
- specific: an object or piece of property
- pecuniary: a sum of money
- residuary: a gift of money or assets left when other legacies and expenses have been paid. This is the most common type of gift left to Christian Aid.

**Codicil**
An addition or amendment to an existing Will.

**Estate**
The total value of everything owned at death, less any outstanding commitments.

**Executor**
The person or people you choose to look after your Will in the event of your death. It can be a close friend, a relative, or your solicitor.

**Intestacy**
The term for the situation that arises when someone dies without making a Will.

**Inheritance tax**
A tax deducted from large estates. Including a gift to Christian Aid can ease your inheritance tax burden, as money left to a charity or spouse is not taxed. It may help reduce the rate of tax borne by your estate too. To find out more about inheritance tax, visit: [gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax)

**Testatrix/Testator**
The woman or man making the Will.