



**Let your lifetime
of love live on.**

A Christian Aid Guide
to Gifts in Wills.



Your love has changed the world.

'Alone as a woman, I couldn't do this. But together, we can be successful. I have no words to explain how happy I am to be here with my son.'

Kasthuri, who benefited from the EcoVeg project, breaking barriers for women in India

Love is a powerful force. And in any one lifetime it is expressed in many different ways. In our commitment to family and our loyalty to friends. In our engagement with our church and community. And in the compassion we show for people we may never even meet, but whose lives we touch through our charitable support.

As a Christian Aid supporter, your love has been felt all around the world.

In the 1960s when conflict was tearing Nigeria apart, your love brought comfort and support. It helped to feed thousands across Africa who would otherwise have been overwhelmed by famine in the 1980s. And it brought medicine

and practical support to the global South where so many were living with HIV in the 1990s.

More recently, your love has helped ease the suffering in so many of the poorest nations, by bringing about debt cancellation and establishing the Fairtrade Foundation. And in just these last few years, your love has helped to bring peace to Colombia – a country which, for over 50 years, had felt the pain of war.

This Will Guide will show how your lifetime of love can live on even after you are gone.

'My dad was a Christian Aid supporter for at least 60 years'

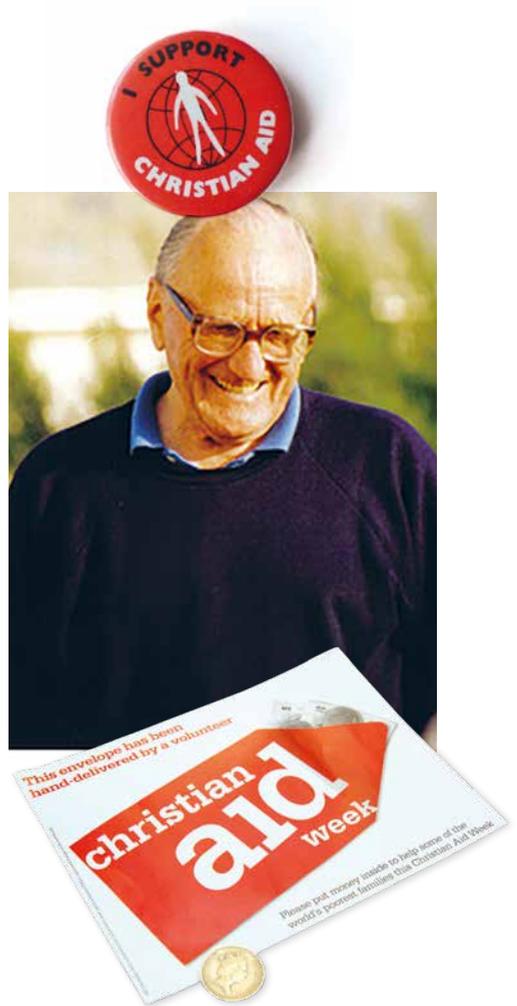
Sara

Sara's father, Tom, supported many charities. But Christian Aid, she says, was always top of the list.

'Whenever he moved to a different area the first thing he did was join the local Christian Aid group. My brothers and I could tell in advance when Christian Aid Week was coming because there would be posters and envelopes all over the kitchen table. We had to move them before we could have our breakfast!'

'Supporting Christian Aid was an example of how Dad put his faith into action. He did what was needed to make others' lives better.'

Tom's influence made a lasting impression on Sara – the first charity she and her family think of now is Christian Aid. But that is not the only way his love lives on: 'It was guaranteed that Dad would leave a gift in his Will to Christian Aid,' says Sara. 'It was such a big part of his life – and now it's his legacy too.'



Photos: For Tom, supporting Christian Aid all his life was a natural extension of his faith.

Your love will be needed in the future too.



'Our old seeds would take more than four months to mature but the improved seeds mature in two or three months. It means we get a harvest and we can feed our children'

Muda Damo, a mother who is having to adapt to climate crisis in Ethiopia

Jesus tells us in Matthew 26:11, 'The poor you will always have with you'. And despite all that we have achieved together, the world's poorest people do indeed continue to face immense challenges. From the Covid-19 pandemic to the climate crisis, it is the poorest and most vulnerable who are bearing the brunt. But Christian Aid is still here for them. And with your support, we always will be.

In Ethiopia, traditional pastoralist communities have found themselves exposed to increasingly intense droughts, floods, landslides and wild fires – completely disrupting their whole way of life.

'When I was a child,' says Muda Damo, a widow and mother, 'the main source of livelihood was the livestock. But now the livestock have died as a result of the drought.'

It's a story which is being repeated around the globe, as millions are forced to adapt to the brutal reality of climate change.

Christian Aid is working with partners throughout Ethiopia – including in Muda Damo's own community – to help people meet these new challenges. We're providing new crops that are resilient enough to thrive in drier conditions. And where larger livestock can't survive, we're replacing them with chickens and goats.

But this is long-term work that will need your support well into the future. With a gift in your Will, you can continue to stand by the world's poorest communities, just as you have done all your life.

'My legacy is for people I will never meet, people I may never get to know at all'

Trish

Trish's Christian Aid involvement began in 1992 when she was, as she put it, 'Thrown in at the deep end.'

'The lady who organised the Christian Aid Week collections had moved out of the area. So our new minister asked me if I would take it on.'

Trish didn't know a lot about Christian Aid at the time. But she made it her business to find out: 'I like the way they work with partners - local people who really understand the situation. By working together, that's how you tackle the roots of the problem and create lasting solutions.'

Over the last three decades, Trish has seen more than enough to know that this is the charity she wants to include in her Will: 'I know I can trust them to use my gift wisely. And I know it will make a difference. I don't really see it as a gift to Christian Aid - but as a gift to my worldwide family.'



Photos: Trish combines her work as a shepherd with her passionate support for Christian Aid. Thanks to the earth dam built by Christian Aid partners in Kitui, Kenya, Florence has been able to set up a kitchen garden, keep poultry and manage 10 beehives.

With a gift in your Will, your love can live on.



'I am praying that God delivers me to give me a healthy, bouncing baby and myself to be healthy. I am depending on God for that to be fulfilled'

Jebbeh, speaking as a mother-to-be, Sierra Leone

Whatever your circumstances, everybody should have a Will. It is the only way to make sure your wishes are met and that your loved ones are spared any unnecessary difficulties and upset at what is likely to be a sensitive time.

The first priority of your Will is to take care of your family and friends by letting them know how you'd like your possessions and assets shared among them.

Once you have done this, it is still possible to include an additional gift to a charity close to your heart, such as Christian Aid. Any gift you leave us – of whatever size – will be used to help fund our work around the world.

That might be by helping to build a maternal health clinic in Sierra Leone so that mothers like Jebbeh can give birth safely. Or supporting farmers in Nigeria to rebuild livelihoods shattered by the Covid-19 pandemic. Or empowering rural India's most excluded communities to take charge of their own futures by growing and marketing their own organic produce.

Where the need is great, your support will be there. Because your Will can be more than a legal document. It can be your love letter to the world.

'It's been five years since Mum died. But through the gift she left in her Will, her support continues'

Alastair

Back in the mid 1960s, Alastair's mother, Joan, began supporting Christian Aid. It was the start of a relationship that continued until her death in 2015 – and which still carries on to this day.

'As a minister's wife she got involved in organising a team of collectors for Christian Aid Week,' Alastair remembers. 'I don't think she knew a lot about Christian Aid before that, but the more she got involved the more she found the charity's work resonated with her own faith and her personal values. She always wanted to reach out and offer support to others who were perhaps less fortunate, and in Christian Aid she found the perfect way to do that.'

When it came to writing her Will, including Christian Aid just seemed the natural thing to do: 'It was her wish that her values would live on, that she would carry on helping others. And through the gift she left in her Will, that's exactly what she's doing.'



Photos: Joan included Christian Aid in her Will because she wanted the work she supported all her life to continue after she was gone. In Sierra Leone, Kadiatu is able to go to school thanks to Christian Aid's intervention.

Including Christian Aid in your Will is easy and inexpensive.

The Gifts in Wills team at Christian Aid cannot provide legal advice, which is why we recommend you use a solicitor or a professional Will writing service. They will be able to write you a new Will if you don't already have one, or amend your existing Will to include Christian Aid.

There are three different types of gift you can consider:

- 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.

A residuary gift is the most common type of gift left to Christian Aid and allows you to take care of all your other beneficiaries first.

The only other information your solicitor or Will writer will need is our registered charity number and address:

- In England and Wales: Christian Aid, PO Box 100, London, SE1 7RT. Reg charity no: 1105851.
- In Scotland: Christian Aid, 41 George IV Bridge, Edinburgh EH1 1EL. Reg charity no: SC039150.
- In Northern Ireland: Christian Aid, Linden House, Beechill Business Park, 96 Beechill Road, Belfast BT8 7QN. Reg charity no: XR94639.

Make or update your Will free of charge with the National Free Wills Network.

To help you write or update your Will completely free of charge, we've teamed up with both the National Free Wills Network and FareWill. To find out more, contact our Legacy Manager, Alison Linwood, by emailing alinwood@christian-aid.org or calling 020 7523 2177.

'I'm so pleased that Mum included Christian Aid in her Will'

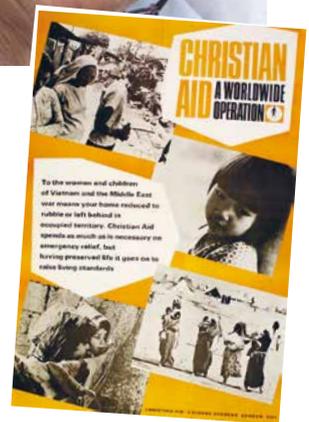
Alastair

When Joan was planning to write her Will, she first talked to her son, Alastair, about her intentions.

'I wasn't surprised when I heard she had included Christian Aid. In fact I was delighted.'

'I remember how tenacious she was when it came to collecting Christian Aid Week envelopes, so I knew how passionately she cared. Supporting Christian Aid was an expression of her faith, so it made complete sense to continue that support through her Will.'

Today, Joan's gift is hard at work bringing her love and care to people she never met, but whose lives she has enriched: 'Mum recognised she was in a fortunate position,' says Alastair. 'Because she knew this was something she could do that would make a real and lasting difference.'





We're here to help.

If you'd like to find out more about including Christian Aid in your Will, we are here to help. You can call or email our Legacy Manager, Alison Linwood, in complete confidence:

- **Call: 020 7523 2177**
- **Email: alinwood@christian-aid.org**

Alison will also be able to put you in touch with a local solicitor Will writer who can write or update your Will free of charge through the National Free Wills Network or FareWill. Alternatively, if you'd like Alison to call you, you can let her know by writing your preferred telephone number on the attached form and returning it to her.

You can also use the attached form to let us know your current thinking about gifts in Wills. This will help us to make sure we communicate with you in the most appropriate way. It will also give us a chance to thank

you if you have already included Christian Aid in your Will.

In the meantime, we've tried to answer any immediate questions here that have not been covered in the rest of this booklet.

**'Love bears all things,
believes all things,
hopes all things,
endures all things.
Love never ends'**

1 Corinthians 13:7-8.



Your questions answered.

How will Christian Aid use my gift?

Legacies fund just over 10% of everything we do. However large or small, your gift will be used to support our work fighting poverty and transforming lives. Our supporters usually choose to leave a gift to our work in general, so we can use it wherever the need is greatest. However, if there's a particular aspect of our work you'd like your gift to support, please contact us and we'll be happy to discuss it with you.

What about Inheritance Tax?

In most cases, your gift to Christian Aid will be exempt from inheritance tax, so it can help to reduce the tax burden on your friends or family. Your solicitor will explain how to make your Will as tax efficient as possible. They can also outline the rules that reduce

the rate of inheritance tax for people who leave at least 10% of their estate to charity.

Who should I choose as my executor?

Your executor is the person or people you choose to look after your Will in the event of your death. It can be any person that you know and trust – a close friend, a relative or your solicitor.

Should I let you know I've included Christian Aid 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.

Photo: In India, Geeta is fighting to survive and to provide for her mother and daughter.

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 person making the Will.



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Photo, top: In Ethiopia, Bito Delti and his community regularly face weather extremes and disasters.
Front cover: Bering and mum Bernardina received training in coffee and cocoa farming in Nicaragua.