

the  
overseas  
disability  
charity



**Unlocking the future**

**A guide to leaving  
a gift in your Will**

## Thank you for considering leaving a gift in your Will to CBM

Dear friend,

Every day, people in the world's poorest places lose the ability to see, hear or walk because of conditions that can be easily treated.

People like Salomé, pictured right with her grandson. Her life was transformed when she received treatment to remove cataracts in both of her eyes at our partner hospital in Rwanda, East Africa. Before surgery, basic tasks such as using cutlery were difficult for Salomé but Salomé could not afford the surgery to save her sight. Now, thanks to supporters of CBM, she has regained her independence.

You can help to demonstrate God's love and create long-term positive change for people living with avoidable blindness and other disabilities by leaving a gift in your Will to CBM.

Gifts in Wills fund about a 1/7th of our life-changing work. By including a gift to CBM in your Will, you can reach people whom others leave behind by helping to save sight, improve access to medical treatments and transform lives.

In this guide you'll find advice on how to make a Will, how to include a gift to CBM and examples of the ways your support changes lives.

With thanks for your partnership,



Kirsty Smith  
Chief Executive, CBM UK



Kirsty visiting Rwanda and meeting Marie who received bilateral cataract surgery, thanks to CBM supporters, and Marie's caregiver Philomenia





**"I am able to read the Bible. I see everything going on around me. I am able to use a sewing needle myself to fix my grandchildren's clothes. I want to thank the people who supported me. May God bless you! I don't really have the appropriate words to express my gratitude to you."**

## Why are Wills so important?

Many of us put off making or updating our Will, but it is so important to ensure that your loved ones are provided for, to give you peace of mind and to ensure you have control of how your assets are distributed. In fact, without an up to date Will, the Courts could end up deciding who receives what you leave behind, and the people or causes you really want to support might lose out. We can help answer questions you have and guide you as to the best way of starting the Will writing process.

## Why include a gift in your Will to CBM:

After taking care of friends and family, many people choose to leave a gift in their Will to charity. For over 100 years, CBM has been tackling avoidable blindness and building more inclusive communities for people with disabilities. By leaving a gift in your Will you can help unlock possibilities for people living with disabilities by helping to fund vital surgery, education for children with disabilities and vocational training in some of the world's poorest places.

## Use our free Will making services:

CBM offers two options to help making or updating your Will easier. CBM has partnered with the National Free Wills Network to offer you a free Will if you or your partner is over 55. Call us on 0800 567 7000 or email [info@cbmuk.org.uk](mailto:info@cbmuk.org.uk) and we'll start the process for you.

Or you can create an online Will for free with our Partner Guardian Angel. Head to **[cbmuk.org.uk/legacy](https://cbmuk.org.uk/legacy)** to find out more.

There is no obligation to include a gift to CBM when using either of these free Will offers although we hope you'll consider doing so as we know the incredible impact it will have in some of the world's poorest places.

**If you have made or are planning to make your Will through a different provider you can still leave a gift to CBM in your Will.**





Immaculate was living with severe muscle contractions in her legs making it very painful for her to walk and her Grandmother, who cares for Immaculate, could not afford the treatment. Her inability to walk led to her missing school and, unable to play with her friends, she felt very isolated.

Thanks to gifts from people like you, Immaculate received the operation she desperately needed. She told us:

**"Now I am very happy to get treatment and be with people. My greatest wish is to go to school and one day to be able to take care of myself."**

## Glossary of key terms

When writing your Will you'll come across some legal jargon so we've put together a glossary of the key terms you'll encounter.

**Beneficiary:** The title given to someone that you have allocated to receive a gift in your Will. There are different kinds of gifts you can choose to leave. For more information on the different types of gifts you can leave in your Will see page 10.

**Bequest:** The name given to a gift left in a Will.

**Estate:** The value of everything that you own, including property, belongings and cash or shares. This also includes any liabilities such as a loan.

**Executor:** A person you nominate to ensure your wishes are carried out as you have chosen in your Will. This can be someone you know or a solicitor.

**Inheritance Tax:** A tax payable if your estate is worth more than £325,000 which is deducted from your estate.

**Intestate:** The term when someone dies without a valid Will.

**Probate:** Applied for by your executor and grants them permission to carry out the wishes in your Will.

## Checklist

Here are some of the key things to remember when preparing or updating your Will. This is not an exhaustive list so please seek advice where needed.



### **Who do you want to include in your Will?**

Take time to think about the people and/or charities you want to include in your Will.



### **Who do you want to be the executor of your Will?**

Being an executor is a large responsibility so make sure to think carefully about who you want to be your executor, whether a loved one or a solicitor.



### **Has your Will been witnessed by two independent people?**

For your Will to be valid it must be witnessed by two independent witnesses. This is an essential part of your Will writing process.



### **Do you need to update your Will?**

If you have a Will in place, when was the last time you reviewed it? Circumstances change and it's a good idea to review your Will and consider if you want to make any changes. You can also add beneficiaries, such as a charity, to your Will using a codicil.



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We love hearing what has inspired you to leave a gift in your Will. Call us on **0800 567 7000** if you'd like to share your story

I was privileged to visit Zimbabwe in 2017 to see some of the projects funded by CBM and what impressed me most was their ability to reach some of the most rural communities and provide treatment for these vulnerable people living in extreme poverty and providing eye treatments such as cataract operations to give each patient a hope and future. I met volunteer health workers who would walk miles to reach villages and identify women and men who were struggling to see and refer them to their local CBM supported eye clinic and I rode in the jeep which they sent to pick up the patients for their appointments. The money for these cataract operations and treatments is small and so by giving a legacy to CBM it will benefit numerous people and make a real difference.

David Rootham, CBM gifts in Wills pledger

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## **A prayer for our supporters**

We give thanks for our supporters like David who have a commitment to making the world fairer for all. We ask that you guide us all on our journey of building a more inclusive world with and for people living with disabilities.

**"People used to talk behind my back. I used to stay at home all the time. CBM's training has brought a huge change in my life... I am proud that I can earn and that I'm able to support my family."**

Deu from Nepal received livelihoods training through a CBM funded project and is now helping other young girls in her community to earn a living.



## **Your questions answered**

If you would like to add a gift to CBM in your Will then please give the following details to your solicitor or Will writer together with either the percentage of your estate, gift amount, or specific item.

**Our address; CBM, Munro House, 20 Mercers Row, Cambridge CB5 8HY Charity registration no; 1058162 (England & Wales) and SC041101 (Scotland)**

### **How can I leave a gift in my Will to CBM?**

There are different types of gifts you can include in your Will:

#### **Residuary:**

Many people choose to leave a share of their estate to an individual or organisation such as CBM. Excluding taxes and any outstanding costs, those who have been left a residuary gift will receive the percentage share of your estate which you allocated to them. Many people prefer to leave a residuary gift because the value remains in line with inflation.

#### **Pecuniary:**

A pecuniary gift is a fixed amount of money which is left to an individual or organisation such as CBM. Bear in mind that this type of gift is fixed so if your financial status changes you may need to update the pecuniary gifts in your Will.

#### **Specific:**

You can choose to leave a particular item to an individual or organisation such as CBM.



### **Can I update my Will to include a gift to CBM?**

You can update your Will by adding a codicil which is a document that outlines the changes you are making to your Will. Your Will maker can help you draw up a codicil.

### **Do I need to let CBM know if I leave you a gift in my Will?**

While there's no obligation to let us know, if you do tell us we'll know how best to keep you updated on key developments and future plans. For example we sometimes run online and in-person events where you can find out more. It will also give us a chance to thank you which we'd love to do. Information you share with us about your Will is confidential and is not legally binding.

### **Are there any tax benefits if I leave a gift to CBM in my Will?**

If your estate is worth more than the Inheritance Tax threshold (at the time of writing £325,000), then inheritance tax is paid to the Government at a rate of 40% of the value above that threshold. If 10% or more of your net estate is left to charity, Inheritance Tax can be paid at a reduced rate of 36%.

### **Can I leave a gift to a specific CBM project?**

Making your gift out to CBM means we can respond wherever the need is greatest when funds are distributed maximising the impact of your gift. If you would like to restrict your gift to a particular project please call us on 0800 567 7000 so we can talk through how to best accommodate your wishes.



**Thank you for all you  
are doing for people  
with blindness and  
disabilities in the  
world's poorest places.**

the  
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**cbm**  
together we can do more



Registered with  
**FUNDRAISING  
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[www.cbmun.org.uk](http://www.cbmun.org.uk) 0800 567 7000