

# Leaving a gift in your Will



Photo: Kim Haughton/2009/DRC

**CONCERN**  
worldwide

**Concern:**  
tackling  
hunger...

# Your gift will help the world's poorest people free themselves from hunger

**One person in eight goes to bed hungry every day. That's almost one billion people.**

Concern Worldwide specialises in tackling hunger with the most vulnerable people in the world's poorest places. We use our expertise and local knowledge to help people and communities develop lasting solutions to hunger so that they can lead happier, healthier lives and lift themselves out of poverty.

Gifts in Wills are crucial to Concern's vital work across the world. From helping farmers learn new skills so that they can grow more food for their families like Mwangala and Agnes's (pictured), to helping communities build a well to provide a source of clean water for preparing food safely, our projects will transform lives far into the future.

Our essential life-saving work would simply not be possible without your help. Your gift will help us to plan ahead, respond quickly to emergencies, commit to long-term projects, and tackle the root causes of hunger.



Eight year old Mwangala Nyambe and three year old Agnes Kape, Senanga, Western province, Zambia. Their family is involved in a Concern conservation agriculture programme, in which they have learned more effective techniques to manage their crops, providing them with more food to eat and sell at local markets.

Photo: Patrick Bentley/2012/Zambia



# Give women the freedom to care for their families

Marcelina Bedastus is married with four children. Like many smallholder farmers in Tanzania, Marcelina's lack of sustained income has meant her family have often gone hungry. All she wants is for her children to grow up healthily and get a good education, which in turn will help them to find a decent job and look after themselves in the future.

The generosity of Concern supporters has enabled us to help improve the income and security for Marcelina's family and many other vulnerable families across Tanzania. Marcelina received training from Concern through one of our Farmer Field Schools, along with three chickens, which has made a huge difference to her family.

Through the provision of training and chickens from Concern, Marcelina was given the chance to learn improved farming techniques and make an income selling eggs. It has given her family the food security needed to ensure that all her children are able to go to school.

Marcelina now has the freedom to earn and provide for her family, knowing that they will have a better opportunity to grow up healthily and happily.

**Your gift will help women like Marcelina lift their families out of poverty and hunger.**



*I received three chickens (from Concern). I bred them and now I have 20 chickens. We use them for eggs, for fertiliser and for food. Before I got the chickens I had to buy eggs, but now I have my own. I can sell on the eggs to get money for items like clothes and food. Without the chickens my life would have been worse. I had nothing before, but now I have something – my chickens.*

*The other change is that we were eating only one meal a day, but now we have three meals, and I can change the types of food we eat.*

Six year old Philbert Christopher whose family received chickens from Concern, Twabagondozi Village, Kibondo, Tanzania.

Photo: Jennifer Nolan/2012/ Tanzania

Marcelina Bedastus and her children with one of three chickens she received from Concern, helping her to improve her income and family's wellbeing, Twabagondozi Village, Kibondo, Tanzania.

Photo: Jennifer Nolan/2012/ Tanzania



# Give children the freedom to build brighter futures



Seven month old Abuk Deng is fed by her mother, Adut, who walked for an hour to reach the Concern-supported health centre in Ayat East Payam, Aweil West, Republic of South Sudan.

Photo: Jennifer Nolan/2012/South Sudan

## The freedom to grow

Abuk Deng was just seven months old when her mother had to walk for an hour to get her to a local clinic in East Bayam, Republic of South Sudan. Despite her best efforts, low rainfall prevented Abuk's mother from being able to grow or buy the nutritious food she needed to stay healthy. Abuk's immune system was so weak when she arrived, she had diarrhoea and a bad fever.

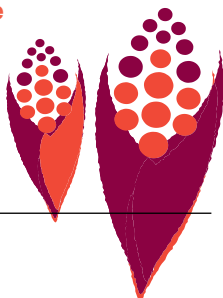
Stories like Abuk's are not uncommon. Every day, the clinic sees two to three new malnourished children who have additional life-threatening complications, like diarrhoea, because their bodies are wasted and weak.

Despite Abuk's survival, without a

sustainable source of food, Abuk will continue to go hungry. She will never be free from the risk of disease.

A gift in your Will could pay for seeds so families like Abuk's can grow drought-resilient crops like apple trees. It could pay for livestock so that they have a permanent source of food and can take care of themselves.

**More than every day survival, your gift will give children like Abuk the freedom to grow, to be healthy and have a chance of a brighter future.**



## The freedom to learn

**Like many children in Northern Afghanistan, life is hard for Sediga and opportunities are limited.**

Once a girl reaches puberty her family will generally not allow her to be taught by a man, and as a result many girls end their formal education by the age of 12.

Sediga attends Khashai Dun School, which is currently housed in four canvas tents offering little protection from adverse weather conditions. The school serves eight villages in the surrounding area and has 700 students, both boys and girls.

Thanks to Concern and our supporters, changes are coming. Work will begin very shortly on a new school building. Concern is also training teachers and encouraging parents to place greater value on their children's education, particularly for girls, through adult literacy and other opportunities.

Work like this will help to ensure that girls like Sediga realise their ambitions,



Nine year old Sediga, a pupil at Khashai Dun School, Northern Afghanistan, which is being renovated by Concern.

Photo: Kieren McConville/2013/Afghanistan

and can better contribute to the future of Afghanistan.

**Your gift will give children the freedom to learn and a chance to build futures free from hunger and poverty.**

*"Without education we have nothing," says Abdul Zahir, the school's headmaster. "Education resolves conflict and reduces poverty and hunger."*



Pupils attend lessons at Khashai Dun School, Northern Afghanistan.

Photo: Kieren McConville/2013/Afghanistan



Mexsencia Lukata and her daughter 11 year old Elizabeth Benard watering their crops with a pump donated by Concern. Nyankwi Village, Kibondo, Tanzania.

Photo: Jennifer Nolan/2012/Tanzania

# Give communities the freedom to look after themselves



Droughts and floods frequently threaten or destroy crops belonging to smallholder farmers in Tanzania, making it hard for them to sustain themselves or generate an income for their families.

Mexsencia is a local farmer who struggled to work the land. Married with three children, she used to depend on her husband to bring in the money the family needed. They rarely had enough food and often the family would have to go without.

Now things are different. Not just for Mexsencia and her family, but also for many others in the community. Concern set up Farmer Field schools to teach local farmers about more effective skills, such as crop management and the best time to plant. We also donated three water pumps that have greatly reduced the amount of time and effort it takes for local people to irrigate their crops.

Mexsencia says this support has “*reduced (her) struggles in life.*” The training that she received enabled her to improve the productivity of her farming. Now she grows enough crops for her family to eat and to sell at the local market. She has a permanent source of food for her family and an income that is paying for her children to go to school.

Mexsencia and other local farmers like her are now free to be independent; to earn a living and to support their families.

**Your gift will give communities the freedom to transform their lives.**



11 year old Elizabeth Benard shows off the tomato seeds her family will grow using newly learned skills, and irrigate using the recently installed water pumps. Nyankwi Village, Kibondo, Tanzania.

Photo: Jennifer Nolan/2012/Tanzania



# What your gift can do

**£150** could pay for 100g of seeds for six families in Ethiopia, enabling them to grow their own crops

**£500** could provide eight malnourished children with a six week supply of high energy food in Malawi

**£1,000** could bring safe drinking water and sanitation to one school in Bangladesh

**£5,000** could provide 20 members of a start-up group in Somalia with a grant to enable them to set up their own businesses and become self sufficient

**£15,000** could buy essential irrigation equipment to facilitate increased yields and diversity in horticultural crops for 125 communities in Mozambique

**£50,000** could provide 6,000 people and their animals, living in 12 communities in Ethiopia, with a sustainable safe water supply

Whatever the size of your gift, you can be reassured that it will make a huge difference to the world's most vulnerable people, helping them to free themselves from a life of hunger.

Jeremy Majaliwa under a banana plant grown with the help of Concern, Nyankwi Village, Kibondo, Tanzania.

Photo: Jennifer Nolan/2012/Tanzania

# Key steps to making your Will

**An up-to-date Will helps to ensure that your wishes are carried out after you die and that your loved ones are provided for in the way you intend.**

## Key steps to making a Will

### 1) Find a solicitor and make an appointment

England and Wales  
[www.lawsociety.org.uk](http://www.lawsociety.org.uk)  
Tel: 0870 6062555

Scotland  
[www.lawscot.org.uk](http://www.lawscot.org.uk)  
Tel: 0131 2267411

Northern Ireland  
[www.lawsoc-ni.org](http://www.lawsoc-ni.org)  
No telephone enquiries

Isle of Man  
[www.iomlawsociety.co.im](http://www.iomlawsociety.co.im)  
Tel: 01624 662910

The Channel Islands  
[www.jerseylawsociety.je](http://www.jerseylawsociety.je)  
Tel: 01534 601700

### 2) Plan the contents of your Will

**Guardians for your children** – If you have children under 18 you must decide who you would like to be guardian.

## Make a list of your assets and liabilities

– Assets could include any property, investment and personal items. Liabilities include anything you owe such as bank loans and outstanding credit card payments.

## Consider who you would like to benefit

– After taking care of loved ones, think about which charities you would like to leave a gift to.

**Choose your executor** – Decide who you would like to appoint to carry out the instructions in your Will. We recommend that you appoint at least two people.

## 3) Visiting a solicitor

**Documentation** – Before your appointment, check with them that you have all the relevant documentation.

**Keep your Will safe** – Leave the original copy with your solicitor and take a copy to keep at home.

Felekech Najo spoon feeds her baby Beza-darge. Felekech was participating in a cookery demonstration run by Concern to show mothers how to safely cook uncontaminated food for their children in Kindo Koysha, Ethiopia.  
Photo: Kim Haughton/2013/ Ethiopia



# How to Remember Concern Worldwide in your Will

**We're hugely grateful for any size of gift in your Will.**

**Types of donations include the following:**

- **A share of your estate (or residuary gift)**  
After providing for your loved ones and once all debts have been cleared, you can leave a share or the remainder of your estate. This type of gift benefits from being inflation-proof
- **A cash gift (or pecuniary gift)**  
This is when you leave a specific sum of money
- **A specific gift**  
Any item you leave, such as a house, a piece of jewellery or shares

**Adding a gift to an existing Will to Concern Worldwide**

If you have already drawn up your Will, but would like to add a gift to Concern Worldwide, you may be able to do this by using a codicil (a copy of which is enclosed at the back of this pack). A codicil will not change the terms of your current Will, but will add a new instruction. Please discuss this further with your solicitor, who will be able to advise the best option for your circumstances.

Baby Adhel Al Amant at a Concern-supported health clinic in Aweil West, Republic of South Sudan.

Photo: Jennifer Nolan/2012/ Republic of South Sudan



**Wording for your gift**

If you would like to support the work of Concern Worldwide in your Will, please use the following wording to make sure that your gift reaches us safely:

I give to Concern Worldwide of 13-14 Calico House, Clove Hitch Quay, London, SW11 3TN/ 47 Frederick Street, Belfast, BT1 2LW, registered charity no. 1092236 (England and Wales) and SC038107 (Scotland), a share/the whole of my residuary estate/a sum of money/a specific item or property (delete as appropriate) for its general charitable purposes. I direct that the receipt of the Treasurer or duly authorised officers shall be a sufficient discharge for my executors.

**Let us know that you have left a gift to Concern Worldwide in your Will**

If you have very kindly remembered our work in your Will, we would be delighted to hear from you and have the opportunity to thank you. By letting us know that you have left a gift in your Will, you will help us plan our work in the future with more confidence. Please fill in the pledge form found in the back of this leaflet and return it in the envelope enclosed.

## Your questions answered

**Here are some common questions and answers which may help when leaving a gift to Concern Worldwide in your Will.**

**Q. Why do I need to make a Will?**

A Will is the best way of making sure that your loved ones are provided for once you have passed away, and helps to ensure that your wishes are carried out. Without a Will, your loved ones may be left with difficult legal and financial matters to sort out.

**Q. How do I make or update a Will?**

We recommend that you use a solicitor to draw up your Will. If you would like to update an existing Will, you may consider using a codicil – an additional instruction that you can add to your existing Will. Your solicitor will be able to recommend the best option for your circumstances.

**Q. If I already have an existing Will, why would I need to change it?**

It is important to look at your Will every few years to ensure that it still accommodates your needs. For example, your marital or family circumstances may change, therefore getting your Will updated or supplementing your Will with a codicil will help to protect your loved ones.

**Q. How can I remember Concern Worldwide in my Will?**

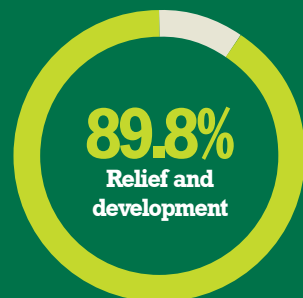
See 'How to remember Concern in your Will' on page 12.

**Q. How will a gift to Concern Worldwide affect my tax position?**

Anything you leave over the inheritance tax threshold (currently £325,000) is taxed at 40%. However, anything you leave to a registered charity like Concern Worldwide is not taxable, which means that your loved ones could have their tax bill reduced by up to 40% of the amount you give. Since 6th April 2012, if you leave 10% of your estate to charity the tax due may be paid at a reduced rate of 36% instead of 40%. Please visit HMRC's website [www.hmrc.gov.uk](http://www.hmrc.gov.uk) for more details.



**Q. How is Concern Worldwide's money spent?**



**Q. Can my gift benefit a specific area of your work?**


We welcome gifts to be unconditional, as it is hard to know which areas of our work will need particular focus in the future. However, you are of course able to benefit a specific area of our work, or specific country or project in your Will. Please get in touch to discuss your requirements further before meeting your solicitor. We will make every effort to make sure that your wishes are followed as accurately as possible.

**Q. Do I need to let you know I have left a gift?**

It is completely up to you whether you let us know that you have remembered Concern Worldwide in your Will or indeed what you have left. If you would like to tell us, it can help us to commit to future projects with the confidence of knowing that funding will be available. You can be assured that this information will be kept strictly confidential.

## Contact us

**Please get in touch to find out more about Concern Worldwide and how your legacy can make a huge difference. We would be delighted to hear from you.**



Seven year old Sintayehu Simon with crops planted by her family using tools and seeds supplied by Concern, Ethiopia.

Photo: Jennifer Nolan/2013/Ethiopia

### Concern Worldwide's promise

If you decide to remember the work of Concern Worldwide in your Will, you can be confident that your gift will help us to tackle hunger and transform the lives of the most vulnerable people in the world's poorest places.

The level of contact that you receive from us is completely up to you, and we will follow instructions from you accordingly. Anything you tell us is in the strictest confidence and you are free to change your mind at any time.

Please call:

Lina Baki  
+44(0) 207 801 1881

Or email:

[lina.baki@concern.net](mailto:lina.baki@concern.net)

Write to us at:

Donor Care  
Concern Worldwide  
47 Frederick Street  
Belfast BT1 2LW





Robert Chasara and his family in Zimbabwe. Robert is a lead farmer in a Concern conservation agricultural project, travelling to different farms to teach others how to farm in areas at risk from droughts.

Photo: James Pursey/2011/Zimbabwe

**Contact Lina Baki on:**



+44(0) 207 801 1881



[lina.baki@concern.net](mailto:lina.baki@concern.net)