



Inspiring Action

Your practical guide to making or changing your will



Practical Action/Anuruddha Lokuhapharachchi

Welcome to your guide to making or changing your will

This guide concerns one of the most important and wonderful opportunities of your life.

A will is about much more than simply putting your affairs in order. Leaving, making or changing your will offers you a special reason to think about those who are closest to you, and can be a unique means by which to express your love and appreciation. It lets you give a gift that stays with the recipient. It gives you the occasion to consider the future carefully, and leave your own significant mark upon it.

We hope that you will make your will for your own sake, and for that of your friends and family. Of course, if you do decide to remember Practical Action in your will, it would mean a great deal to us. Every legacy that comes to us plays a significant part in our efforts to find practical answers to poverty.

Legacies are rare and special gifts, from one person to another, from one generation to the next. We hope that this guide helps you use your will to put everyone's future in safer hands.

Helena Molyneux
Chair, Practical Action



Helena Molyneux



Practical Action Nepal

Passing it on

In Nepal, Practical Action works together with poor communities to develop lasting ways to grow more food. The knowledge gained will live on as parents pass it to their children.

From generation to generation

Wills have been around for centuries – and whatever age you are, however wealthy or healthy you feel, you should have one.

Assuming that you don't need a will because the law will 'do the right thing' with your Estate could be risky. Currently, for example, step-children are not recognised under law, and a co-habiting partner, a lesbian or gay partner not in a registered civil partnership or a second spouse might be left with nothing – not even their home.

Your will may just look like words on paper, but it's vital – and it holds benefits for everyone.

For you: You can make sure that your Estate is passed on as you choose, not as the law sees fit.

For your family and friends: Clear wishes, stated in a formal, binding way, will protect those you care about from legal wrangles.

For the causes you support: All gifts to a favourite cause are appreciated, but gifts to charity written into a will are free from tax – so your cause benefits more. In fact, there is now a further incentive when you leave 10% or more of your net Estate to charity. If you leave charitable gifts in your will that amount to 10% or more of your chargeable net Estate, the Inheritance Tax rate on the whole of your Estate will be reduced from 40% to 36%.

Essentially, a will helps you get it right. The money goes where you want it to go, and everyone knows where they stand. So if you don't have a will, why not make one?

To help make your will, use the will workbook enclosed in this booklet.



Practical Action/Margaret Gardner

From us to you

Many people can advise you to make or change your will, but there is only one person who can do it: you.

To help you, we have enclosed a will workbook with this booklet. In it you will find important information and useful tips, as well as space for you to write down your thoughts and decisions. You can use the workbook to calculate your financial position, decide where you want your gifts to go, and plan what to do next.

Once you have done your thinking and calculating, you can take the workbook along to your solicitor, to make your finished will. We would strongly recommend using a solicitor, simply to ensure that your will is clear, legally binding and really does reflect your wishes (and most people find that, for a will, the solicitor's fees are far lower than they expected).

Perhaps the best piece of advice is this. If you are thinking of making a will, or changing the one you have, you should make sure that you do it. All your kind thoughts and good intentions could be wasted if, in the end, the will is not there.

The future is in your hands.

Solutions for today and tomorrow

Working together with communities, technologies are developed and designed to last now, and into the future.



Practical Action/Rakesh Shrestha

Reviewing your will

It's wise to review your will every few years, to make sure that it still reflects your wishes. Even relatively small changes in your own life or in outside circumstances can affect the provisions you have already made.

Family changes: Getting married, having children or receiving a windfall can all affect your will. Both marriage and divorce cancel the arrangements you have made in your will and new children and grandchildren, relations or friends may need to be included.

Legal changes: While your will is, by definition, a document that is designed to last, the law can change around it. Changes in tax law in particular may have an impact on your existing will.

You change: You may, of course, simply change your mind about the people and causes you want to include in your will, or the ways in which you want them to benefit.

You may decide that you need to overhaul your will completely, however smaller changes can be made easily and cheaply through a 'codicil' – a legal instruction to change or add to your existing will.

So if your life has changed, perhaps you should take time to change your will.

For more information about codicils, see page 2 of the will workbook enclosed with this booklet.

Handing over

In all our work, from clay fridges in Sudan to keep food fresh for longer to generating power from wind, Practical Action works together with poor people so they have the skills and experience they need to run things for themselves.



Practical Action Peru

Need a hand?

If you would like any further advice on making or changing your will, or on Practical Action's work – or if you would like extra copies of this booklet and workbook – we are more than happy to help.

Please call Liz Webb, Legacy Officer on 01926 634400 or email Legacy@practicalaction.org.uk or go online at practicalaction.org/legacies.

In good hands

If you decide to remember Practical Action in your will, we promise that your gift will be well spent.

We make sure that every legacy we receive is put to good use, through hands-on-projects and programmes around the world. Every aspect of the work is carefully planned and monitored, and we work together with whole communities, in order to share our knowledge to have the greatest impact on poverty.

Our staff, and the local people they work with, will use your gift to find practical answers to poverty that will go on working for generations to come.

A small gift to you

Every legacy we receive is marked by an inscription in the Practical Action Book of Remembrance. Should you choose to remember us, we will certainly remember you.

To remember Practical Action in your will we recommend that you use this wording:- For a residuary legacy (a portion of the remainder of your Estate):
'I give devise bequeath and appoint to Practical Action (registered charity no 247257) of The Robbins Building, 25 Albert Street, Rugby, Warwickshire, CV21 2SD ___% of the residue of my Estate and I direct that the receipt of the Treasurer for the time being or other authorised officer will be sufficient discharge for my Executors.'

For a specific sum: *'I give Practical Action (registered charity no 247257) of The Robbins Building, 25 Albert Street, Rugby, Warwickshire, CV21 2SD, the sum of £___ and I direct that the receipt of the Treasurer for the time being or other authorised officer will be sufficient discharge for my Executors.'*

Practical Action specialises in helping people to use technology to provide practical answers to poverty.

With Practical Action, poor women and men can develop technology and solutions which put people first.

It is technology which draws on their experience, and feeds it.

Which recognises their potential, and releases it.

Which respects their environment, and nurtures it.

Which builds on their past, to sustain the future.

Legacy Promise

Our Promise to you when you decide to leave a gift in your will to Practical Action...

- Your loved ones come first – we respect that.
- We'll answer questions honestly and quickly.
- We will handle your legacy gift with sensitivity and care.
- We'll use your special gift wisely and effectively.
- Your privacy is important and we will keep your decision confidential.

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