

Practical
ACTION



A gift in your Will to create
LASTING CHANGE

WELCOME



Thank you so much for considering making a gift in your Will to Practical Action. We simply couldn't do all our amazing, transformative work without the generosity of people like you.

Practical Action makes a world that works better for everyone. Our ingenuity helps the world's poorest communities overcome the challenges they face so they truly thrive. With your support we're really achieving that.

So much of what we are doing right now, as you read this, was made possible by people who are no longer with us, but who remembered Practical

Action in their Will. They may be gone, but their legacy lives on. We will never forget their generosity and foresight, and we will be forever grateful.

A gift in your Will is the gift of a lifetime. It's your way to say 'I truly care about this and I want to contribute to something remarkable in my life'. If you choose to entrust a gift in your Will to us, we promise we will use it to achieve positive and long-term change around the world.

It's an extraordinary act of kindness to leave behind something to benefit people you have never met, but whose need you have understood and felt. Through a gift in your Will, your kindness will endure.

Thank you again.
With warmest regards,

A handwritten signature in black ink, appearing to read 'P. Lomas'.

Paul Smith Lomas MBE
Chief Executive Officer.

Contents

- 05 **Your legacy: making a world that works better for everyone**
- 07 **Why I made the gift of a lifetime**
- 09 **Why everyone should have a Will**
- 11 **How to make your Will**
- 13 **How to amend an existing Will**
- 13 **Types of gift**
- 15 **Did you know?**
- 15 **What is Inheritance Tax?**
- 16 **Legal terms explained**
- 16 **How English and Scottish law differ**
- 17 **Our promise to you**
- 18 **Life-changing gift, life-changing difference**
- 19 **Your Will-making worksheets**
- 20 **Any questions?**



With new knowledge and training, rural farmers can grow crops in a way that values both people and the environment.

“We started this enterprise to build our own houses. We will continue making bricks since demand is on the rise.”

Yankee is part of a group of women in Nepal using their training from Practical Action to form an innovative business: making earth bricks to help their community build affordable, earthquake-resilient homes.



Your legacy: making a world that works **BETTER FOR EVERYONE**

Creating lasting change in the world's poorest countries takes time, commitment and vision. It needs a team approach. People most affected by poverty must be at the heart of coming up with the solutions. Practical Action brings people together, finding ingenious solutions and using them to transform lives, all over the world. We share what works with others so solutions that start small can grow big.

Small farms, bright futures

The changing climate is making farming incredibly difficult for farming communities around the world. A gift in your Will could help us work with farmers to find innovative ways to beat flooding and droughts, grow abundant crops to feed their families, and free themselves from poverty.

Lighting up villages, electrifying nations

One billion people are struggling to live without electricity. Your legacy could help us find clean, safe energy solutions for people living in poverty, powering schools, healthcare centres and businesses, and transforming lives.

Health and dignity in the slums

Millions of people live in urban slums where disease is rife. They have no safe water for drinking and washing, and no proper refuse and sewage services. Through the power of your Will, you could help make cities in developing countries cleaner, healthier and fairer places for people to live and work.

From vulnerability to resilience

Severe droughts, storms and flooding are becoming more common, putting the lives of the world's poorest communities in danger. You can help us work with communities to adapt the way they live and work, so they are more prepared for climate-related disasters when they strike.

Please consider leaving a gift in your Will, so this life-changing work can continue for generations to come.

Big change starts small

“Because of solar power we use drip irrigation technology to water vegetables. My family and I have moved from starving to being able to eat all kinds of food.”

A unique combination of technology and training means farming communities in Zimbabwe, like **Alfred's**, are beating the ongoing drought and growing abundant crops. It's a practical solution to end hunger and poverty.



Why I made the **GIFT OF A LIFETIME**



“I believe a legacy should reflect something about our lives, from the people we have cherished, to the interests we have pursued and the experiences we have valued during our lifetime. That's why I have chosen to include Practical Action in my Will.”

Clive Quick FRCS MS MA FDS,
Retired Consultant General,
Vascular Surgeon,
and Practical Action supporter

“I know the incredible difference Practical Action's work makes to other families around the world. To be able to give people dignity and hope is a precious legacy and to know that people will keep leading better lives because of gifts we give, is something that is important to me.”

Leslie McIntosh – worked for Practical Action for four years and continues to be a supporter



“With support from Practical Action, we are cultivating vegetables over the cage. Hopefully we will get 10–12 squash every harvest. The frame will float no matter the rise of water, so we can still harvest during rainy season.” Suborna Sarkar

We worked with **Suborna’s** community in Bangladesh to develop an innovative way to grow food, despite the regular monsoon floods. Floating farms combine vegetable growing and fish farming to provide a year-round solution to hunger.



YOUR WILL-MAKING GUIDE

Everything you need to know about making or amending your Will, and how to leave a gift to Practical Action.

Why everyone should have a Will

Your Will is a powerful document. It allows you to decide who your savings, property and possessions will go to when you die. If you die without a Will, the law will decide for you instead.

Making a Will is the best way to make sure your loved ones are looked after when you are gone. It’s also an opportunity to make sure that the good causes you’ve supported in your lifetime are remembered – your legacy to the world.

People often put off making their Will. They think they’re too young, they have nothing of value to leave, or that everything will just take care of itself. The truth is, we never know what the future holds, and it’s really important that every adult has a Will, no matter their age or how much they own.

If you have children, making a Will is absolutely essential to securing their future.

A Will is a living document. It’s really important to review your Will every few years – circumstances change and can affect the arrangements you’ve made.

Having an up-to-date Will is the only way to ensure that everything you leave behind will go where you want it to go.

“Although the climate is changing here, the new ways of farming we are learning are allowing me to continue to sow and harvest. I am optimistic for the future.”

Al Hafiz lives with his family in the village of Magdoub, Sudan, where drought is a big problem. We worked with his community to rebuild the local dam and install irrigation canals, making the land fertile once more.



How to make your Will

Making a Will is much easier than you might think. Once it is done, you'll feel great peace of mind, knowing that your wishes will be carried out.

1. Choose your solicitor

You'll need expert advice to make sure your Will is correct and legally binding. If you don't already have a solicitor, search online at: solicitors.lawsociety.org.uk

2. Work out what you have

At the back of this booklet, you'll find a helpful Will-making worksheet. It includes a list of things for when you are working out the value of your estate.

3. Decide who gets what

Think about what you would like to leave to the people and good causes you care about. There are three types of gifts to consider: residuary, pecuniary and specific. You'll find these explained on page 13.

4. Choose someone to carry out your wishes

You'll need to ask someone to take responsibility for your Will and ensure your instructions are followed. This is your 'executor'. It can be a trusted friend or family member – even if they benefit from your Will. You can also appoint a professional executor, such as a bank, solicitor or accountant.

5. Make your Will

Your solicitor will guide you through the simple process. It can be quite quick and probably costs much less than you think. We don't recommend writing a Will without professional guidance. Making your Will is one of the most important acts of your life, and you want to make sure it is legally binding.

6. Put your Will in safe hands

Your Will is precious, so store it somewhere safe – with a bank or solicitor. Keep a copy for yourself too, and make sure that your executor knows where to find it.

“Our work used to be very hazardous. Now we have received training that helped minimise the risks. And we use machines to carry the waste.”

We're working with communities and government in Bangladesh to make the slums safer, cleaner places to live and work, and to end the days of people having to empty sewage pits with buckets and their bare hands.



How to amend an existing Will

If you already have a Will, it's simple to change or add something. You use a 'codicil' form. A codicil takes just a couple of minutes to complete. You need to get the form witnessed by two people, and then store it safely with your Will.

If you'd like to add a gift in your existing Will to Practical Action, you'll find a codicil at the back of this booklet.

Types of gift

There are three kinds of gift you can make in your Will:

A **residuary gift** is the remainder (or percentage) of your estate once any specific gifts, taxes, legal expenses and liabilities have been paid out.

A **pecuniary gift** is a specific sum of money (remember that inflation may decrease the value of this money over time).

A **specific gift** would be something like jewellery, antiques or shares.

If you decide to leave a gift to Practical Action in your Will, you can use this wording:

For a residuary gift

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 of the time being or other authorised officer will be sufficient discharge for my executors.

For a pecuniary gift

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 of the time being or other authorised officer will be sufficient discharge for my executors.

“I’ve helped 44 households improve their health through good hygiene. They’ve changed dramatically.”

We worked with **Mama Safi**’s community in Kenya, building a clean, dependable water supply through solar-powered pumps. Mama Safi now shares life-saving hygiene advice with her community about how to use their water to stop disease and improve health.



Did you know?

- A change in your circumstances can invalidate your Will.
- In England, getting married or divorced revokes your Will.
- Unmarried couples or those not in a civil partnership are treated no differently to roommates on death.
- If you die without a Will, your spouse won’t automatically get everything.
- Your child won’t automatically be under the care of their surviving parent if you die without a Will.
- Step-children are not recognised under law, and so won’t automatically inherit if you die without a Will.
- If you are moving house, you’ll need to review your Will to make sure it takes care of your new property and is not affected by the disposal of the old property.

This is why it is vital to have a Will, to consult a solicitor when you make or amend it, and to keep it up to date. It’s the only way to ensure that your savings, property and possessions go to the people and causes you care most about.

What is Inheritance Tax?

Inheritance Tax is the amount of your estate which must be paid to the Government. Inheritance Tax is 40%, and it is payable on the portion of your estate above a certain threshold. You can check the current threshold at www.hmrc.gov.uk/inheritance-tax

If you leave 10% or more of your estate to charity, you qualify for a reduced rate of Inheritance Tax of 36%.

Legal terms explained

Beneficiary (or legatee): anyone you leave a gift to in your Will. Anyone entitled to the benefit of property held on trust.

Codicil: a document which allows you to add or alter the terms of an existing Will.

Crown (or Treasury): the tax authorities.

Executor: the person or institution you appoint in a Will to administer your estate and carry out your instructions.

Intestate: having died without leaving a valid Will.

Letters of Administration: authority to administer your estate, granted by the Probate Registry, where there is a Will but no named executor.

Pecuniary gift: a gift of a specific amount of money.

Probate: binding confirmation that your estate will be administered by one or more of the executors named in your Will.

Residuary gift: a gift of all or a percentage of what's left of your estate once all specific gifts, legal expenses and liabilities have been taken out.

Testator/testatrix: the person making the Will.

Trustee: an executor looking after any part of your estate left in trust.

How English and Scottish law differ

Please see your solicitor for the details of your particular Will.

Under English law

- You must normally be 18 to make your Will.
- Marriage and divorce invalidate an existing Will.
- A spouse and children cannot automatically challenge an existing Will (important after remarriage or when more children are born).
- You must sign the Will in the presence of two or more witnesses present at the same time.

Under Scottish law

- The minimum age for making your Will is 12.
- Marriage and divorce do not automatically revoke an existing Will.
- Your spouse and children have a greater right to challenge your Will.
- If you write your Will by hand (a holographic Will), you do not need witnesses but you must sign the bottom of each page.

OUR PROMISE TO YOU

A gift in your Will to Practical Action is a promise of a world that works better for everyone. It is a promise that together we will help people find solutions to the world's toughest problems, so people in poverty can thrive, not just survive.

We understand that when you leave a gift to us you are making a special commitment. Here is our promise to you:

- Your loved ones come first – we respect and understand that.
- We are always here to answer any questions you may have honestly and quickly.
- We care and will handle your legacy gift with sensitivity.
- Every single gift will change lives – we will use your gift wisely and effectively.
- We are discreet and your privacy is important to us – any information you share with us will be treated in confidence.

Life-changing gift, **LIFE-CHANGING DIFFERENCE**



Doreen Polley left a gift to Practical Action through her Will, as she knew the big difference it would make.

Even though Doreen is no longer with us, her generosity will help transform lives in the world's poorest communities for years to come.

We're so grateful to Doreen for making this gift of a lifetime, and for her amazing commitment to our work.

"Simon wanted to make the world a fairer place, so we are proud that two years after his death, he is still improving the lives of people living in poverty, thanks to the support he gave to Practical Action."

From Margaret Speirs, wife of Simon Speirs – a Practical Action supporter for more than 20 years.



Thank you

If you have decided to leave a gift to Practical Action in your Will, thank you so much. A legacy to Practical Action is a promise of a world that works better for everyone. Together we will help find solutions to the world's toughest problems, so people living in poverty can truly thrive, not just survive.

Any questions?

We hope you have found this guide book and the enclosed worksheets helpful. If you have any questions about making a gift in your Will to Practical Action and the amazing work it will support around the world, please get in touch with Liz Webb, our Legacy Officer.

Tel: 01926 634484

Email: Liz.Webb@practicalaction.org.uk

Web: practicalaction.org/leave-a-legacy

Write: Liz Webb, Legacy Office, Practical Action, The Robbins Building, 25 Albert Street, Rugby, Warwickshire CV21 2SD.



12-year-old Makena is a health champion at her school in Kenya. She tells her friends about good hygiene habits to help keep them healthy.

**Practical
ACTION**

Thank you

Practical Action is a registered charity and company limited by guarantee.
Company Reg. No. 871954, England. Reg. Charity No. 247257

A Codicil is a simple legal document that allows you to make changes to your existing Will, such as adding a gift to Practical Action, without writing an entirely new Will. We suggest that you use this form to instruct your solicitor of this change. He /she will ensure that the wording and process is correct and the Codicil is legally valid.

Firstly, sign your name and date in the presence of two witnesses. Ask them to write their name, address and occupation, and then sign and date the Codicil. You must be present while each of you sign the Codicil.

When the Codicil is complete, make sure you keep it in a safe place and do not attach it to any other documents or use any pins, paperclips or staples. Send or give a copy of your Will and Codicil to your executor(s) and let them know where the originals are held. It is important that the original Will and Codicil are kept together (but not attached) and that anyone with a copy of your Will also has a copy of the Codicil.

If you have any questions about leaving a gift in your Will to Practical Action, please contact Liz Webb on **01926 634484** or email **Liz.Webb@practicalaction.org.uk**

I (full name) _____

of (address) _____

_____ Postcode _____

declare this is to be a First/Second/Third/ _____ Codicil to my last Will, dated and made on ____ / ____ / ____

I give free of inheritance tax to Practical Action, a charity (registered charity number 247257) of:
The Robbins Building, 25 Albert Street, Rugby, Warwickshire, CV21 2SD

For a residuary gift

the whole of _____ per cent (_____ %) (percentage in words and figures) of my residuary estate for the general purposes of the said Charity.

For a pecuniary gift

The sum of £ _____ (sum in words and figures) for the general purposes of the Charity.

For a specific gift

The following specific item(s), namely _____ for general charity purposes and I declare that the receipt of the treasurer or other proper officer for the time being shall be a sufficient discharge to my executors.

Signed _____ Date: ____ / ____ / ____

Witness #1 Name _____

Occupation _____

Address _____

_____ Postcode _____

Signed _____

Date: ____ / ____ / ____

Witness #2 Name _____

Occupation _____

Address _____

_____ Postcode _____

Signed _____

Date: ____ / ____ / ____

I have made a gift in my Will to Practical Action

Your Will is a private and personal matter, but we would love the opportunity to recognise your extraordinary commitment. If you are happy to let us know that you've left a gift in your Will to Practical Action, please complete any details you would like to share below. You can return the form to us in the freepost envelope enclosed.

We will be in touch by post to say thank you, and we'll also invite you to exclusive events in your region to help you learn more about the work you care about. We will of course treat your details with complete confidentiality.

Thank you so much.

I have made provisions in my Will to leave a legacy to Practical Action of:

Please tick the appropriate box, and give any details you feel comfortable with.

☐

A residual gift of my estate or percentage of my estate

☐

A pecuniary gift of a specific amount

☐

A specific item of value

Title: _____ First name: _____ Last name: _____

Address: _____

Postcode _____

Tel: _____ Email: _____

Privacy

We take protecting your personal information seriously. We will never sell or swap your details with another organisation. We aim to provide you with a great experience of Practical Action and to communicate with every supporter in the best way possible. To do this, we may analyse your data and obtain further information about interests, preferences and level of potential donations using publicly available sources. We sometimes ask carefully selected companies to do this for us.

You can find out more about how we collect and use your personal information by reading our privacy notice at **www.practicalaction.org/privacy**. To change how we manage your personal information or opt out of receiving communications from Practical Action call us on 0800 389 1624, or email **myprivacy@practicalaction.org.uk**

My gift

Private and confidential

Practical ACTION

We'd love to know what inspired you to make this amazing gift to Practical Action. Feel free to tell us:



Two minutes to seven hours: A community solution to increase flood warning time

We work with vulnerable communities around the world to save lives and protect livelihoods. Through mock drills and training, community members know how to respond when a flood comes.

1. Find out how much you are worth

You can use this worksheet to estimate the value of your estate. Note down the rough value of the things you own (your assets) and things you owe to others (your debts). The balance is your estate – the basis for making your Will.

What you own

House

£

Business and business property

£

Other property or land

£

Car(s)

£

Bank accounts

£

Savings

£

Stocks and shares

£

Insurance policies

£

Valuables (eg collections, jewellery, art)

£

Money owed to you

£

Furnishings and personal effects

£

Other

£

Total

£

What you owe to others

Items on hire purchase

£

Mortgage

£

Bank overdraft

£

Credit cards

£

Outstanding loans

£

Other

£

£

£

£

£

£

£

Total

£

Balance (the value of your estate)

£

2. Decide who gets what

Use this space to note down the people and causes you would like to remember in your Will. Decide what kinds of gift you would like to leave to each person or charity (residual, pecuniary or specific gifts).

Name	Address	Tel	Email	Gift/item/share of estate

...Continued

Use this space to note down the people and causes you would like to remember in your Will. Decide what kinds of gift you would like to leave to each person or charity: residual, pecuniary or specific gifts (please see page 15 of your Will-making guide for help).

Name	Address	Tel	Email	Gift/item/share of estate
Practical Action	The Robbins Building, 25 Albert Street, Rugby, Warwickshire, CV21 2SD. Reg Charity No. 247257.	0800 389 1624		

3 Choose your executor

Who would you like to assign responsibility for carrying out the instructions in your Will? It can be a trusted friend or family member (even if they benefit from your Will), or an appointed service such as a bank, solicitor or accountant.

Name: _____ Address: _____

_____ Postcode _____

Tel: _____ Email: _____