

Leaving a gift in your Will

CONCERN
worldwide

Concern:
tackling
hunger...

A gift from you could help the world's poorest people free themselves from hunger for the long-term

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 work. When an emergency strikes, we respond quickly to save lives and we stay to help families recover for the long-term. From helping farmers learn new skills so that

they can grow more nutritious food, to helping communities build wells for clean, safe water, to helping parents set up small businesses to earn their own income, Concern supporters help transform the lives of people living in extreme poverty.

This life-saving and life-changing work would simply not be possible without the support of people like you. Your gift could help us to plan ahead, respond quickly to emergencies, commit to long-term projects, and tackle the root causes of hunger.



Smiling sisters Samina, Ijna, Sita and Diya with their younger siblings from Hiklyo Bheel Village, Pakistan where Concern are providing health and nutrition support to families.

Photo: Black Box Sounds/2017/Pakistan



Clotilde Ndayisenga, from Cibitoke in Burundi, with her five-year-old daughter, Ines. Thanks to the support of Concern Community Health Workers, Ines is growing up healthy.

Photo: Abbie Traylor-Smith/2018/Burundi

Habsatou Moussa (52) shows women how to prepare a millet, onion and bean leaf couscous. She is part of a support group facilitated by Concern to improve nutrition in her village.

Photo: Darren Vaughan/2018/Niger



Your gift could help people live healthier lives, free from hunger

Grandmother-of-two, Habsatou Moussa (52) is a member of a mother and child support group facilitated by Concern to improve nutrition in her village – Ezak, Niger. One of her roles is to promote good hygiene and feeding practices and to provide tips on how to prepare nutritious meals for the family. There are 12 mums in her group with children ranging from new-borns to two-year-olds.

Almost 500 people gather to watch Habsatou's cooking demonstration every week. Here, they can watch her make a range of nutritious food including onion and bean-leaf couscous. These new learnings can then be used by the community to better provide for their families.

Concern are rooted in the communities we work in and are committed to helping them in the long term. We've been working in Niger since 2003 starting with a primary education programme but as needs change and with 1.7 million people now in need of food assistance Concern are implementing new programmes focused on food insecurity.

Your gift will help communities lift themselves out of poverty and hunger.



Habsatou preparing her millet, onion and bean leaf couscous.

Photo: Darren Vaughan/2018/Niger

“I do this because I want to help mothers to feed their children correctly. If they practice what they learn at the demonstration they can help prevent malnutrition.”

– Habsatou





Ache Saiid with one of her two children, two-year-old Maimouna. Ache has benefited from Concern's nutrition programme.

Photo: Lucy Bloxham/2018/Chad

Help families to sustain themselves with nutritious produce

In Chad, one of the world's poorest countries, Concern supporters are helping some of the poorest and most vulnerable babies and mums.

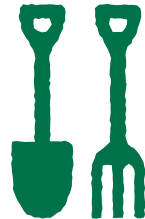
Concern is providing food and healthcare, educating parents on some of the best ways to help their babies grow up healthy, and enabling parents to build livelihoods so they can feed their children for the long-term.

Ache Saiid and her family are just one of the thousands of families that people like you have supported to ensure they have enough nutritious food to eat each day.

As well as regular health check-ups from Concern community health workers, parents like Ache have received five varieties of seeds such as millet, sesame and sorghum, and tools to grow their own food so children like Maimouna do not suffer from malnutrition and hunger. Parents also learn improved farming techniques to help them grow surplus food stocks which they sell at market to earn an income.

"I feel happy when they (Concern) visit me because I'm receiving a lot of information from them. The things I know will help me, and what I don't know they will tell me about it – especially about hygiene and cleanliness." – Ache

Your gift could give babies and mums in Chad the chance of a healthier and brighter future.



Freeing children to learn and aspire for the future



Train driver, doctor, teacher, engineer... one of the best gifts you can give a child is the chance to receive an education, helping them to break the cycle of poverty.

Concern believes that everyone deserves the right to be educated, which is why in 2018 alone we supported over 349,000 people with our education programmes.

We provide children with everything they need to learn – from school uniforms to equipment and meals every day. We train teachers and have built hundreds of schools and renovated thousands of classrooms in the past.

This includes Saliha, (pictured below) attending her repaired school on one of the Char islands in Bangladesh which was severely affected by flooding. The floods caused considerable damage to the school structure itself, as well as to books, furniture and other supplies. Concern supported Saliha's family through cash grants helping them to pay for tuition fees and school supplies.

Your gift could give children a chance to learn, earn and the opportunity to build futures free from hunger and poverty.



Saliha's school on one of the Char Islands was repaired by Concern after severe damage by floods.

Photo: Jennifer Nolan/2018/Bangladesh

Your generosity could help improve the health of communities

Through Concern's Water, Sanitation and Hygiene (WASH) programme, an 18-year-old community well in Agaye, Niger has been protected and rehabilitated ensuring safe, clean water for 3,500 people living in the community.

The well now has a wall, gates and a concrete floor, meaning that livestock which roam freely through the village can no longer contaminate the precious water source.

Diaba Idrissa (pictured right and below) is a member of the village's water management committee and is in charge of maintaining the property of the well. She has also used it to make bars of soap to improve hygiene in the village.

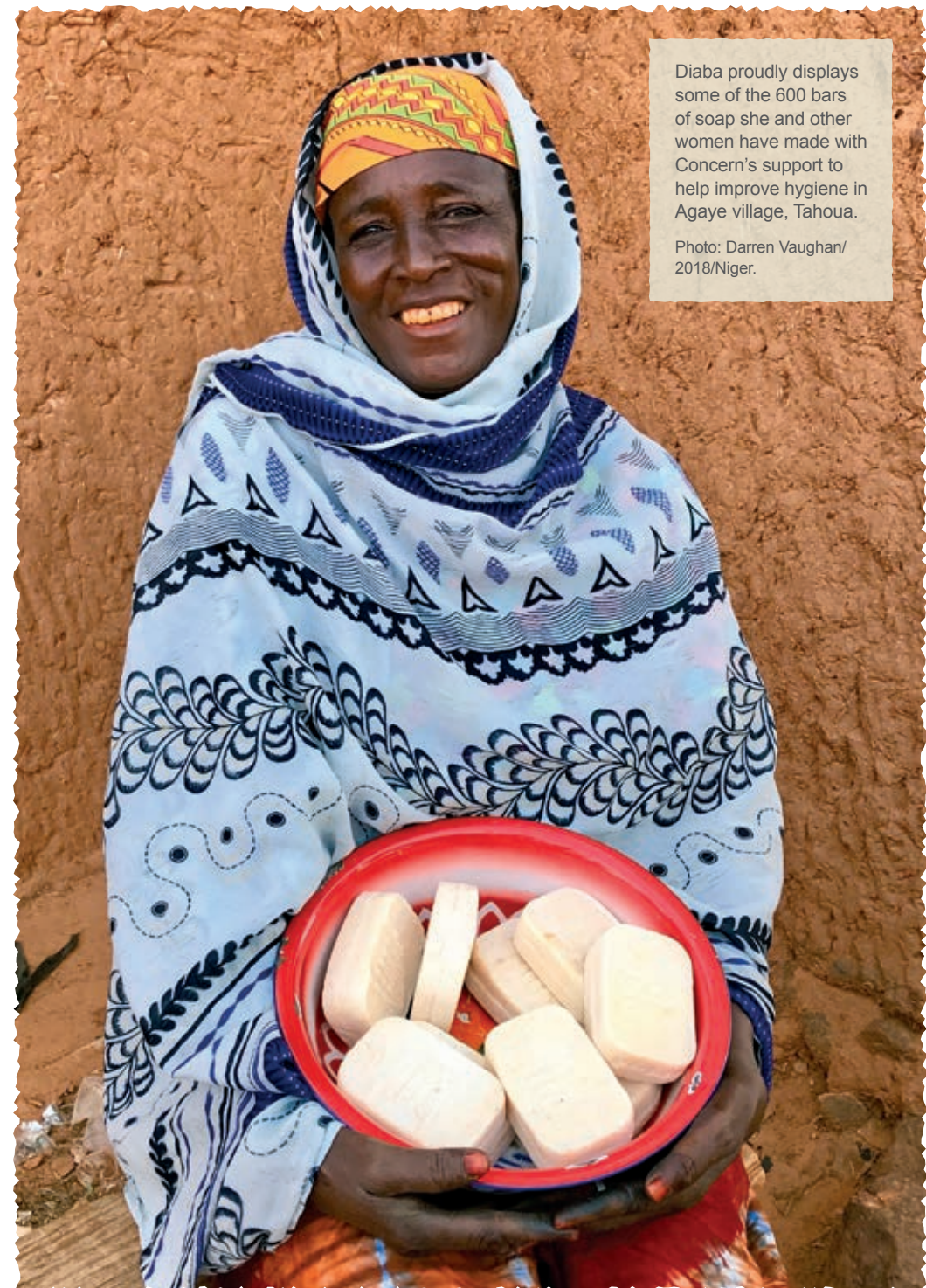
Your gift could help improve the health and well-being of very poor families like Diaba's in Niger.

"Now, the quality of the water in the well has changed. It's cleaner than before. The whole community is proud to have the well enclosed. It's no longer dirty. It's a very good project and means progress for our village." – Diaba



Grandmother-of-six Diaba Idrissa helps manage the well, ensuring it continues providing clean water for families. As part of a committee, she also organises a village clean up every Friday.

Photo: Darren Vaughan/2018/Niger



Diaba proudly displays some of the 600 bars of soap she and other women have made with Concern's support to help improve hygiene in Agaye village, Tahoua.

Photo: Darren Vaughan/2018/Niger.

What your gift can do

£150 could pay for 25kg of seeds for four families in Central African Republic, enabling them to grow their own crops



£500 could provide five malnourished children with a full eight week supply of therapeutic food in Ethiopia



£1,000 could provide books, stationery and learning materials for 57 children to begin formal schooling in Lebanon



£5,000 could help provide kitchen gardens for 65 families in Burundi, giving them the means to grow their own food



£15,000 could help keep a health centre running for four years in Somalia, giving communities access to vital medical care and services



£50,000 could help provide 2,500 people living in the Democratic Republic of Congo with a sustainable safe water supply



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



Kadiatu Bangura with one-year-old son, Sheku is part of the Women's Group that aims to improve the nutritional quality of vulnerable people's diets.

Photo: Jennifer Nolan/2017/Sierra Leone



Eight-month-old, Yara with his mother, Teso Ari Brako. Yara is now a happy and healthy baby after receiving therapeutic food and fortified porridge from Concern.

Photo: Helen Dunne/2017/Kenya

Key steps in 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
Tel: 02072 421222

Scotland
www.lawscot.org.uk
Tel: 0131 2267411

Northern Ireland
www.lawsoc-ni.org
Tel: 02890 231614

Isle of Man
www.iomlawsociety.co.im
Tel: 01624 662910

The Channel Islands
www.jerseylawsociety.je
Tel: 01534 613920

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.

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.

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:

Mika Abdu proudly displays some of his short-season millet crop, grown from seeds supplied by Concern.

Photo: Darren Vaughan/ 2018/Niger



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 card found at the back of this leaflet and return it in the envelope enclosed.

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.

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 can I remember Concern Worldwide in my Will?

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

Q. Can Concern Worldwide help me write my Will?

Concern offer a free Will writing service which allows you to write a new simple Will or update an existing one free of charge. There is no obligation for you to leave a gift to Concern Worldwide, but if you kindly decide to leave a gift of any size to Concern you can be confident that we will endeavour to use it in the most effective and efficient way and that it will make a lasting difference to the people and communities we work with. To register your interest or for more information please call our Gifts in Wills Care Team on 0800 032 4001 or email giftsinwills@concern.net

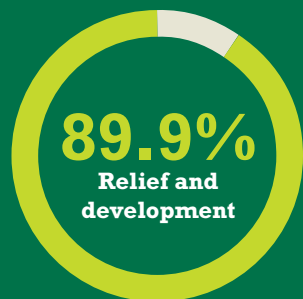
Q. How do I make or update a Will?

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 is Concern Worldwide's money spent?



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. 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 www.gov.uk/inheritance-tax for more details.

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 if you would like to receive further information about Concern Worldwide and how your legacy can make a huge difference. We would be delighted to hear from you.



Jeannette Icimanishatse (52), is a Community Health Worker in Bukinyana, Cibitoke, Burundi.
Photo: Abbie Trayler-Smith/ 2018/Burundi

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:
Gift in Wills
0800 032 4001

Or email:
giftsinwills@concern.net

Write to us at:
Gifts in Wills Care Team
Concern Worldwide
47 Frederick Street
Belfast BT1 2LW

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Gifts in Wills
Concern Worldwide
47 Frederick Street
Belfast
BT1 2LW



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www.concern.org.uk



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Registered with
**FUNDRAISING
REGULATOR**

Concern Worldwide (UK) registered charity numbers:
1092236 (England and Wales) and SCO38107 (Scotland).
A charitable company, limited by guarantee, registered
in England and Wales under company number 4323646.
Registered address: Units 13/14, Calico House, Clove
Hitch Quay, London, SW11 3TN.

Photo: Jennifer Nolan/2018/Ethiopia