

**Practical
ACTION**



**A gift in your Will to pass on the
POWER OF POSSIBILITY**

WELCOME



Thank you so much for considering making a gift in your Will to Practical Action.

Our transformative work simply wouldn't be possible without the generosity of people like you. Gifts in Wills provide dependable long-term income, so we can work with communities long into the future with the confidence that we can see things through.

Because life-changing transformation takes time. It can take many years to build a relationship with a community, to understand the problems they face, and to work together to find ingenious solutions. Those solutions

involve building trust, establishing partnerships, building capacity in the community, and supporting people to access the resources they need.

To make a charity part of your legacy is a wonderful tribute to the beliefs you have in common and your shared vision.

For many of us, it's also the biggest single donation we ever make, which makes it an extremely significant decision. 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 that reads "Sarah Roberts".

Sarah Roberts
Chief Executive Officer

Contents

- 05 **Pass on the power of possibility**
- 06 **Why I made a legacy gift**
- 09 **Everyone should have a Will**
- 10 **How to make your Will**
- 13 **How to amend an existing Will**
- 13 **Types of gift**
- 14 **Life changes that impact your Will**
- 14 **What is Inheritance Tax?**
- 16 **Legal terms explained**
- 16 **Will laws across the UK**
- 17 **Our promise to you**
- 18 **Life-changing gift, life-changing difference**



With new knowledge and training, 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.



Pass on the **POWER OF POSSIBILITY**

Creating lasting change in the world's poorest countries takes time, commitment and vision. It needs a team approach. Communities 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 rural 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 enough crops to feed their families and earn an income.

Lighting up villages, electrifying nations

One billion people don't have access to 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.

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

Why I made a **LEGACY GIFT**



“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, 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.”

Lesley McIntosh, Finance and Audit Consultant, and Practical Action supporter



“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.



“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.

Everyone should have a Will

Your Will is a powerful document. It allows you to decide what happens to your savings, property and possessions when you die.

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

Life is busy, which is why many of us put off making a Will. We think we’ve got plenty of time and that we’ll get around to it eventually. 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.

A Will is a living document that you can amend as often as you wish. It’s really important to review your Will every few years at least – 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.

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. Get expert advice

Many people work with a solicitor to create their Will, but there are other options. Citizen's Advice has a clear and impartial guide: citizensadvice.org.uk/family/death-and-wills

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 to consider 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. You'll find them 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 relative – 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

The process is simpler, quicker and less expensive than many people think. Working with a solicitor often gives people extra confidence that everything has been handled correctly. Remember that your Will doesn't need to be final – amending an existing Will is generally a straightforward process.

6. Put your Will in safe hands

Your Will is important, so store it somewhere safe – with a bank or solicitor. Keep a copy for yourself and tell your executor where to find it.

“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.



“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 waste workers like **Yasin** and the government of Bangladesh to make the slums safer, cleaner places to live and work. Together, we’re putting a stop to 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.

Life changes that impact your Will

- In England, getting married or divorced revokes your Will.
- Unmarried cohabiting couples have no automatic right of inheritance if their partner dies without a Will.
- 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%.

“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.



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.

Will laws across the UK

The law in England, Northern Ireland and Wales

- 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.

The law in Scotland

- 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 support communities to develop ingenious solutions to their biggest problems.

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 was a lifelong supporter of Practical Action, who left a gift to us in her Will as a powerful way to create lasting, positive change for future generations.

Doreen's generosity means we'll be able to work with more communities to develop ingenious solutions, forge new partnerships and support more people with the skills and knowledge they need to succeed.

“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.”

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'll find powerful ways to create lasting, positive change in the future – whatever that future may hold.

Get in touch

We hope you have found this guide and the 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 Officer, 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

Codicil

Practical ACTION

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

Will-making worksheet

You can use this sheet to help you make your Will. Completing it will provide the details your solicitor needs to help you make a legally binding Will.

Practical ACTION

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

Turn over

...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: _____