

# Your guide to remembering CAFOD in your Will



**CAFOD**  
A better world needs all of us

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Shukla joined a local project supported by gifts in Wills to CAFOD to learn about sustainable farming. Now she is sharing her knowledge and inspiring others.



# Thank you for building a better world.

As a trustee of CAFOD, I am continually inspired by the generosity and compassion of supporters just like you. Your consideration of a gift in your Will speaks to a deep and lasting commitment to justice, dignity, and hope, not just for today, but for generations to come.

A better world is one that's good for everyone; the world God intended for all his children. It's a world where no one is forgotten, where neighbours near and far are treated with love, and where every person has the chance to thrive. In the words of Jesus, we are called to "love the Lord your God with all your heart, with all your soul, and with all your mind" and to "love your neighbour as yourself" (Matthew 22:37–39). It is our love for God that compels us to act together in building the Kingdom. Whether through our energy, our prayers, our voices, or our gifts, we bring God's world closer when we work in his name.

A legacy gift is a powerful way to help build this better world. It ensures that your love and generosity continues

to support our neighbours around the world for years to come.

If you have already decided to take this wonderful step thank you. You can find all the key details you need by turning over to page 4. If you want to find out more about CAFOD and those we work with around the world, or details about writing or updating your Will you can find this information throughout the guide.

Thank you again for your compassion, your faith, and your hope in a better world for all our neighbours. May God bless you.

A handwritten signature in black ink that reads "Stephen Wright". The signature is written in a cursive, flowing style.

**Bishop Stephen Wright**  
CAFOD Chair of Trustees



Gifts in Wills fund over a third of the support we are able to give communities who are working against injustice and poverty.

'With my profits I manage to pay for the children's studies and the rest pays for food.' Kavira in her workshop in Democratic Republic of Congo. She has worked with CAFOD's local partner, who is funded by your donations and gifts in Wills, and increased the income she makes from her business.

## Gifts in Wills – the key details

If you are ready to write or update your Will and are planning to include a gift to CAFOD, thank you – your gift will make a real difference to our global family. There are three main types of gifts to choose from, and you can find more information about each one below. Please note that this information is for general guidance only and does not constitute financial advice. We recommend speaking with a qualified professional before making any decisions. Whether you leave a share (percentage), a cash amount, or a specific gift we are so grateful to you.

### Leaving a share of your estate

You can leave a percentage of what's left of your estate after all other payments and gifts have been paid. This type of gift is popular because you don't need to worry if your financial situation changes, for example due to care costs. The value of your gift will adjust automatically and it is not affected by inflation.

### Leaving a cash gift

You can leave a cash amount in your Will. You might want to index-link your gift so it reflects your intended value and the impact you want the gift to make in the future.

### Leaving a specific item

You can leave a specific item which can be used or sold, such as property or shares.

You can find an example of how to word your gift in the Will planner at the back of this guide.



**Here are the key details you will need to write your gift in your Will:**

Our registered name:  
**Catholic Agency for Overseas Development (CAFOD)**

Our registered charity number:  
**1160384**

Our registered address:  
**Romero House,  
55 Westminster  
Bridge Road,  
London,  
SE1 7JB**



## Our vision

CAFOD is the official aid agency of the Catholic Church in England and Wales and part of Caritas Internationalis. CAFOD brings people together for a better world. The world God intended: where no one has their life limited by injustice or poverty.

Through your legacy gift you can share in this vision in a very special way, and your life can help others flourish. Like Lokho, pictured left, who thanks to your donations and gifts in Wills, was able to buy a shade net to protect her crops from the scorching sun. Now she is seeing the fruits of her hard work, and the hope supporters like you had had turned into joy.

## How we work

### **With you, we're rooted in the Catholic community**

CAFOD began thanks to the care and dedication of a group of women who rallied their parishes and communities (see page 7). Today, people, parishes and schools continue to be the backbone of all we do.

### **With you, we're part of a worldwide network**

We are part of Caritas, a global Church network spanning over 160 countries. This gives us a global reach and a local presence. We work through local Churches and organisations who understand the challenges facing their communities.

### **With you, we face the toughest challenges**

Poverty. Conflict. Climate crisis. Inequality. Our mission isn't easy, but thanks to our supporters and the expertise and drive of local communities, we're determined to bring about change.

### **With you, we're speaking out for justice**

It's crucial to challenge the structures that keep people in poverty. We demand fair policies on local, national and international levels, clamping down on corruption and raising the voices of the most vulnerable. Thanks to our supporters and the expertise and drive of local

communities, we're working with people living in the most difficult and dangerous places to build a better world.

### **With you, we're there in a crisis**

We support local teams who can act fast, providing food, water and shelter for people who have lost everything. And we're there in the months and years that follow, listening and helping people build back stronger.

### **With you, we care for creation**

Progress shouldn't come at a cost to creation. We work with communities at home and overseas to make sure we protect our common home.

*Every day, more and more people are able to support themselves and their families.*

*By leaving a gift in your Will, you can continue to be there for your global neighbours, long into the future.*

## Our journey over the years

*“It is an inspiring thought that, as so often in the Church, we are simply carrying on an unbroken tradition.”*

Jacqui Stuyt

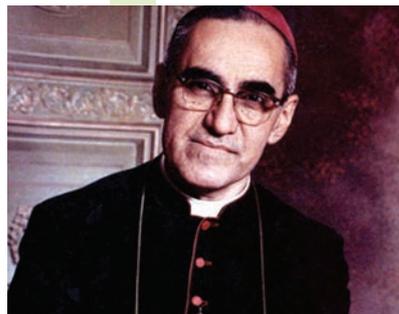
### 1960

Jacqui Stuyt and women from the National Board of Catholic Women organise the first *Family Fast Day* to raise funds for a mother and baby clinic in Dominica. The Bishop’s Conference registers CAFOD as an official charity two years later.



### 1989

We play a leading role in the global response to the AIDS crisis, appointed as lead agency for HIV on behalf of the Caritas Catholic network.



### 1977

CAFOD is working in over 40 countries including El Salvador, supporting Archbishop Oscar Romero in his fight for justice.

### 1992

We co-founded the Fairtrade Foundation and are at the forefront of campaigns for debt relief, overseas aid and climate justice.



## 2004

An unprecedented outpouring of support from the Catholic community enables us to upscale our response to the Boxing Day Tsunami.



As coronavirus rapidly spreads throughout the world, we respond quickly to help our partners and communities protect themselves and their livelihoods.



## 2015

Pope Francis shares the encyclical *Laudato Si'*, calling the whole world to listen to “the cry of the earth and the cry of the poor”. This message underpins everything we do.

## 2020

## 2025



The theme for the Jubilee is “Pilgrims of Hope”. A chance to renew our hope that together we can build a better, fairer world.



## 2011

South Sudan becomes the world's youngest country. We work with the Church and local communities for peace in this region so badly affected by conflict and displacement.

# Your Will can build a better world for our global neighbours

Food and clean water. Education and opportunity. Dignity, freedom, and hope.

Gifts in Wills support our neighbours around the world, creating a lasting impact in the communities we stand alongside.

Together, we're building a future where everyone can thrive. Many supporters have chosen to leave a gift in their Will to CAFOD, here's how legacies are making a difference.

**"I had the key to my apartment and I was so excited... That feeling. I was smiling. I wanted to shout in the street, I was overjoyed!"**

**Monica, Brazil**

Our local partner is working with neighbourhood organisations in São Paulo Brazil. With the support of your donations and gifts in Wills they are helping families at risk of homelessness. Now Monica and her family finally have a safe, secure and affordable home.



**"You can do a lot by listening, and by means of a phone. We've discovered that it's a tool that can help us older people a lot." Evans, Peru**

Evans volunteered for our partner Caritas Chosica during the COVID-19 pandemic. She provided an outlet for people in need of support and made sure vulnerable people were not forgotten.





**“For me, warmth means family, peace, friendship, support.” Irina, Ukraine**

Irina and her family had to flee their home in Ukraine when war broke out. CAFOD’s local partner provided fuel so their family could stay warm during the harshest winter weather.



**“When someone is having a problem, we go to help them or stand beside them.” Monu with his grandchildren, Bangladesh**

Monu’s community are being supported by CAFOD’s partner in Bangladesh with legal advice, workshops, training and financial support. With this support the community is standing up together for their rights to their land and speaking out against injustice.



**“God comes first, then fishing. Fishing is my life.” James, Liberia**

Our local partner provided James with a GPS fish finder, now he can find more fish and safety in a storm. With the support of your donations and gifts in Wills James has made enough income to put his son through school and every night his family know he can get home safely.



**“I’m happy that my children are going to school. Keeping my two younger children in school is crucial to me.” Bernadette, Democratic Republic of the Congo**

Bernadette’s village was destroyed by conflict, forcing her family to flee to Goma. She joined a mushroom growing workshop funded by CAFOD donations, including gifts in Wills, and now sells mushrooms to pay her children’s school fees.

# Preparing to make your Will

*What do I want to happen to the things I've built up over a lifetime?*

*How do I want to provide for the people and causes I care about?*

*How can I leave my mark?*

Making a Will raises practical and personal questions. Taking the opportunity to reflect and prepare will save you time and money and avoid complications in the future.

## **The people you love**

We know that loved ones come first. Whether this is family or friends, think about who you want to remember and what type of gift you would like them to have. If you have dependents, consider who will look after them.

## **The causes close to your heart**

Gifts in Wills fund over a third of the support we are able to give communities who are working against injustice and poverty. Your lifetime's support will continue and help to build a better world for all of us.

## **Who you trust to carry out your wishes**

An executor (sometimes called a Personal Representative) makes sure your wishes are carried out. Most people choose two. They can be a professional, like a solicitor or bank, or a relative or friend. They can be beneficiaries in the Will (unlike witnesses who cannot).

## **How to write your Will**

We recommend your Will is written with the help of a professional. Otherwise, it can be easy to overlook something that might cause complications down the line. Find out more about our Will-writing options on page 13.

Use the Will planner at the back of this guide to gather your thoughts.



Gifts in Wills make it possible for us to respond to emergencies quickly and ensure we can continue to support after the crisis as communities work to rebuild.

After the Pakistan floods in 2022 Sultana went to a health clinic supported by CAFOD to get life-saving treatment for her daughter.

# How to write your Will

A Will has to be written properly to be valid, but it doesn't have to be a complicated process. Using a professional service will help you make sure nothing is overlooked.

If you're looking for a solicitor, the Law Society can supply details of firms that specialise in Wills. You can call them on 020 7242 1222 or visit their website, [www.lawsociety.org.uk](http://www.lawsociety.org.uk)

## Make your Will for free

We have three options so you can make your Will for free in the way that's right way for you. Whichever you choose, rest assured they will be acting only in your interests and on your instructions.



### In person

Our service puts you in touch with selected local firms of solicitors who will write your Will for free.



### Over the phone

Make your Will over the phone with a professional from the comfort of your own home.



### Online

Start your Will whenever is convenient, using our online Will writing service.

Call 020 7095 5367, email [legacy@cafod.org.uk](mailto:legacy@cafod.org.uk) or visit [cafod.org.uk/freewillservice](http://cafod.org.uk/freewillservice) for more information about these options.

James lives with his family in Liberia, where he worked with our local partner, part of our global church network. Thanks to your donations and gifts in Wills, he received the equipment needed to fish safely and sustainably. With the income James now makes he has put his son through high school and every night his family know he can get home safely.



*"We started supporting CAFOD when we married 30 years ago. It's part of the Catholic Church and we share CAFOD's aims and values.*

*Now our children are grown up, we decided it was time to update our Wills using CAFOD's free Will service.*

*The legal executive talked us through questions and decisions. Within a week we had draft Wills in the post to check and shortly after that a final copy in the post."*

**Jane and Desmond, Sudbury**

## A gift for a better future

I give what I can now, but the gift in my Will is a chance for me to give a larger sum for CAFOD to use in the way that is most needed at the time. I believe it's a way of investing in a better future – knowing that after I'm gone, the fight for a better world for all will continue.

My core values are the values of the Gospel: equal dignity for every human being and justice, respect and opportunity for all. And the greatest commandment – love – love God and love your neighbour.

I need to know that I'm living out these values in my daily life somehow and I think CAFOD's vision, mission and values all subscribe to that. It's about dignity and respect for everyone. It's about justice and equality. About not only alleviating poverty but questioning and challenging the causes of poverty and injustice. And that's what my faith is about.

### **Ann, Milton Keynes**

CAFOD supporter and volunteer Ann with other parish volunteers at a Family Fast Day collection in Milton Keynes. Pictured left to right: Rachel, Deacon Oliver, Ann, Deborah, Queen Elizabeth, Obi and Ermin.



Salina and Mogibor are small-scale farmers from central Bangladesh. They are working with a local project, funded by your donations and gifts in Wills, which promotes the right for farmers to save, use, exchange and sell their own seeds.



# Inheritance Tax

Some estates are subject to Inheritance Tax. Inheritance Tax can be complicated so it's important to discuss the implications with a professional. The following points are for general purposes only and do not constitute financial advice.

- Inheritance Tax is payable on estates over £325,000. This amount is the IHT threshold, also known as the nil-rate band.
- Inheritance Tax is currently charged at 40%. For example: Estate = £400,000. Subtract the £325,000 threshold and IHT is charged on the remaining £75,000. IHT bill = £30,000 (40% of £75,000).
- Inheritance Tax is not payable on assets passing from one spouse or civil partner to another.
- If the main home, or sale proceeds of that home, is left to children or grandchildren, the IHT threshold increases by a further £175,000. This is known as the residence nil-rate band.
- If Inheritance Tax was not payable upon the death of the first spouse or civil partner (for example, if they left everything to their surviving partner or their estate was worth less than the IHT threshold) the first partner's tax-free allowance is transferred to the second partner. This means a surviving partner's IHT allowance can be up to £1 million (two nil-rate bands and two residence nil-rate bands).
- From 6 April 2027, most unused pension funds and death benefits will be included in your estate for Inheritance Tax purposes.

# Reducing your Inheritance Tax by giving to charity

With the right information and careful planning, it may be possible to reduce the amount of Inheritance Tax you owe. This information is for general purposes only and does not constitute financial advice. Here are the basics:

- Gifts to UK-registered charities are free from Inheritance Tax.
- The Inheritance Tax rate is reduced from 40% to 36% if 10% or more of the net estate over the IHT threshold is left to charity.
- In some situations, increasing a charitable gift to 10% can actually mean your loved ones receive more money.

The table below shows how a gift of 10% to CAFOD would leave the same amount for the family as a gift of 4% and even more than a gift of 6%, because of the reduced Inheritance Tax rate:

Estate	Chargeable for IHT after NRB	% to charity	£ to charity	Taxable	IHT rate	IHT bill	£ to family
£600,000	£275,000	4%	£11,000	£264,000	40%	£105,600	£483,400
£600,000	£275,000	6%	£16,500	£258,500	40%	£103,400	£480,100
£600,000	£275,000	10%	£27,500	£247,500	36%	£89,100	£483,400

**A gift of 10% to charity can reduce your Inheritance Tax.**

\*Information correct as of October 2025, please ensure you check current rules.

A photograph showing three women in traditional Guatemalan clothing, including colorful patterned blouses and headscarves, working in a greenhouse. They are focused on planting small green seedlings into the soil, which is covered with black plastic mulch. The greenhouse structure is visible in the background.

“Charity has the power to change reality; it is a genuine force for change in history.”

Pope Leo XIV,  
*Dilexi te* #91

Female indigenous farmers in Guatemala are working with CAFOD's local partner to learn how to adapt their farming methods to be more resilient in the face of climate change.

## Remembering loved ones

Writing a Will is a chance to say how you wish to be remembered. As well as describing the type of service and memorial you'd like, you can decide how these should be paid for. You can also state if you'd like flowers at your funeral or would prefer donations to be made to a favourite cause.

Charitable gifts in memory of a loved one can offer family and friends an opportunity to do something positive at a difficult time. It can help them to know that the memory and values of their loved one will live on in the good work supported by their gifts.

If you would like to be remembered in this way, let your family or executors know. They will be able to put a notice in the paper or inform others of your chosen charity when the time comes.

When writing your Will, you can also choose to leave your legacy gift in memory of a loved one.

To discuss making a donation or leaving a legacy gift in memory of a loved one, or creating a tribute fund in their honour, please call the Candlelight team on **020 7095 5348** or email **candlelight@cafod.org.uk**



*"When you touch someone's life, that's what people remember. For our parents, it was a case of: you help your family, you help your friends and you help whoever needs help, wherever they are, however you can. Their gift to CAFOD was completely the right thing for them. It was just a quiet way of saying 'we'll give something back'."*

**Fiona and Sean reflect on the legacy their parents, Charlie and Anne (pictured above), left to CAFOD.**

## Checklist and next steps

We hope this guide has taken you through the essentials you need to consider, and you're now closer to being ready to make your Will.

Here is a checklist for your next steps so you can keep the ball rolling:

- Decide who you would like to remember in your Will and what you would like them to have.**
- Decide what type of gift you would like to leave to CAFOD and any other charities. See page 4 for the different types of gift you can leave.**
- Choose the people who will play an important role – your executors and guardians for dependants. You can even choose who will look after any pets.**
- Speak to your loved ones about your wishes, and make sure your appointed executors and guardians are happy to take on the responsibility.**
- Make your appointment with your Will-writer. See page 13 for CAFOD's free Will options.**
- Once your Will is written, keep it in a safe place. Remember that you may need to update your Will as your circumstances change.**

Our enclosed Will planner is the perfect place to make notes and gather your thoughts before you make your Will.

**In this  
pocket  
you will  
find:**

- Your Will planner
- Your feedback survey
- CAFOD annual highlights
- A freepost envelope

*Please take a moment to  
complete the short survey –  
we'd love to hear your thoughts!*



Adama, who is the hairdresser in her village in Sierra Leone, with her baby Morrie. She received a loan for her business from a local project funded by your donations and gifts in Wills.

The Catholic Agency for Overseas Development (CAFOD) is the official aid agency of the Catholic Church in England and Wales and part of Caritas International. Charity no 1160384 and a company limited by guarantee no 09387398. Registered office: Romero House, 55 Westminster Bridge Road, London, SE1 7JB.

Pseudonyms have been used for children and those affected by conflict featured in this guide to protect their identity.

Photos: Arlette Bashizi, CAFOD, Deborah Purfield, Svitlana Dmytrenko, Carielle Doe, Thom Flint, Khaula Jamil/ CWSA, Lucy Jardine, Kezia Lavan, Joe Newman, Louise Norton, Amit Rudro

The present form of the world passes away,  
and there remains only the joy of having  
used this world to establish God's rule here.

All pomp, all triumphs, all selfish capitalism,  
all the false successes of life will pass  
with the world's form.

All that does not pass away is love.

When one has turned money, property,  
work in one's calling into service of others,  
then the joy of sharing and the feeling that  
all are one's family does not pass away.

In the evening of life you will be judged  
on love.

Saint Oscar Romero

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