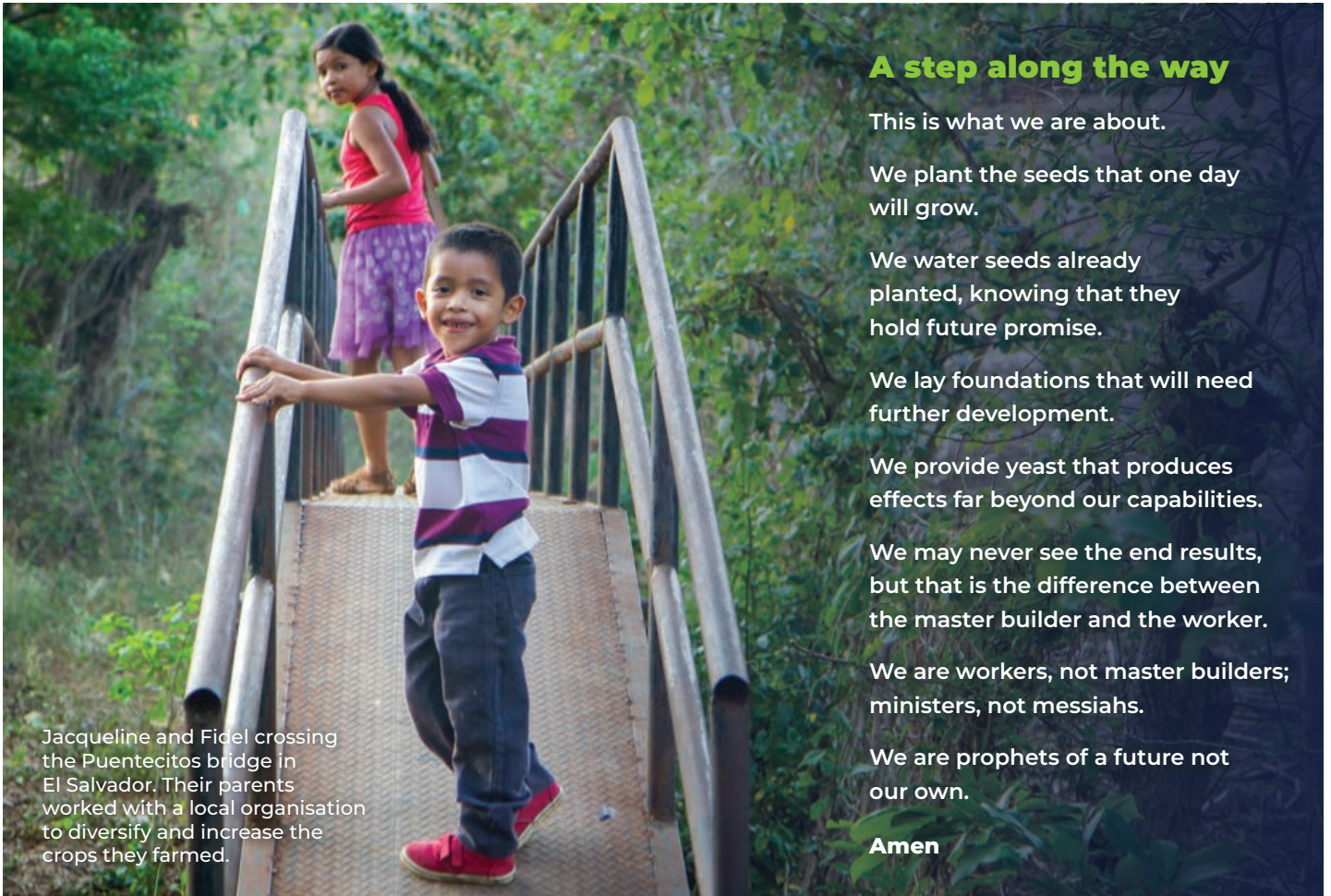


# Your guide to remembering CAFOD in your Will



**CAFOD**  
Catholic Agency for  
Overseas Development



## **A step along the way**

This is what we are about.

We plant the seeds that one day will grow.

We water seeds already planted, knowing that they hold future promise.

We lay foundations that will need further development.

We provide yeast that produces effects far beyond our capabilities.

We may never see the end results, but that is the difference between the master builder and the worker.

We are workers, not master builders; ministers, not messiahs.

We are prophets of a future not our own.

**Amen**

Jacqueline and Fidel crossing the Puentecitos bridge in El Salvador. Their parents worked with a local organisation to diversify and increase the crops they farmed.



# Thank you for putting your faith in the future

As a CAFOD trustee I have been privileged to witness the life-changing difference your generosity makes.

Your support gives people the opportunity to build a better life for themselves. Your refusal to accept injustice helps communities defend their rights and protect their futures. Your prayers offer hope and solidarity to people in their darkest hour.

Your love is felt across the world.

It is humbling to know that so many supporters include a gift to CAFOD in their Will, and wonderful to think how the lives of so many families around the world will change, thanks to this kindness.

Having included CAFOD in my own Will, I thank you for also considering such a special and far-reaching gift.

Thank you and God bless you,

Rt Rev John Arnold  
Bishop of Salford and Chair of CAFOD's Trustees

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## Our vision

CAFOD is the official aid agency of the Catholic Church in England and Wales.

We have a vision of a better world: a world where all people and the earth can flourish, and no one is beyond reach of the support they need to fulfil their potential. It's you that makes this world possible.

Through your legacy gift you can share in this vision in a very special way, and let your life bring new life to others.

**no one  
beyond reach**



Pharmacist Sister Consilia  
with a patient at her health  
centre in Zimbabwe.

## 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 5). 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 165 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. We offer practical help and hope, regardless of faith, ethnicity or gender.

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

Poverty. Conflict. Climate Change. Inequality. Our mission isn't easy, but we're determined to bring about change. Thanks to our supporters and the expertise and drive of local communities, we're reaching people living in the most difficult and dangerous places.

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

It's crucial to challenge the structures that keep people poor. We demand fair policies on local, national and

international levels, clamping down on corruption and raising the voices of the most vulnerable.

### **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 here and overseas to make sure we protect our common home, so that all people and the environment we depend on can flourish.

*Every day, more and more people can support themselves and their families, **thanks to you.***

*This progress will carry on far into the future, **thanks to you.***

## 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 pandemic, 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 and increase our support in many more countries.



## 2020

As coronavirus rapidly spreads throughout the world, we respond quickly to help our local experts 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.

## 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.



*"I'm very grateful to CAFOD supporters for what they've done. You have been a bridge from a place of suffering to a better world."* **Marian, Zimbabwe**

## A gift of faith, hope and love – David’s story



*“I want my Will to make the world a fairer place for all.”*

**David from Burnley shares why he has included a gift to CAFOD in his Will.**

I decided to include a gift to CAFOD in my Will because I thought it was the best way to support the Catholic Church’s overseas development work – an essential part of the Church’s witness to Jesus.

And that word “development” is important. CAFOD doesn’t just hand things out and leave. Instead, CAFOD works alongside families for the long term, establishing lasting change.

All charities need support, but for Catholics in England and Wales CAFOD is the main overseas development agency. It’s *our* charity.

When thinking about my Will, I of course think about my own children and my grandchildren. But there are

also millions of other children in the world, not so lucky, living in conditions of deprivation. Families with severely limited resources pushed to the absolute limit.

I want my Will to do something to change this, to make the world a fairer place for all.

My Will is a Will I’m proud of; a Will that makes sense of my Catholic faith and reflects the way I strive to live that out.

It’s not just money I’ll be leaving behind. Our Wills are about memories – they are gifts of love and gratitude.

*“I hope that what I have left to CAFOD will help others on their own journey through life.”*





Local expert Luz with Jean-Pierre and Esmerelda at a reading club. Luz coordinates this club and other safe spaces for children in the community in Peru.

## How your Will can change the world

**Food and water. Education and opportunity. Freedom and hope. The impact of gifts in Wills can be seen in every community we work with. Here's how they're making a difference...**

*"Nature must be cared for, protected and preserved."*

**Alejandro, Colombia**

Mining and extraction projects threaten Alejandro's precious land and the indigenous people with destruction. We're helping them protect their land and their rights.



*"It isn't easy to find quiet places. I'm happy here."*

**Jean-Pierre, Peru**

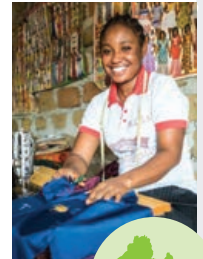
Children face many risks in Jean-Pierre's hometown. But the reading club is a happy place for him to feel safe, learn and enjoy his favourite books in peace.



*"I am proud to wake up and go to work."*

**Lucelia, Liberia**

Like many young women in Liberia, Lucelia didn't have the opportunity to finish her education. Training has helped her become a seamstress and she now earns a living sewing clothes. "I didn't know how to help myself. Now, I'm independent." she says.



*"Before, we felt forgotten... This opportunity is so important for us."*

**Maria, Brazil**

Maria's life has changed since solar panels were installed in her community. It's not only reduced her bills and increased her crops; the helping hand has boosted Maria's self-esteem enormously.



***“It’s my first school bag ever!”***

**Riyad, Syria**

“He’s the cutest child. He always wants to impress us with his grades,” says Joelle, Riyadh’s teacher. With his new school equipment and support to get to school, Riyadh can keep learning despite the trouble around him.



***“My land will be passed down from generation to generation.”***

**Leum, Cambodia**

Leum is a cashew and cassava farmer. She has sought training to learn new ways to protect and nurture her land so she can earn a living. She’s dedicated to her land and dreams of passing it on to her children.



***“Every day feels like a gift.”***

**Farida, Bangladesh**


Farida lost the use of her legs when she was little. After years of exclusion, her support group helped her rebuild her life. Now she’s helping other disabled people know their rights and their worth.



***“I like my job because I have the knowledge to help my community.”***

**Raphael, Uganda**

Raphael is now a trained water mechanic, helping his community access water closer to home. With his bike, he can travel even further to fix boreholes and pumps so that water can keep flowing!



Ishmael and Lucia with their children in Sierra Leone. A local project supported by CAFOD helped the family boost their income, so their children can go to school and reach their full potential.



*“As a long-time supporter, it felt logical that I should want to*

*leave money in my Will to CAFOD. Why? Simply because the people they reach are my brothers and sisters. They are my family. Leaving a legacy says that I care about what will happen to them and I want to make sure they continue to get the support they need far into the future.”*

**Deirdre, London**

## 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 dependants, consider who will look after them.

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

Gifts in Wills are a lifeline to charities. For CAFOD, they pay for a third of our international development projects. Thanks to a gift in your Will, your lifetime's support will continue, saving and changing lives for the years to come.

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

An executor 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 the next page.

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

## 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)

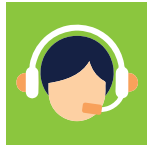
### Make your Will for free

We have three options so you can make your Will for free in the way that's right way for you.



#### Meet with a solicitor

Our service with the National Free Wills Network puts you in touch with selected local firms who will write your Will for free.



#### Make your Will over the phone

We've partnered with the Co-op to help you make your Will with a professional from the comfort of your own home.



#### Make your Will online

Start your Will whenever is convenient, using our online Will writing service. Visit [cafod.org.uk/freewillservice](http://cafod.org.uk/freewillservice)

*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.*



Local expert Evelyn with community members in Uganda. The community have benefited from a solar pump making it easier for them to collect water.



*"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 Co-op 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. Job done!"*

**Jane and Desmond, Sudbury**

Rosa with her youngest daughter Cristina in their vegetable garden in Bolivia.





## Different types of gift

Just like leaving something for family or friends, it's easy to include a gift to CAFOD in your Will. There are three main types of gift to choose from:

### 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 after care costs. It will adjust automatically, and it doesn't lose value with 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.*

All you need to write your gift in your Will are these details:

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**

# 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. Here are the basics:

- 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).

## Reducing your Inheritance Tax by giving to charity

With advice and planning, you can reduce the amount of your Inheritance Tax. 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.*



Memory at Chiwashira Dam in Zimbabwe. Memory used to walk over eight miles every night to collect water for her family. A restored reservoir and dam near the family's home means they now have plenty of water for drinking, cooking and washing.

## 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](mailto: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 16 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 Will planner is the perfect place to make notes and gather your thoughts before you make your Will.*



Nadim leads a hygiene club  
at her school in Uganda.

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 the children featured in this guide to protect their identity.  
Photos: CAFOD. Printed on paper from well-managed forests. 

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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Tel: **020 7095 5367**

Email: **legacy@cafod.org.uk**

Website: **cafod.org.uk/legacy**

Address: **CAFOD, Romero House,  
55 Westminster Bridge Road,  
London SE1 7JB**