

GLOSSARY OF KEY TERMS

Here we explain in simple language some of the terms you are likely to encounter when making or changing your will. Your solicitor should also be happy to explain.

- **Estate.** This is everything you own at the end of your life, comprising both assets and liabilities.
- **Testator / Testatrix.** This is you, the person making the will.
- **Executors.** These are people, named in your will, whom you trust and have chosen to carry out the instructions made in your will. One of these may be your solicitor.
- **Codicil.** This is a document which a solicitor can write and add to your will if you would like to make a change to your recorded wishes.
- **Inheritance tax.** This is a tax paid to the government if your estate exceeds a certain value. Making gifts to charity in your will may reduce your inheritance tax liability.
- **Intestate.** This is when a person dies without having made a will. Your estate may not be distributed as you would wish if you die intestate.
- **Probate.** The right granted to the executors to administer the estate according to the terms of the will.

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'All of us at Church Mission Society are very grateful to you for considering including a gift for our work in your will. Thank you.'

LOVINGLY PASS ON THE GIFT OF LIFE IN ALL ITS FULLNESS

A guide to leaving a gift in your will to Church Mission Society



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A guide to leaving a gift in your will to CMS

Dear Church Mission Society family member,

For more than 200 years, CMS people in mission have been putting their call into action. By giving CMS a gift in your will, you can help us step confidently into the future.

Did you know that traditionally, about one fifth of the money we receive from supporters comes from gifts in wills?

We understand that you will want to put your family and friends first, yet we hope that – as someone with a heart for mission – you will also choose to remember our work. We are so thankful for every gift of any size: even small gifts can make a huge difference, and we are committed to using each gift prayerfully and with integrity.

Within these pages, you will meet a wonderful woman who has left us a gift in her will, and learn about the life-transforming work of some of our people in mission. If you have any questions, or if you would like to discuss any aspect of legacy giving to CMS, we would be delighted to hear from you. In the first instance please contact me, Hannah, on 01865 787521 or send an email to giftsinwills@churchmissionsociety.org

Thank you so much for thinking about leaving a gift for Church Mission Society in your will.

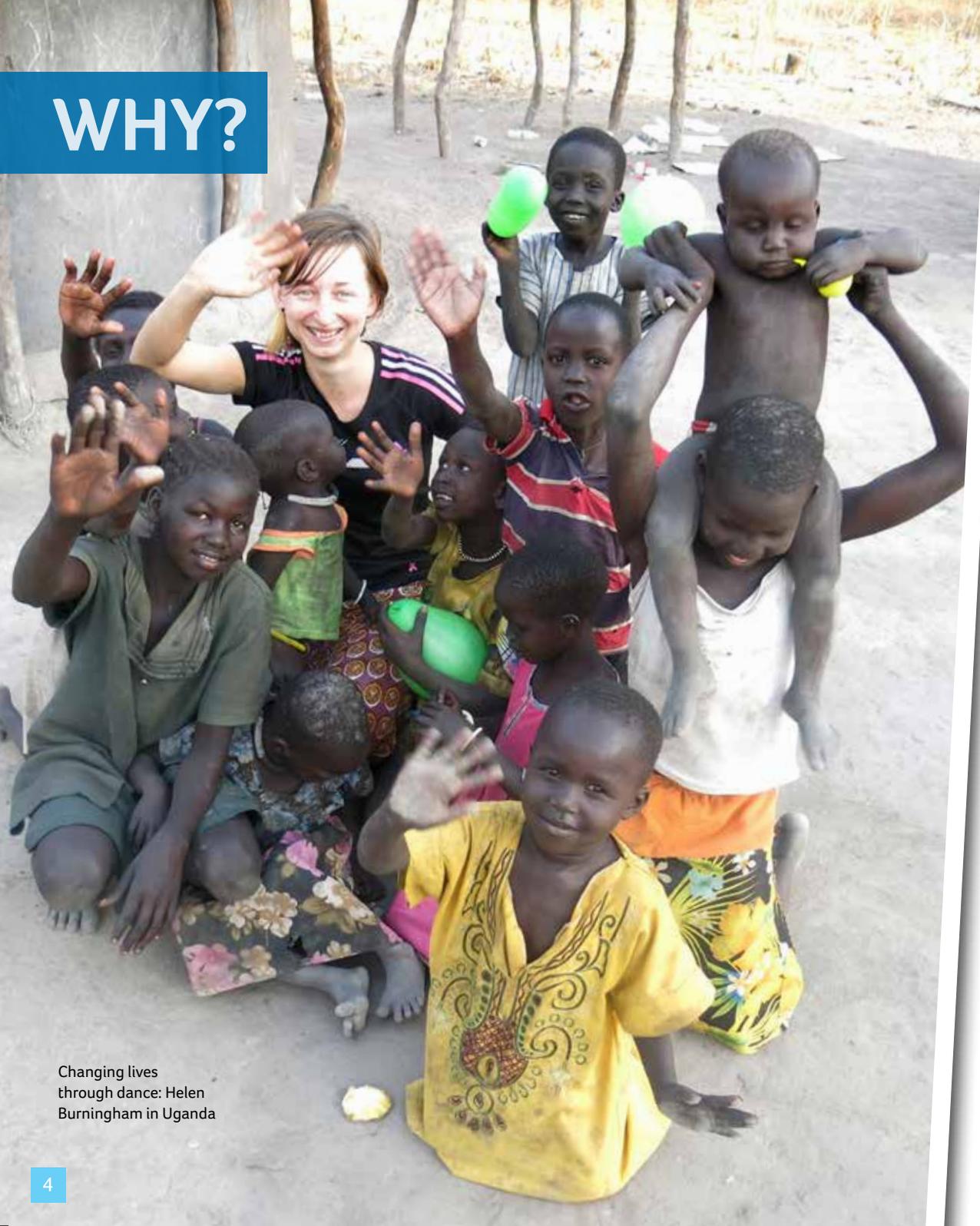
Yours in Christ's love,



Hannah Caroe
Legacies Coordinator



WHY?



Changing lives
through dance: Helen
Burningham in Uganda

WHY GIVE A GIFT IN YOUR WILL TO CMS?

You could change a person's life forever

We are all about helping people to know Jesus and be transformed by his love. Gifts in wills help make this possible.

We could not support the work of our people in mission without gifts in wills.

To sustain our work worldwide we depend hugely on the kindness and forward planning of people like you.

- Every year we need to raise a given amount to maintain our work around the world
- We rely on the provision of God and the support of the CMS family to reach this total
- Generous people like you are vital for the future of our work

Every gift of every size makes a big difference. Even a small part of your estate could go a long way. There are several ways you can make this gift; you can prayerfully choose the one that best suits you.

As you read on, you will see the extraordinary work that a gift in your will could help grow.



WHO?

WHO GIVES GIFTS IN WILLS?

People from all walks of life leave gifts for Church Mission Society in their will

One of these is former CMS mission partner Eve Vause.

Eve tells us that she believes in mission – she believes in sharing the gospel and helping people in poverty discover life in all its fullness.

She says, “The work CMS does with mothers and children in Africa so often means the difference between life and death. I am dividing my assets between my family and two Christian charities, including CMS.”

She concludes, “Mission is my passion. That’s why I’m leaving a legacy to CMS.”

Thank you Eve, for helping make possible life-giving stories like the ones told here.

“Mission is my passion.
That’s why I’m leaving
a legacy to CMS.”

Eve Vause

WHERE?



WHERE DOES THE MONEY GO?

The incredible work of our people in mission only happens with support like yours

Our mission partners work in more than 40 countries in Africa, Asia, Latin America, Europe, the UK and the Middle East. All around the world, people are making Jesus known.

Recently a generous supporter left a gift in their will which CMS was able to use for the work of then local partner [Dr Lalita Edwards](#). Her

“You will never know how much I thanked the Lord for his hand on his children who cannot provide for themselves.”

centre Santvana (Comforter) in Pune, India, provides a home for children abandoned by their HIV-impacted parents or left as orphans due to HIV and AIDS. A funding source had dried up and Lalita was praying for more money to help the children she cares for. One morning, while praying, she heard God promise that he would stand by her. Later, on hearing the news of this gift, Lalita’s response was, “I just do not know how to write all that my heart wants to say...I was so awestruck after reading your letter that it took me two days to digest the matter. You will never know how much I thanked the Lord for his hand on his children who cannot provide for themselves.”

To the children there, Lalita is ‘Nanna’. And they delight to show her their school work at the end of the day.

They sing about Jesus never letting them down. Each evening there’s a prayer time where, one by one, they volunteer to stand up to pray.

If you could meet Dr Lalita she would want to tell you about children like [Lakshmi*](#), born to a sex worker and about 11 years old. Until three years ago she was a runner in a brothel. If she had to leave Santvana she’d have to become a sex worker herself.

Or [Michael*](#), whose only experience of love before he died aged six due to HIV and AIDS, was the few months he spent at Santvana.

Never underestimate the difference a gift in your will to CMS can make.

*Children’s names changed

WHERE DOES THE MONEY GO?

Fatima is a young woman from Yemen who travelled with her father, Ali, to Amman, Jordan to have facial reconstructive surgery. After surgery she was sent to convalesce at a local hospital for two months. There she met Michael Green, who was serving as a nurse in Jordan. Michael was in charge of Fatima's rehabilitation sessions. At his invitation, Fatima and Ali began attending daily Jesus-centred meetings at the hospital. The week before Fatima and Ali left, they both decided to follow Jesus. Ali announced that he was so convinced by Jesus' saving power that when he returned to Yemen, he would tell his whole tribe about him.

Maria from Tanzania is in her 70s. She is a childless widow and until recently was living alone. Maria suffered from arthritis that left her too weak to carry the water and wood she needs to survive and couldn't afford medicine.

Dr Ruth Hulser pioneered Familia Moja (One Family) through which Christians in Tanzania reach out to the poorest in their communities. Through Familia Moja, Maria was taken under the wing of a local Christian family, and her vital drugs were paid for. Maria has learned to smile again, and is going to church once more, trusting that Jesus loves her.

“Ali announced that he was so convinced by Jesus' saving power that when he returned to Yemen, he would tell his whole tribe about him.”

Jessica was left with learning difficulties due to complications when she was born. She didn't speak until she was six years old and often has convulsions. And, being born in a shanty town in Peru, she would normally have been hidden away out of shame.

Yet, today, Jessica is skilled at making crafts, is fully part of her community and speaks of Jesus as her friend and saviour. This wonderful transformation is down to the way God is using Pat Blanchard at the Shalom therapy centre in Peru. The centre makes God's love

real for children with disabilities.

Such was the change in Jessica's life, her mother Lidia and brother Bryan have now become Christians too.

Give a gift in your will to CMS, and you will be helping people like Fatima, Maria and Jessica for generations to come.



Above and below:
Dr Ruth Hulser in
action in Tanzania



HOW TO MAKE A GIFT IN YOUR WILL

We are most grateful to you for considering giving a gift in your will to Church Mission Society. Every gift of every size is gratefully received and used prayerfully.

■ A will is one of the most important documents you will ever complete. This is your opportunity to make sure your estate goes to the people you love as well as the charities that you care about. In order to achieve this, your will must be up to date with your wishes and must meet legal requirements. It is therefore a document that you should prepare with the help and advice of a solicitor, as well as perhaps consulting close family and friends.

■ The following suggestions may help you in preparing to make a will:

1. At an early stage it is useful to create a list of all the items that make up your estate, taking into account property, investments, savings, any other assets and any debts. This will give you a clearer picture of what your estate may be worth. Your solicitor will be able to help you towards finding the necessary valuations if you are not already aware of them.
2. Decide who you wish to benefit from your will (your beneficiaries). These are the family members, good

friends and, possibly, charities you want to remember with bequests.

3. Choose your executors. These are the people, named in your will, who will administer your estate after you have passed away, and who will ensure the instructions in your will are followed.

4. Visit a solicitor to have your will drawn up. To find a Christian solicitor in your area with relevant expertise you may wish to contact

The Lawyers' Christian Fellowship
www.lawcf.org

5. Keep your will in a safe place, with a copy to hand which you can review from time to time. It is advisable to re-read your will at intervals, perhaps annually, just to make sure it still reflects your wishes. If you would like to make any changes they should be made in consultation with a solicitor who will ensure that the changes are incorporated properly into the pre-existing will. If you wish to make a simple change it may be possible for your solicitor to draft a document called a codicil to add to the will, rather than re-drafting

Michael Green, with Nadiyya, one of his patients when he served in Jordan



HOW?

the whole will, but, as with will drafting, you should take legal advice on the drafting and incorporation of codicils.

6. It would be wise to make sure the executors and a relative or good friend know where your will is kept. Your solicitor may be able to keep it for you, in which case you should always keep a copy.

■ Ways you can give to Church Mission Society in your will

There are three main ways to leave a bequest for CMS in your will, so you can prayerfully consider the one that suits you best:

1. A given sum of money For example £100. This is called a pecuniary gift. Of course as the cost of living changes with

inflation, the relative value of a pecuniary gift decreases.

2. A particular item This is called a specific gift, for example a piece of jewellery or a collection of stocks and shares.

3. A proportion of your estate This is called a residuary gift. It is a percentage of the remains of your estate after any specific gifts have been distributed, and any debts have been paid.

Many people choose to give to us in this way, because this kind of gift enables you to remember others first, and also because this kind of gift is less affected by inflation than other gifts.

Again, you should take legal advice as to the manner in which you leave gifts in your will.

FREQUENTLY ASKED QUESTIONS

This leaflet does not constitute legal advice, and we would always recommend that you approach your solicitor for definitive answers to queries, but the following guidance may help you in taking the first steps towards making a will or a leaving a legacy.

■ Is it essential to have a will?

It is not a legal requirement to have a will but if you don't have one, at the end of your life, much of your estate may be distributed in a way you wouldn't have wanted.

■ Is it expensive to have a will?

A good way to find out how much writing or updating your will is likely to cost is to access the Lawyers' Christian Fellowship website (www.lawcf.org), to find solicitors in your area. If you ring a selection of solicitors, you can find out approximately what the costs are likely to be. You may also wish to think about how much your chosen solicitor would charge to administer your estate as your executor, if this is something you are considering.

■ What if I want to change something in my existing will?

Small changes, such as adding a gift to CMS or another charity, may be possible by adding a document called a codicil to your will. This needs to be signed and witnessed in the same way as a will, and we strongly recommend

you consult your solicitor with regard to any codicil to ensure that its wording is effective in amending your existing will as you would wish and to ensure that it is validly executed and incorporated into the will.

■ What is inheritance tax?

Inheritance tax is a tax paid to the government from your estate if your estate is worth more than a certain amount when you are deceased. Importantly, all gifts to charity are exempt from tax. However, the implications of inheritance tax and the charity exemptions from tax are complex areas of law and accounting and you should take legal or accounting advice on all tax issues.

■ What if I would like to give a gift to a particular area of your work?

If you decide to give a gift for our general use, this is extremely helpful to us, as the gift can be utilised wherever the need is greatest. Our projects may change in the future, and our mission partners certainly will. For this reason, it is generally not

a good idea to leave a bequest for a particular CMS project or CMS mission partner. However, if you would like to leave a gift for our work in a particular area of the world, do ring us on 01865 787521 and we will be happy to discuss this in further detail.

■ What wording should I use to include a gift to Church Mission Society in my will?

We very much recommend you have your will drafted by a solicitor to ensure your wishes are correctly carried out. These are examples that you may find helpful to take to your solicitor when discussing your will, if you wish to remember our work:

In the case of a residuary gift (a proportion of the remains of your estate):

"I give ...% of the Residue of my estate to Church Mission Society..."

In the case of a pecuniary gift (a specific amount of money):

"I give the sum of £... to Church Mission Society"

CMS must be very precisely identified in your will, and its name will not necessarily suffice. Subject to legal advice, you should always follow the name of CMS with its registered charity number and address, and with details as to how the gift can be received. Your solicitor may suggest something along the following lines:

"...(Registered Charity Number 1131655) of Watlington Road, Oxford OX4 6BZ, for its general purposes absolutely. I direct that the receipt of the treasurer or other proper officer of the charity shall be a full and sufficient discharge for this legacy."

■ Q: I want to leave a gift to Church Mission Society. What are the charity's details?

Church Mission Society
Watlington Road
Oxford OX4 6BZ

A charity registered in England and Wales (1131655)



A young boy at the breakfast club in Hull run by Anna and Chris Hembury from Church Mission Society