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.

‘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.’

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THE CALL IN ACTION
FOR YEARS TO COME

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

The call in action
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 quite often, about one quarter 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
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.

You could change a person’s life forever

Changing lives through dance: Helen Burningham in Uganda

WHY GIVE A GIFT IN YOUR WILL TO CMS?
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
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 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.”

“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
Pat Blanchard is a CMS mission partner based in Lima, Peru. Pat leads the Shalom rehabilitation centre and the church that has grown from it, which is comprised of people with and without disabilities. In a city in which people with disabilities face challenges such as stigma and shame, the centre is an oasis of creativity and inclusion where all are made welcome. Those who come to Shalom receive physical, speech and other therapies and the loving attention they sometimes badly need. Many have learned to trust Jesus. Pat tells of Josselyn, part of the Shalom family, who has cerebral palsy and ‘indicated with a smile and her large expressive eyes that she would like to be baptised. We celebrated her 12th birthday and her baptism with cake, balloons and her first holy communion’.

John Malow Bedit was kidnapped at age 11, given his first AK-47 a week later and forced to serve as a child soldier in a brutal and bloody conflict. Three years ago he graduated from the University of Juba. Now, as a CMS-Africa local partner, he is working with the Fellowship of Christian University Students in South Sudan to help Christian students and leaders work together towards the goal of rebuilding South Sudan. Speaking about his experiences, he says, ‘To anyone who has also suffered trauma, I want to say, trust in all situations that God cares for you and that every person who comes to know the Lord Jesus Christ is called for a mission.’ One of the ways John Malow lives out his calling today is by helping run the Financial Freedom for Families course, designed by CMS-Africa. About the course, he says, ‘it shows people how to steward their financial resources well while growing in their understanding of the gospel and the freedom it offers’. John Malow has hope for South Sudan, saying, ‘though things in the country seem bleak now with ongoing conflict, violence, inflation and food shortages, I know change will come’.

Libby Hawkness-Smith has just finished training for three years with the CMS Pioneer Leadership programme. She runs a group called Journey On, an expression of church where people with autism and social anxiety are welcomed and made to feel at home; where they can be free to be themselves. The group meet once a month in a local pub for food and drink and to share stories. Libby also takes group members on rural walks each month – she finds many can relax in nature in a way they find difficult in other settings. Libby says, ‘when you meet an autistic person you’ve met one autistic person’: everyone is unique and has their own way of being involved in church – autistic people are often patronised and misunderstood in churches and Journey On is a network of friends where people can grapple with the bible and questions of faith on their own terms.

Give a gift in your will and you will be helping people like Pat, John Malow, and Libby put their call into action for years to come.

“To anyone who has also suffered trauma, I want to say, trust in all situations that God cares for you and that every person who comes to know the Lord Jesus Christ is called for a mission.”

churchmissionsociety.org/gifts-wills
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 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 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 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 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)