

A.C.T. is funding the education of fatherless children and orphans

- Enabling them to achieve their full potential in life.
- Demonstrating a caring attitude in a practical way.
- Breaking the long-term cycle of poverty.



In traditional rural African society, women marry young and stay at home to look after the children. The husband provides the financial support for the family. **The death of a husband is traumatic** and with no state support, the widow has to find the means to pay for food and shelter. Often this would be low waged, that is if she is fortunate enough to find a job. Children who should be attending school have to take up under age employment to supplement their mother's income in order to feed the family. **In many African countries education is not free** even at the primary school level and is therefore not affordable for poor families.

ACT is seeking to change that

With the support of people like you, **ACT provides funding for the children of widows and orphans to complete their education** so that they are equipped to achieve their full potential in life. Through your help they can become productive workers able to support their widowed mothers and their families later in life.

If you would like any further information about leaving a legacy or other ways you can support the work of ACT please contact our office at the address below.

African Child Trust (A.C.T.)

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African Child Trust (A.C.T.)

UK registered Charity No.1074911

'Supporting children of needy widows and orphans in Africa'

Leaving a Legacy



Everyone needs to make a will. As well as being the essential statement of how you want your possessions to be divided up after your death, it can be a fitting expression of your beliefs and values.

If you haven't made your will yet, the best time to do so is now. Many people put it off because it seems morbid and even frightening. Making a will can be a positive, life-affirming experience.

First, it's a way of showing your love and concern for those close to you by making sure they will be well provided for when you are gone. And it's important to realise that a legal will is the only way you can ensure your dependants will benefit from your estate.

Second, making a will is an opportunity to help others and express your commitment. By including a legacy to a cause or charity whose work is important to you, you can continue to make a difference to people's lives even after your death. And by leaving a legacy to African Child Trust you will be leaving a very precious gift to fatherless children and orphans in Africa who are among the world's poorest people. This would be a gift of hope.

A legacy to a charity really doesn't have to be a large amount of money, and you can even make a gift of a certain item of property if you prefer.

There are three main ways to leave money or gifts to family, friends, charities or other individuals and organisations. These are explained in this leaflet, along with an example of the form of words your solicitor may use. *Please note that individual solicitors may have slightly different ways of wording their wills.*

Making a pecuniary bequest

This type of gift is a fixed amount of money. One disadvantage of a pecuniary bequest is that because inflation gradually reduces the value of the gift, the will may need regular updating.

Sample wording:

'I give to African Child Trust of 57, The Vale, Coulsdon, Surrey CR5 2AU, Registered Charity No. 1074911, the sum of £ (in figures) £ (in words) for its general purposes and I direct that the receipt of the Director of Finance or other duly authorised officer shall be a sufficient discharge to my executors.'

Making a specific bequest

You can make a gift of a particular item of property you own. This must be clearly identified in your will, as in the example below.

Sample wording:

'I give to African Child Trust of 57, The Vale, Coulsdon, Surrey CR5 2AU, Registered Charity No. 1074911, my (description of property e.g. 'my Burmese antique tea chest, engraved with my name') absolutely for its general purposes and I direct that the receipt (s) of the Director of Finance or other duly authorised officer shall be a sufficient discharge to my executors.'

Making a residuary bequest

This is a gift made from the Residue (or remainder) of your property, i.e. what's left after any specific and pecuniary bequests have been paid, together with debts, liabilities and tax. You may wish to leave, for example, one-quarter of the residue to x, and one-tenth each to y and z, and so on.

Sample wording:

'I give all (or a share of) the residue of my estate to African Child Trust of 57, The Vale, Coulsdon, Surrey CR5 2AU, Registered Charity No. 1074911, for its general purposes and I direct that the receipt of the Director of Finance or other duly authorised officer shall be a sufficient discharge to my executors.'

Changing an existing will

If you already have a valid will, you can make small changes or additions to it by using a codicil. This means you can make a bequest to charity quite easily without having to rewrite your whole will.

A codicil forms part of an important legal document, so it is always wise to seek professional advice from a solicitor when drawing one up. It must confirm all the unchanged contents of your will, and must be signed and dated in exactly the same way as a full will, otherwise it will be completely invalid.

If you want to make substantial changes to an existing will, it is probably best to consult a solicitor about making a new will. Remember that a will is automatically cancelled by a marriage (including remarriage after a divorce).

The wording below is a sample of the kind of wording appropriate for a codicil:

'By this codicil to my last will, I give to African Child Trust of 57, The Vale, Coulsdon, Surrey CR5 2AU, Registered Charity No. 1074911, (insert (a) or (b) as appropriate):

(a) the sum of £ (in figures) £ (in words)

(b) (a clear description of the relevant item of property e.g. 'my Burmese antique tea chest, engraved with my name')

for its general purposes and I direct that the receipt of the Director of Finance or other duly authorised officer shall be a sufficient discharge to my executors'.