

We know that your first priority when making a Will is to provide for those closest to you.

As well as remembering family and friends, some people also decide to leave a gift to a special cause, to make a lasting difference to something they really care about.

Sand dams provide a lifelong supply of water for people living in drylands.

It takes a great many small components to build a sand dam. Whatever you can afford, we will turn it into something important and tangible, that will transform lives for years to come.

Making a will

You may have a family solicitor you already use. If not, ask a relative or friend to recommend one.

If you are making your Will with your partner, you can make a 'mirror' (identical) Will if they are broadly the same.

Before you meet with the solicitor for Will-making advice, it is a good idea to think about:

- the main things you own – like a house, shares, endowments, savings or life insurance policies – and roughly what they are worth
- who your executor(s) will be
- what kinds of gifts you want to leave the people and charities you care about – pecuniary (money) or residuary (whatever is left over) legacies.

Executors

The executors of your Will are the people who administer it when you are gone. They tell the beneficiaries about their gifts, and settle any debts you owe. They also deal with Her Majesty's Revenue and Customs (HMRC) in the UK and/or the Office of the Revenue Commissioners in the Republic of Ireland if necessary.

You need to be able to trust them, and they need to be prepared to take on this responsibility.

You can name a family member (including someone benefiting from your Will) or a friend.

Alternatively, you can use a professional like an accountant or solicitor (who will normally require payment from your estate). Or, if you prefer, a combination of relatives, friends and professionals.

Different kinds of gifts

Residuary gifts are made from whatever is left over once gifts of money and specific items have been distributed. You can give the whole of the residue to a person or a charity, or a portion of it.

Pecuniary gifts are specified sums of money. If you would like a gift of money to keep its value over the years, it is a sensible idea to ask your solicitor to index-link it.

Specific gifts are things, such as a painting, a house or a ring.

Wording

Here is what your solicitor needs to write a residuary gift into your Will to Excellent Development:

Subject to the payment of my debts, funeral and testamentary expenses, I give the whole/____% of my estate not otherwise disposed of by this my Will to Excellent Development Ltd (A charity registered in England and Wales (1094478). Registered charity number 1147 in the Isle of Man) of Unit G13, The Foundry, 17 Oval Way, London SE11 5RR for the general purposes of Excellent Development Ltd and I declare that the receipt of its Treasurer or other proper officer shall be a full and sufficient discharge.

The following wording is for a pecuniary gift to Excellent Development:

'I give free of tax to Excellent Development Ltd (A charity registered in England and Wales (1094478). Registered charity number 1147 in the Isle of Man) of Unit G13, The Foundry, 17 Oval Way, London SE11 5RR, the sum of £_____ for the general purposes of Excellent Development Ltd and I declare that the receipt of its Treasurer or other proper officer shall be a full and sufficient discharge.

If you have any further questions about leaving a gift in your Will to Excellent, please contact Paula Nyathi at paula@excellent.org.uk or call **020 3752 5788**.