



Codemuh demonstration, Honduras © War on Want

The commitment of our supporters, overseas partners and funders enables us to combat the actions of companies and governments that condemn millions of people to poverty. War on Want works with some of the bravest and most inspiring groups in the world. In rural communities, in sweatshops and plantations, in conflict zones and on the margins of society, we fight to make a lasting difference to people's lives.

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You can leave the world a better future

Guide to making a Will



We believe a better world is possible

Our vision is a world free from poverty and oppression, based on social justice, equality and human rights for all.

We believe in building global partnerships of equals, acting together as a movement for social justice and agents for political change, to create a better world.

If you want to help ensure a better world for the future, one of the best things you can do right now is simply put a gift in your Will to War on Want.

War on Want has been a trusted radical voice for over 60 years. We have a track record in making the world a better place, thanks to the generosity of our supporters, and the gifts people have left us in their Wills.

We are privileged to work with inspirational people like Berenice Celeita, Director of Colombian human rights organisation Nomadesc. Colombia is one of the most dangerous places in the world for human rights activists. Berenice faces daily threats to her life, but is undaunted, as she often quotes:

'It is better to die for something than to live for nothing.'



Why make a Will

This guide aims to cut through the jargon and clarify the processes to help you make a Will. It also explains the benefits of leaving a gift in your Will to War on Want. Remember, through a gift in your Will you can continue to support the fight for justice after you have gone.

If you don't have a Will, the law will dictate what happens to your money and belongings. Making a Will gives you and your loved ones peace of mind, and means you can leave gifts to the people you care about and the causes you believe in.

You are in control

Making a Will is usually straightforward, low cost and puts you in control of what happens to your money and belongings. A Will can protect your family and friends, prevent arguments or confusion about your wishes and help to reduce legal bills. It also enables you to continue to support War on Want after your lifetime. A simple Will can cost from as little as £50, or may even be free to trade union members, through certain bank accounts, to members of some political parties, or through other schemes.

Easy to change

It is important to make a Will even if you think your circumstances may change in the future. It's especially important to make a Will if:

- your marital situation changes
- you have a child or grandchild
- you inherit money or possessions

You can make simple changes to your Will, at any time, with a document known as a Codicil. You can still easily leave a gift to War on Want. At the end of this guide is a sample of what a simple Codicil looks like. (We can mail or email you this, don't hesitate get in touch.)

Your Will can help transform lives

War on Want is part of the international labour movement, and has long understood that decent work is not only a basic right but also a key route out of poverty. We work with trade unions and workers' rights organisations in Bangladesh, China, Honduras, South Africa and Zambia directly supporting men and women in their fight for decent conditions and a living wage. We also expose companies' abusive practices and put pressure on the UK government to introduce legislation to protect workers.

Thanks to the support of people like you and years of tireless campaigning by our partners on the ground:

- Three million garment workers in Bangladesh won a 60% increase in the minimum wage, making a huge difference to their standard of living and ability to support their families.
- In Kenya the Micro and Small Enterprises Act was passed after 10 years of negotiations. It will regulate, protect and develop the informal small business sector for about 2.4 million people.
- In South Africa, women's union Sikhula Sonke has secured a 50% increase in the minimum wage for farm workers.



How to make a Will

There are a few things to think about before you start writing your Will, and we would always recommend you take professional advice when drafting your Will.

What do you own (also known as your assets)?

It is helpful to make a list of everything you own, and the value of each item. Your belongings might include your home, car, furniture, clothes, sports equipment, jewellery, ornaments, collectables or insurance policies. Your money might include bank and building society accounts, stocks and shares, or Premium Bonds. A solicitor can advise you about organising any joint assets you might have.

Leaving gifts

Now you are ready to decide how to leave your money and possessions as gifts, also known as legacies, to the people and charities you care about. There are three main ways to leave gifts to people or charities in your Will:

- Give a valuable object (a specific legacy)
This is a particular item such as an item of jewellery or stocks and shares.
- Give a fixed sum of money (a pecuniary legacy)
This can be set up to keep pace with inflation.
- Give a percentage of the remainders (a residuary legacy)
This is a great way to give to charity, after taking care of your family and friends.

Inheritance Tax

And don't forget – a gift to a charity in your Will is free of Inheritance Tax. This is important for your adviser or Will maker to consider when drafting your arrangements.

Your Will can help fight for justice

Conflict is one of the main causes of poverty. It brings misery to millions of people around the world, denying them their right to security and destroying schools, hospitals and any prospect of development. War on Want works with grassroots partner organisations in Colombia and Palestine that provide help and support to families and communities. We also campaign against unjust war and military occupation, confronting the corporations that profit from conflict.

Palestine is in crisis. Israel's siege of Gaza has condemned its 1.5 million inhabitants to a humanitarian disaster with no end in sight. In the West Bank, the expansion of Israeli settlements and the continued construction of the Apartheid Wall are creating an irreversible reality of permanent Occupation. A third generation of Palestinian children are growing up in refugee camps, denied the right to return to their family homes.

With the steadfast commitment of people like you, War on Want is mobilising support to help build the global movement of boycott, divestment and sanctions (BDS) against Israel until it complies with international law and meets three demands: an end to the Occupation, the right of return for Palestinian refugees, and equal rights for Palestinian citizens of Israel.

In April 2013 G4S announced that it was not going to renew contracts in the Occupied West Bank. This is a step forward in our campaign to end the multinationals' complicity with the Occupation, and a win for campaigners who have targeted G4S.



Colombian child with Paz (peace) banner ©War on Want

What happens when you've written your Will

Who will carry out your wishes?

It is best to choose two people to carry out your Will's instructions. Let them know they are your 'executors' and tell them where your Will is to be kept (eg with your solicitor or bank). As it is possible to be an executor and a beneficiary, people often choose members of their family. A professional, such as a solicitor or a bank, can be an executor, although you should bear in mind that they will charge a fee. Solicitors may make your will for free if you appoint them as an executor.

Who will sign your Will?

Once you have written your Will you will need to sign it in the presence of two witnesses, who also need to sign. Anyone will do, even passers-by, but witnesses must not benefit from your Will.

Update your Will

Once a Will has been made, it is important to keep it up to date and account for any changes in circumstances, for example if you marry or have a child. If you don't keep your Will up to date then you could be leaving behind an expensive legal situation for your nearest and dearest.

You can make simple amendments to your Will with a Codicil such as the one pictured at the end of this booklet. You can use a Codicil to include a simple gift to a charity, such as War on Want, without having to rewrite your Will.

Your legacy will help fight poverty after you are gone, and is an easy way to make a big difference.

Your Will can help protect communities

Marshall is a Sri Lankan farmer who couldn't grow enough food to feed himself and his family. They were starving, thanks to the agricultural policies which favour big agribusinesses and make it impossible for small farmers to survive. Giant food companies, such as Nestlé, have continued to make billions in profits even as record numbers of people go hungry. War on Want is leading the call for an alternative system that offers a long-term solution: a food system based on Food Sovereignty.

We are helping some of the poorest communities in countries like Sri Lanka, Mozambique and Brazil protect themselves from hunger and poverty by providing farmers like Marshall with training in farming methods which are sustainable and inexpensive, such as mixed cropping, organic farming and seed cultivation. Thanks to the training he received, Marshall can now grow enough food to feed his family. He even sells the surplus at the local market to earn an extra income.



Getting legal advice for your Will

How to find a Solicitor or Will Writer

A Will is a legally binding object, which is why we advise you to use a professional. In addition to the free ways to write a Will already mentioned, you can find a solicitor by searching your local telephone directory.

The Law Society represents solicitors in England and Wales, and has a searchable database at www.lawsociety.org.uk, or call them on 0207 242 1222.

The Institute of Professional Will Writers also has a searchable directory at www.ipw.org.uk, or call 0345 257 2570.

Scotland

The laws of succession in Scotland are different from those in England and Wales. You can find out more at www.scotland.gov.uk, or Citizen's Advice Scotland's website www.cas.org.uk or you can call them on 0808 800 9060.

And finally

We can't give legal advice but you are always welcome to get in touch for a confidential, no-strings chat about how your legacy could help fight poverty.

Email legacies@waronwant.org or call Adina Claire on 020 7324 5043.

Please do let us know if you are thinking of leaving us a gift in your Will. It really gives us hope for the future.

Thank you for believing in a better world.

Codicil

I (Name)

Of (Address)

DECLARE this to be a (first/second as appropriate)

Codicil to my last Will, dated the day of 19/20 ("my Will").

MY WILL shall be construed and take effect as if it contained the following clause:

I give free of Inheritance tax to: War on Want of 44-48 Shepherdess Walk, London, N1 7JP, registered charity no. 208724

a) per cent (....%) (percentage in words and figures) of my residuary estate for the general purposes of the said Charity.

b) The sum of pounds (£.....) (sum in words and figures) for the general purposes of the Charity.

The receipt of the secretary or other officer for the time being of the said Charity shall be sufficient discharge to my Executors.

IN ALL other respects I confirm my Will
(and Codicil dated) (date of Codicil)

IN WITNESS whereof I have hereunto set my hand on this day of 20.....

SIGNED by the said (Name)

(Signature of testator)

As and for a (first/second etc) Codicil to his/her Will in our presence

And by us jointly attested and subscribed in his/her presence.

FIRST WITNESS

Name:

Signature of Witness

Address:

Occupation:

SECOND WITNESS

Name:

Signature of Witness

Address:

Occupation:



Response form

Yes, I want to leave the world a better future:

- I have / intend to leave a gift to War on Want in my Will
 Please contact me about leaving a gift in my Will to War on Want

My name is:

My address is:

My email is:

My phone number is:

Thank you so much for letting us know you want to include us in your Will. It really gives us hope for the future.

- We would like to keep you informed about our work – please tick the box if you don't want to hear from us.

Please complete this form and return it to:

Freepost RSKC-UCZZ-ZSHL

War on Want

44-48 Shepherdess Walk

London

NI 7JP

For a copy of this codicil mailed or emailed to you please don't hesitate to get in touch.