Your Legacy

How your Will can bring hope and healing!
Mission

CBM is an international Christian development organisation committed to improving the quality of life of persons with disabilities in the poorest countries of the world.

Vision

An inclusive world in which all persons with disabilities enjoy their human rights and achieve their full potential.

Contents

2 Christelle’s miracle of sight
4 Your Will is important!
5 Our commitment to you
6 Thy Will be done
8 Why your Will to help is needed
9 How to include CBM in your Will
10 Three ways to leave a Gift in Will
12 Ramsaran’s hopes and dreams restored
14 Useful Will definitions
A message from Jane Edge

We all hope we’ll be remembered after we’re gone. And leaving a gift to CBM in your Will is a wonderful way to make sure your values live on.

When you remember CBM in your Will, your legacy will change the lives of some of the world’s most vulnerable children and families. You’ll restore hope when all hope seems lost, and help people with disability to lift themselves out of desperate poverty.

I believe these are some of the people closest to Jesus’ own heart. As He said, “But when you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed.” (Luke 14:13–14).

I’m including CBM in my Will, because I personally know what a difference this special gift will make in the lives of some of the poorest people in our world. Please join me!

With peace and thanks,

Jane Edge
Chief Executive Officer, CBM Australia
Christelle’s
Miracle Gift of Sight
For three-year-old Christelle who comes from a family history of visual impairment, hope to see was unlikely.

In Cameroon where poverty is extreme, children with a visual impairment are often abandoned and proper medical attention is rarely sought. This could have been Christelle’s story.

Her older siblings received the free cataract surgery that was being offered nearby, but Christelle missed out due to the nature of her case as she required an anaesthetist, who was not available at the time.

Again, it seemed that all hope was lost.

Thanks to the generosity of CBM supporters like you, however, this was not the end of her story.

On hearing about her situation, CBM was able to provide the funds needed to cover the cost of her surgery and free her from a life of uncertainty linked to living with a disability in poverty.

After receiving surgery her excitement makes everyone around her laugh. She skips around and gives all the nurses high fives. She tells her mother, “These people (the nurses) are wearing white dresses!” The nurses laugh and tell her she is right.

Christelle is ready to go back home. She packs her bag, says goodbye to her new friends and goes down to the hospital ambulance waiting to take her home.

Today she can see. In places where children like Christelle will almost certainly be left untreated, it’s your Will that can beat the odds.

Only with your support can we find children living in darkness and restore their sight!
Did you know that almost half of all Australians never make a Will – yet writing a Will is often simple, quick and inexpensive!

Having a Will is important because it ensures that your assets will be distributed the way you choose them to be.

This means that you can provide for the people you love. And when you remember CBM in your Will, you can give a gift that helps many more people than is possible during your lifetime.

This is because your gift can allow CBM to make long-term plans and invest in cost-effective programs that reach those most in need. So you’ll be bringing help to the world’s most vulnerable children long into the future.
Our Commitment to you

When you make a commitment to CBM...

• **We will make your life-changing gift count.**
  We will ensure your life-changing gift is used to improve the quality of life of the world’s most vulnerable, every day, in the world’s poorest places. We will manage your gift with care, efficiency and sensitivity.

• **We will restore hope.**
  Our program staff are experts in their fields and will exercise their highest level of professional skill to bring hope and healing. We will use your gift to create a world that includes everyone.

• **We will respect your wishes.**
  We will respect your privacy. We will respect that your loved ones come first when making provisions within your Will. At any time, you can change your mind about your gift to CBM.

How your Will can help others:

You can leave a legacy of hope.
You can help treat disability.
You can help prevent disability.
You can help include people with disability.

Remember: You need give only what you can freely give, after your loved ones are taken care of.

As it says in Deuteronomy 16:17 (NASB), “every man shall give as he is able, according to the blessing of the Lord your God which He has given you.”
Meet CBM supporter Richard

“The executors to my Will had moved on, and I allowed my Will to just sit there for over 13 years null and void... until my financial planner said, ‘Have you got a Will?’

“I replied, ‘Sort of!’ And I decided then and there it was time to get one.

“I began thinking about the people in my life. I listed family members, friends... and then my mind turned to those in need. The thought kept coming into my head, ‘Thy Will Be Done’. I took it to mean two things: get my Will done, and get God’s will done too!

“A letter came from CBM. I recognised immediately that CBM’s work restoring limbs and sight was truly vital – and life changing for people.

“No one really wants to make a Will. Yet it’s so important – you know the words, ‘Be Ye Ready!’ After providing for family, I considered who really needed help. And I couldn’t go past the work of CBM.

“I’ve decided to leave a bequest to CBM, knowing they’ll reach out to the world’s poorest families – parents, grandparents and children – who need help most of all.

“I urge you today, search your heart. Who can you help with your Will?”

– Richard Godden, CBM Gift in Will donor
I recognised immediately that CBM’s work restoring limbs and sight was truly vital – and life changing for people!

“For where your treasure is, there your heart will be also.” – Matthew 6:21
In our world, people with disabilities are often unable to access basics like education, nutrition, sanitation and health care. They can also be excluded from jobs and community life.

Without these opportunities, people with disabilities often fall deeper into poverty – and become more vulnerable to illnesses that can lead to further disability.

The cycle of poverty and disability is hard to escape. With your gift, we’ll work to break this cycle.
Thank you for considering leaving a gift in your Will to CBM.

As Wills can be complex, it’s always best to have advice from a solicitor or trustee company. They can ensure the right legal processes are followed in line with your wishes, to ensure your gift goes where you intend.

If you would like to make a difference in the lives of the world’s poorest people with disabilities, you can use the wording on the following page.
Three ways to leave a Gift in your Will

You can take the following example of wording to your advisor or add it to your existing Will yourself:

1. **RESIDUARY**
   This is where you give what is left in your estate to CBM after all estate debts and expenses are met and specific gifts are made. It’s the simplest and most effective way to support CBM:
   “I give my residuary estate free of all duties to CBM Australia (ABN 23 005 326 849) of 56 Rutland Road, Box Hill, Victoria 3128 for its general purposes.
   “I also declare that the receipt of the authorised officer for the time being of the organisation shall be a full and sufficient discharge to my executors/trustees.”

2. **PERCENTAGE**
   You can leave a percentage of your estate to CBM. This gives longevity to your Will because your gift won’t be influenced by inflation or changes in the value of your estate:
   “I give [insert percentage]% of my residuary estate free of all duties to CBM Australia (ABN 23 005 326 849) of 56 Rutland Road, Box Hill, Victoria 3128 for its general purposes.
   “I also declare that the receipt of the authorised officer for the time being of the organisation shall be a full and sufficient discharge to my executors/trustees.”

3. **SPECIFIC GIFT**
   This is where you give CBM specific property such as real estate or an item of value (such as a painting), or you can make CBM the beneficiary of your life insurance policy.
   However, this gift will only take effect if you own the asset at the date of your death. You can also leave a specified dollar amount to CBM, but remember that, over time, the real value of a cash bequest may reduce because of inflation:
“I give [specified assets (such as real estate, shares etc.) or specific sum of money] to CBM Australia (ABN 23 005 326 849) of 56 Rutland Road, Box Hill, Victoria 3128 free of all duties and encumbrances for its general purposes.

“I also declare that the receipt of the authorised officer for the time being of the organisation shall be a full and sufficient discharge to my executors/trustees.”
Ramsaran’s
Hope and Dreams Restored

“The Spirit of the Lord is on me, because he has anointed me to proclaim good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to set the oppressed free...” – Luke 4:18
At five years old, Ramsaran would watch his older siblings disappear down the mountainside to school. He was heartbroken that he could not follow them.

With his feet bent painfully inwards, he was identified to have clubfoot in both feet, and because of this he spent most of his time alone.

Living in poverty, his family was unable to afford the treatment that they knew he needed.

Thanks to generous CBM supporters like you, our projects can send out people who care. People who represent your heart in the field.

A CBM field worker named Sumitra went out to meet Ramsaran and his family.

Sumitra assisted Ramsaran to access the services available at a CBM Partner project, and he was scheduled to receive treatment at no cost.

The six to eight-week Ponseti treatment involved a series of corrective plaster casts being applied and changed at weekly intervals. Then, after receiving a small surgery to release his heel cord, Ramsaran was finally fitted with special shoes that would maintain the correction achieved. Also provided with crutches and physiotherapy as part of his post-operative care, he attended an in-clinic school for the very first time.

Today Ramsaran can walk. He is receiving an education and his life looks much more hopeful than before. This is the difference your support can make.

“I want to run and play... I want to go to school.”

For Ramsaran, his hopes and dreams were restored. But there are many more children who need your help. Do you have the Will to help them?
USEFUL WILL DEFINITIONS

**Will:** The document in which you specify who is to administer your estate (see Executor) and who is to receive your assets upon your death.

**Bequest:** A direction in your Will to leave a gift (money, real estate or other assets) to a specific person, organisation or charity. Also sometimes called a legacy.

**Probate:** The process whereby your executor ‘proves’ that your Will is your final, valid Will. It involves an application to the Supreme Court of Victoria for a ‘grant of probate’ which, once received, formally authorises your executor to act on behalf of your estate and enables them to deal with your assets in accordance with your Will.

**Codicil:** A document that amends, rather than replaces. A codicil may add or revoke small provisions, or may completely change gifts given under your Will.

**Executor:** This is the person (or trustee company) who you appoint in your Will to act on behalf of your estate after your death to ensure that your assets are distributed in accordance with your Will.

**Beneficiary:** Any person, organisation or charity who stands to receive something from your estate.

**Residuary estate:** The remainder of your estate after your debts are paid, estate expenses are met and gifts in your Will are made.

**Types of bequests:**
- **Percentage or fractional part:** A gift expressed as a percentage or a fractional part of your residuary estate.
- **Specific:** Giving a specified item, such as real estate, shares or personal chattels.
- **Pecuniary:** A gift of a sum of money.
- **Whole estate:** Giving your entire estate is usually done when there are no other preferred beneficiaries, or by those wanting to achieve something very significant with their legacy.

YOUR QUESTIONS ANSWERED

**Do I need help to write my will?**
We suggest you seek the advice of a solicitor or trustee company to ensure your Will is legally sound. The wording of your Will is important, so please refer to page 10 of this booklet when including CBM in your Will. We would also love to help you, and invite you to contact our friendly Gift in Will Team personally on 1800 678 069.

**When should I write my Will?**
If you do not have a Will, it is recommended that you write one as soon as possible. You should also update your existing Will whenever your circumstances change – such as when you retire or when a grandchild is born.

**Can I choose a specific area of CBM’s work?**
To ensure your Will is able to help those most in need, we ask that you keep your bequest quite general. We will fulfil your wishes to the best of our ability, in accordance with our mandate to improve the quality of life of people living with disability in the world’s poorest countries.

**Who should my executors be?**
Being an executor is an important personal responsibility that can be time consuming and require complex decisions. It is wise to consider a professional and independent executor, to minimise the burden on your family and friends at a difficult time.
Yes, I would like to find out more about leaving a gift to CBM in my Will

☐ I/We have already left a gift to CBM in my/our Will(s).
While an unexpected gift is wonderful, you will help CBM even more by informing us of your intentions to leave a legacy. Not only does it help us truly plan for the future it ensures we can thank you appropriately and share our future plans.

☐ I/We would like further information about leaving a gift to CBM in my/our Will(s).

My/Our contact details

Name ____________________________________________

Address __________________________________________

Suburb _____________________________ State __________________________ Postcode ______________________

Telephone ____________________________ Mobile __________________________

Email __________________________________________

CBM Australia is committed to protecting your personal information. To find out how we store, secure and use your information read our Privacy Policy at cbm.org.au or call us on 1800 678 069. If you would like to change the frequency you receive updates about CBM Australia’s work please contact us at cbm@cbm.org.au or call us on 1800 678 069.
PLEASE COMPLETE, DETACH AND RETURN COMPLETED FORM TO:

PRIVATE & CONFIDENTIAL

Attn: Jane Edge
Chief Executive Officer
CBM Australia
PO Box 348
Box Hill VIC 3128

We have provided a self-addressed envelope for your convenience.

USEFUL INFORMATION

1. Due to ongoing changes of circumstances, it is recommended you review your Will every seven years to ensure it reflects your current wishes.

2. It is advisable to seek legal counsel when preparing or updating a Will.

3. It is advisable to seek legal counsel when appointing Guardianship, Executor, Enduring Attorney and Power of Attorney.

4. Seeking legal advice also provides the confidence that your assets will be distributed according to your wishes.

5. When leaving a gift in your Will to CBM you’ll need to provide the following wording to your legal advisor: CBM Australia, ABN 23 005 326 849, 56 Rutland Road, Box Hill, Victoria 3128.
Through your Will, you can leave a Legacy of Hope in our world!

If you’d like more information, we’d love to hear from you! Please call and speak with our friendly Gift in Will Team.

1800 678 069
PO Box 348, 56 Rutland Road Box Hill VIC 3128
cbm.org.au