

LET
YOUR
LOVE
LIVE
ON

A WORD FROM OUR AMBASSADOR

My desire to help people with disabilities, especially in developing nations, began in my 20s when I worked for the United Nations in New York. Since 2004, I have been proud to serve as a patron of CBM Australia. During this time, I've been privileged to travel to various countries and meet people with disabilities and witness the challenges they face without access to basic essentials, health services, and education opportunities.

I have been so inspired to see the work CBM does to help these vulnerable men, women and children. And I am deeply grateful that generous supporters like you continue to support CBM in fighting the cycle of poverty and disability.

And as I reflect on how fortunate I am to live in our beautiful country, I'm reminded that I'm blessed to be a blessing to others, and that God asks us to be generous and share what we have with others.

Which is why I have left a gift to CBM in my Will because I want my love and compassion for people with disabilities to live on through CBM into the future.

I urge you to join me. A gift in your Will, of any amount, will create a wonderful legacy for people with disabilities living in the poorest places on earth.

Thank you for considering this invitation to make a powerful and lasting gift to the world.



Glenys Sigley
Patron: **CBM Australia**
Ambassador: **CBM Eternal Giving Club**



CBM CEO, Jane Edge, and Kasirah. Kasirah's son received support from a CBM program.



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

When you include a gift to 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 disabilities to lift themselves out of desperate poverty.

It is important to remember that you need only give what you can freely give, after your loved ones are taken care of.

As it says in Deuteronomy 16:17 *"Every man shall give as he is able, according to the blessing of the Lord your God that he has given you."* (NIV)

I have included CBM in my Will because I personally know what a difference this special gift will make in the lives of people caught in the cycle of poverty and disability.

Please join me!
With peace and thanks,

Jane Edge
CBM CEO



THE MOST ENDURING GIFT

People with disabilities living in the poorest places on earth lack access to basic essentials, health services, and education.

A gift in your Will can transform lives for generations to come – by funding local health workers and educators to provide essential services; breaking the cycle of poverty and disability and enabling them to thrive.

Khut Lo Van, is very happy to have received surgery for Cataracts.



Thank you for considering a gift in your Will to CBM Australia.

This guide will walk you through the ways you can leave a gift in your Will and illustrate just how much impact your legacy can have on future generations.

As you prayerfully consider this gift, you will of course wish to take care of your family and loved ones first before allocating a portion (or percentage) of your estate to CBM Australia. Once you have made the decision to include CBM in your Will, please seek professional legal advice from your lawyer to update your Will and formalise your wishes.

Including CBM in your Will ensures that your love and compassion towards “the least of these” will live on beyond your lifetime. It truly is the gift that will impact future generations.

CBM exists solely to improve the lives of people with disabilities in the poorest places on earth. We know that poverty and disability go hand in hand creating a cycle of inequality, isolation and exclusion that leads to the most extreme forms of poverty.

In partnership with caring people like you, CBM can affect real and lasting change for people with disabilities. Your gift is a generous act of love that changes lives forever.

A gift in your Will is the most enduring gift you can leave behind.

One that reflects your lifetime values of inclusion and justice for all.

One that honours your memory long into the future.

It is a legacy of hope for the most vulnerable people living in the poorest of poor communities in the world.

"The King will reply, 'Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.'"

Matthew 25:40 (NIV)

Five-year old Sudip lives with his parents and four siblings in a remote village some 600km east of Nepal's capital Kathmandu. Sadly, when the little boy was three, his world began closing in when vision problems developed without warning.

"He would walk and play around the house all the time, then one day Sudip told me that he couldn't see things properly during sunlight," says his mother Nirmala.

A visit to a traditional healer failed to help, and sadly, Sudip's eyesight kept deteriorating.

When his siblings would run around the house and play outside, Sudip would sit quietly in the corner. He found it more and more difficult to recognise loved ones.

Things continued to get harder for Sudip when he was enrolled in the same school as his siblings. His vision problems also led to him being teased in the playground. Then a teacher referred the family to Parshuram, a CBM field worker at the CBM partner Eye Hospital. Parshuram visited Sudip, and after performing a basic vision test, he told the family he believed Sudip had Cataracts in both eyes and needed urgent intervention.

On average, Cataract operations take just 12 minutes, but can change a person's life: enabling them to see their family, get back into their community, succeed at school, and gain employment.

Within weeks, Parshuram would undergo the first of two eye surgeries at the Eye Hospital: in a remote region of Nepal six hours from Sudip's home. The second surgery was also a success and Sudip was prescribed a new pair of glasses. The morning after his second surgery when the green surgical patch was removed marked a new beginning in his life.

"I can see your face clearly, papa!" Sudip exclaimed.

CBM works with local partners to prevent and treat avoidable causes of blindness such as Cataract, River Blindness and Trachoma, and treat conditions like Club Foot to avoid permanent impairment.

A gift in your Will can help restore sight and fight poverty long into the future.



CBM
EXISTS
FOR
PEOPLE
LIKE
SUDIP

A gift in your Will can reach into the future to touch the lives of children like Sudip



I have been a loyal supporter of CBM for more than 20 years. I am deeply moved by the work of this wonderful organisation and the lives they transform in the poorest of communities.

The gift I have left to CBM in my Will reflects my lifetime values. I give as I feel led by God. My thinking is that God blessed my family financially, but it's His money not mine. It's God's money and I must be a good steward.

And I know that by leaving a gift to CBM in my Will that I am doing that. It gives me joy to think that my charitable support will live on beyond my lifetime.



**CBM supporter,
Barbara**



Merveille enjoying being able to see after successful Cataract surgery.

CBM EXISTS FOR PEOPLE LIKE LINO

In South Sudan, a little boy is playing with his friends. What happened next would threaten to leave him with a life-long disability. Until CBM supporters stepped in.



When Lino was just 9 years old, he and his friends were climbing trees outside their South Sudan village when he fell, cutting his leg badly.

To clean the wounds, young Lino washed his leg in the nearby river. Lino didn't know it, but at that moment, a deadly infection entered his body.

What would follow was months of agony and visits to local hospitals and healers. But nothing could rid him of the infection. After one visit to a local hospital where they removed fluid to ease the swelling, Lino got a fever and the pain increased. Between the chills, sweat and tears, his father took him to a traditional medicine doctor, but the infection only worsened. Lino's condition was deteriorating, and his family feared he may die.

His family had almost lost all hope of finding treatment until they met a worker from a CBM partner. The worker urged Lino's family to rush him to a CBM-supported health centre for children with disabilities.

Arriving with a wooden stick tied to his leg, Lino was examined and given a treatment plan and crutches. He spent the following year having his wounds treated until they healed. Then, in early 2020, he was referred to a hospital where arrangements were made for a three-week hospital stay to undergo surgery.

As the COVID-19 pandemic hit, borders closed and what was supposed to be a short hospital stay, turned into four months. Fortunately, Lino was in the good hands of the medical team who took great care of him.

In July 2020, CBM partners brought Lino back to South Sudan, where he received weekly dressings and physiotherapy.

Although Lino still needs one more surgery in Uganda, he can now stand, walk and move independently.

Having access to proper medical care has prevented permanent disability and, thanks to the support of CBM, Lino is walking into a future with the chance to live life to the full.

People with disabilities are heavily represented among people living in poverty. A gift in your Will to CBM will help ensure vulnerable people living in the poorest of poor communities have access to vital health services that work towards an inclusive world in which every person with a disability can reach their full potential.

OUR HERITAGE AND OUR FOCUS

CBM is an international Christian development organisation devoted to improving the lives of people with disabilities in the poorest places on earth.

Our Christian foundation underpins our approach, and we follow Jesus' example of inclusion, hope and justice in our work. Through the generosity of our supporters and the skills and local networks of our community partners, we touch the lives of the hardest to reach, the invisible and the forgotten.

As a Christian organisation, we believe all people are equal. We reach out to people of all faiths and cultures. From all walks of life. We believe no one should be left behind.

Through CBM's 110-year history, including more than 40 years in Australia, we have developed and implemented proven community-based programs that have helped millions of people with disabilities living in some of the poorest places on earth to benefit from real, lasting change.

Nhung has her eyes examined before Cataract surgery.



Our focus is on:

- Preventing and treating avoidable blindness such as Cataract, River Blindness and Trachoma.
- Ending poverty by providing aids and equipment, access to health care, education and livelihood opportunities.
- Transforming lives by influencing communities, organisations and governments to change attitudes towards people with disabilities and ensure everyone is included.

As an accredited member of the Australian Council for International Development, CBM operates under a strict Code of Conduct that ensures accountability, transparency, integrity and good governance.

The standards of this national code for Australian organisations working in the international aid and development sector are set according to what achieves the best results, for people with disabilities and communities in developing countries and for the compassionate people who support our work.

CBM is a global leader working with and for people with disabilities in the poorest communities.



“But when you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed.” Luke 14: 13-14



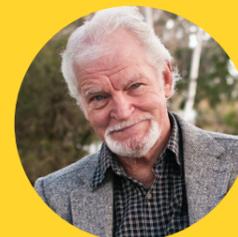
Nhung and her family are so grateful for the support from CBM programs.

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I am incredibly passionate about CBM's cause and its good works. Indeed, I become quite emotional when thinking about the vulnerable people who desperately need help through organisations like CBM.

I have a very strong Christian faith and believe I have a Christian duty to give to good causes like CBM. I thought prayerfully about including a gift in my Will to CBM. "Thy will be done" was my driving motivation.

Generally, I am not comfortable in the spotlight, I am happy to share my story if it might influence others to do good by including a gift in their Will.



**CBM supporter,
Richard**

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THE POWER OF YOUR WILL

Your Will is one of the most important documents you will ever sign. Regardless of the size of your assets, you should have a legally binding Will to ensure that your wishes will be honoured when you die. Alarming, around half of all Australians die without leaving a Will, which can have a devastating impact on loved ones.

When a person dies without leaving a Will, their assets are distributed according to law, regardless of who they wish to benefit from their estate.

Making a Will is a simple and usually inexpensive process. When writing or updating your Will, your first responsibility, of course, is to consider your loved ones. You can also use your Will to leave a legacy to a charity or charities of your choice. A charitable gift left in a Will is known as a 'bequest'.

Including a gift in your Will to CBM Australia has a profound impact on the lives of people with disabilities.

Your generosity will help CBM provide services and programs to improve the lives of people with disabilities living in poverty. It is a gift that ensures the continuity of community-based programs that will continue to empower people with disabilities.

In any one year, gifts in Wills from CBM's committed supporters provide the equivalent of 112,000 Cataract surgeries.

Without the compassion of supporters who include CBM in their Wills, many of the poorest of the poor would miss out. On sight-saving operations. On life-saving and life-changing health care. On access to education and livelihood programs that can lift them out of poverty.

When you include CBM in your Will, you leave a legacy of hope.



"We love because he first loved us."

1 John 4:19 (NIV)

Mary is joyfully waiting to receive surgery for Cataracts.



My late mother Thelma was a great supporter of CBM and fundraiser on behalf of the cause. All the funds she raised were channelled into a dedicated bank account where all funds were donated to charities.

Before she died in 2020, my mother rewrote her Will so that her entire estate would eventually be deposited into the charitable account to be donated on-going. In this way, the example of my mother's generosity continues to live on beyond her lifetime.

In the meantime, I am proud to continue Mum's tradition of raising charitable funds for worthy causes such as CBM.

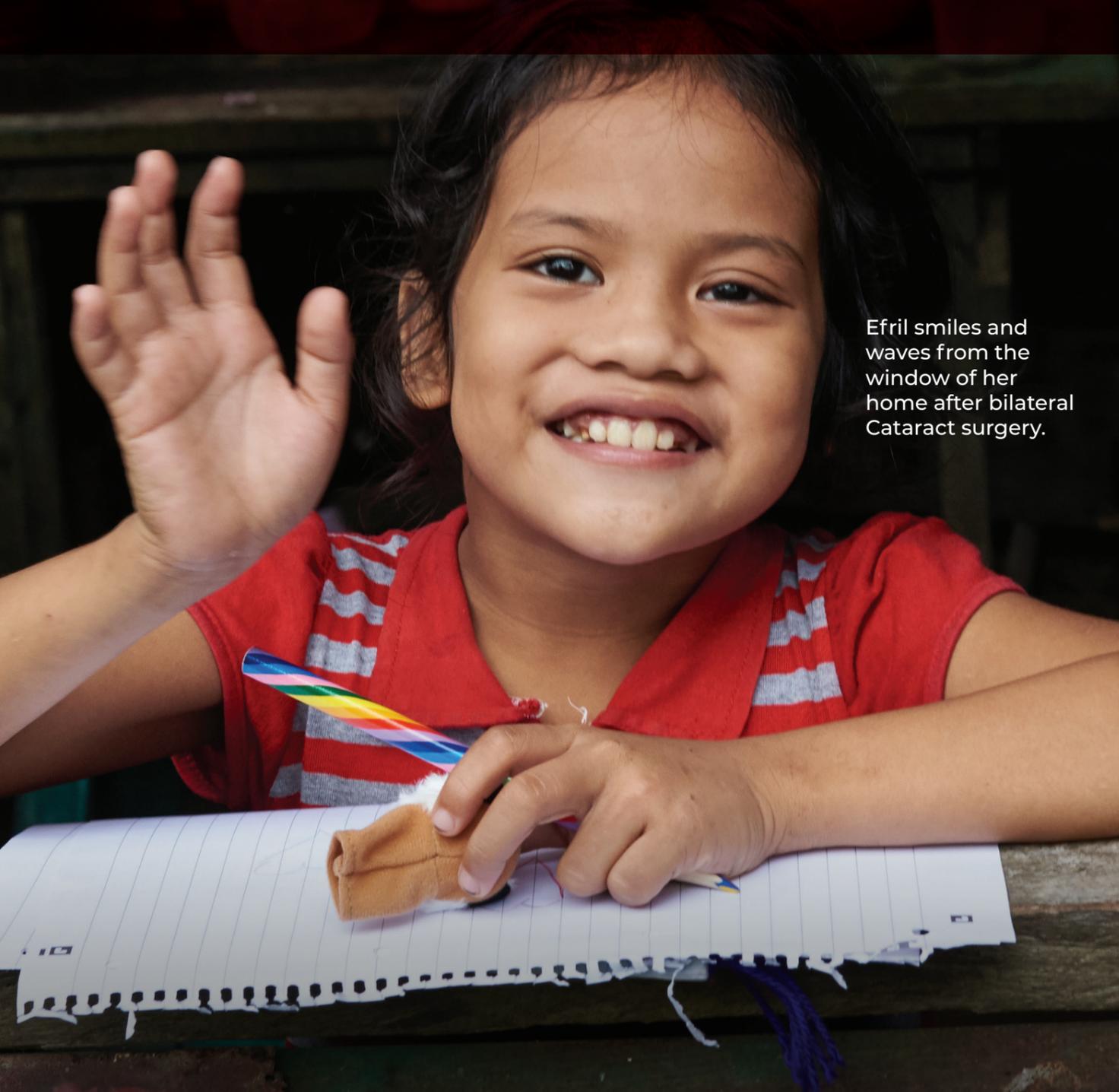


**CBM supporter,
Heather**



Nhung and her father in hospital after Nhung had surgery to replace the lens in her eye.

3 WAYS TO INCLUDE A GIFT TO CBM IN YOUR WILL



Efril smiles and waves from the window of her home after bilateral Cataract surgery.

Before considering a gift in your Will to CBM, you will wish to take care of your family and loved ones first. Once you have decided to include CBM Australia in your Will, we strongly suggest you seek the advice of a solicitor or trustee company to ensure your Will is legally sound. The wording of a gift in your Will is important. We have included recommended wording below for the different types of gifts you may leave as a Legacy.

1 Residuary: what is left in your estate is gifted to CBM after all estate debts and expenses are met, and specific gifts are made. A residuary gift is 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) 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 nominate a percentage of your estate to CBM. This gives longevity to your Will because your gift will not be influenced by inflation or changes in the value of your estate:

"I give (insert percentage) % of my estate free from all duties to CBM Australia (ABN 23 005 326 849) 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 includes the gift of property such as real estate that you own at the time of your death. You can also make CBM the beneficiary of your life insurance policy.

You can also leave a specific dollar amount to CBM, but over time, the real value of a cash bequest may reduce due of inflation.

"I give the sum of \$(amount) / details of specific asset(s) to CBM Australia (ABN 23 005 326 849) 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."

If you have any questions please contact our Gift in Wills team personally on 1800 678 069.

THE CBM ETERNAL GIVING CLUB

Once you inform us that you have included CBM in your Will, you will be welcomed as a valued member of the CBM Eternal Giving Club.

We encourage you to inform us of your intention to leave a gift to CBM Australia. That's because we would like to thank you in person and welcome you to this much valued and appreciated group of loyal supporters. Importantly, by informing us of your kind intentions, it allows us to plan ahead to ensure future generations receive the support and healthcare they need.

The Eternal Giving Club has been established to honour and acknowledge the generosity of people like you who have remembered CBM Australia in their Will.

As a member of the CBM Eternal Giving Club, you will receive perpetual recognition when your name is entered into the Club's leather-bound membership register. Club members are

also recognised in CBM's Annual Report (unless you request otherwise).

Eternal Giving Club members are invited to regular in-person and online events, including private briefings from CBM leadership and frontline aid workers.

To celebrate your Eternal Giving Club membership, you will also receive a special lapel pin, which we encourage you to wear with pride and as a reminder of the legacy of hope you are leaving for people with disabilities in some of the world's poorest places.

For more information, please contact our Gift in Wills team personally on 1800 678 069



"Let all that you do be done in love."

1 Corinthians 16:14 (ESV)

Nakisinde laughs and plays after her eye patch is removed after Cataract surgery.

LET YOUR LOVE LIVE ON

Nhung participating in family chores after her Cataract surgery.



**A gift in your Will can help people with disabilities
living in the poorest places on earth
access health services and education.
And live life to the fullest...for generations to come.**



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