



WHERE THERE'S A WILL

**There's a way
to show your support for**

**Kids at School in Nepal
Wishing Well Croft
Hanlith, Skipton
North Yorkshire BD23 4BP
Registered Charity No 1111461**

A charity helping to secure the future of Nepal's younger generation

Kids at School in Nepal (KASIN) was founded in 2005 as a small charity and is making a big difference to the lives of hundreds of Nepali children. Nepal is one of the most beautiful countries on earth but it is also the 12th poorest country in the world. 85% of the population live in remote rural villages, 60% have no electricity, 38% have no toilet and 45% are illiterate. Most teachers in remote schools have no formal training. KASIN works directly with schools, teachers and volunteers.

All its funds go directly into projects, improving school facilities, providing teacher training, learning materials etc. The Trustees visit annually at their own expense to ensure funding has been allocated in line with our constitution 'To advance the education of children in Nepal'. The Charity has no office nor employs any staff and the Trustees do not claim expenses for the running of the charity. So, you can be assured that all donations will go to support education in Nepal. For further information, please visit our website: www.kasin.org.uk

WHO NEEDS A WILL

We are all going to need a Will one day. Perhaps you have already made one. If not, the sooner you do the more protection it will provide for those you care about. Making a Will is a job easily put off. However, it needn't be difficult or expensive. It will give you peace of mind and may save a lot of problems later. [Note: the law in Scotland differs, so, if relevant, you should consult a Scottish lawyer].

WHAT IF I DON'T MAKE A WILL

If you don't make a Will, you will have no control over your wishes and this means potentially:

1. A surviving married partner may not inherit all your estate automatically.
2. An unmarried partner has no rights of inheritance and may end up with nothing.

3. The Court could end up deciding who will bring up surviving children without specific instruction in a Will.
4. Legal costs and [potentially avoidable] inheritance tax may diminish the value of your estate.
5. Your family could suffer unnecessary emotional and financial hardship.

LEGAL TERMS EXPLAINED

WILL - A written document, signed in the presence of witnesses, stating how you wish your estate to be distributed after your death.

ESTATE - The value of everything you own, net of any debts and tax.

EXECUTOR - One of [usually two] people who agree to make sure your Will is properly administered after your death.

BENEFICIARY - A person or organisation who will benefit from the distribution of your estate.

BEQUEST OR LEGACY - A gift by Will to a person or Charity.

PECUNIARY LEGACY - A fixed sum of money allocated to a beneficiary in a Will.

RESIDUE - The remainder of an estate when all other parts have been settled.

LEAVING MONEY TO CHARITY

Your first priority when making a Will is to provide for those you care about. Should you wish to make a bequest to a registered charity it's worth noting that these are exempt from inheritance tax. It is a way you can support your chosen charity in a tax efficient way - and such bequests are very much valued and appreciated by them and are often crucial in allowing them to continue their valuable work.

Your Solicitor, or other Professional Advisor, will help you with the wording of your gift, but here are some specimen clauses you may wish to consider.

SUGGESTED WORDING FOR A PECUNIARY LEGACY

I give free of inheritance tax the sum of £.....(amount in words) to Kids at School in Nepal, of Wishing Well Croft, Hanlith, Skipton, North Yorkshire BD23 4BP, Registered Charity Number 1111461, for the general purposes of the Charity, and I declare that the receipt of the Treasurer or other proper officer for the time being shall be sufficient discharge to my Executors.

A good way to help is to leave a percentage of what is left of your estate after other legacies and bequests have been paid. If you have already made a Will but wish to add a residuary gift to Kids at School in Nepal, your solicitor can advise you how to do this without affecting the specific gifts you leave to your family and friends.

SUGGESTED WORDING FOR A RESIDUARY LEGACY

I give free of inheritance tax% (percentage in words) of my residuary estate to Kids at School in Nepal, of Wishing Well Croft, Hanlith, Skipton, North Yorkshire BD23 4BP, Registered Charity Number 1111461, for the general purposes of the Charity, and I declare that the receipt of the Treasurer or other proper officer for the time being shall be sufficient discharge to my Executors.