



Your Legacy

How your Will can bring **hope** and **healing!**

Mission

cbm works alongside people with disabilities in the world's poorest places to fight poverty and exclusion and transform lives.

Vision

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

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A message from Ray Coster

On the cover of this brochure is a little boy called Blessing. Due to bilateral cataracts, Blessing struggled to learn. He could not read, he could not write. But thankfully, a **cbm** funded partner heard about Blessing, and he was taken to hospital to remove those cloudy cataracts. A 12-minute operation completely transformed Blessing's young life.

By leaving a gift in your Will to **cbm**, you are partnering with God to help more children like Blessing. You will continue to restore hope where hope is lost, and transform the lives of the disabled and the disadvantaged, the marginal and the vulnerable. That is a rich blessing, because that is so close to the heart of God.

After you have provided for your own loved ones, would you consider leaving a gift in your Will to the mission of **cbm**? My wife Judy and I have decided that we will leave a gift in our Will, and I invite you to join us as we look to the future of helping people around the world.

Thank you for your support, and may God bless you.

Ray Coster, Board Member and Confirmed Bequester
cbm New Zealand



"Remember **cbm** in your Will and leave a legacy that changes lives! I have."

Blessing's Miracle Gift of Sight

When Blessing was just a baby in Uganda, his father died. Then Blessing began to show the first signs of being blind with cataracts. This was too much for his mother, who abandoned him, and disappeared when he was just six months old.

Unable to see clearly, Blessing memorised the narrow track to school, knowing that education was his one chance to escape poverty. Yet he was stuck in the 'baby class', because he could not see anything on the board or in books.

Other children hardly ever played with him, they just excluded him, teased him, and called him names because he could not see.

But thanks to generous supporters like you, he did not stay like that. Blessing was found by a **cbm**-funded partner, and taken to hospital where he received life-changing cataract surgery to restore his sight. Since he was blind for so long, he also needed glasses. His grandmother could never afford any of this, but because of generous **cbm** supporters like you, this was made possible.

Today, Blessing can see his way to school like other children. He has caught up on his classes, and he has made new friends. His future is bright, and free from the double disadvantage of poverty and disability. This is the difference a gift in your Will can make.

Thanks to people like you,
Blessing's future is clear.

**He has received the miracle gift
of sight.**

But there are many more children
who need your help.

Do you have the Will to help them?

"...I have come into this world, so that
the blind will see." - Jesus, John 9:39

Your Will is important!

Did you know that almost half of all New Zealanders 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. You will be bringing help to the world's most vulnerable children, long into the future.



Genet, aged 7, Ethiopia, Trachoma

By leaving a Gift in your Will...

Imagine the joy of being able to see again after years of blindness. Or of seeing your child able to walk without pain for the first time, thanks to clubfoot surgery.

A Gift in your Will will change lives forever, and continue making a difference for generations to come.

A Gift in your Will could help...

- Give the miracle of sight to people who are needlessly blinded by cataracts
- Enable children with disabilities to go to school
- Protect a village against blinding diseases such as Trachoma and River Blindness
- Heal women who suffer from obstetric fistula so they can be welcomed home, and cherished by their family and friends

- Train medical experts, surgeons, teachers, and community workers to reach more people with disabilities
- Equip people with livelihood skills, and experience to live independently

Remember them, and they will remember you forever.

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

“Every man shall give as he is able, according to the blessing of the Lord your God which He has given you.” - Deuteronomy 16:17 (NASB)

Thy Will be done...

Meet **cbm** supporters Dick and Pat


“**cbm** has always been a big focus of our lives because of the kind of things that **cbm** does. We are not going to be here forever, and when it came time to update our wills we asked ourselves ‘are we going to be finished with **cbm** when we pass away?’ And the answer we both agreed on was – ‘No there’s got to be a way, even after we go, to support the life-changing work of **cbm** through our will’.

We have had full lives, and we believe people with disabilities living in poverty should have the same opportunity, and **cbm** make it possible for so many people. It just amazes us.

If you are making a will or updating your existing will, we would highly recommend leaving a gift to **cbm** New Zealand. We believe **cbm** New Zealand will use these legacy gifts according to your wishes, and fulfil the purpose for which the money was left.

Please join us as **cbm** supporters, and leave a gift in your will to **cbm** New Zealand.”

Dick and Pat, **cbm** supporters since 1996

A photograph of an elderly couple, Dick and Pat, sitting on a brown leather sofa. Dick is on the left, wearing a dark blue polo shirt, and Pat is on the right, wearing a pink and white checkered short-sleeved shirt and glasses. They are both looking towards the camera with neutral expressions. The background shows a window with curtains and a potted plant.

“For where your treasure is,
there your heart will be also.”
– Matthew 6:21

“We have had full lives, and we believe people with disabilities living in poverty should have the same opportunity, and **cbm** make it possible for so many people. It just amazes us.”

Why your Will to help is needed

In developing countries people with disabilities, like Masu, are often unable to access basics like health care, nutrition, sanitation and education. 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. A Gift in your Will will continue this vital work for generations to come.



Masu & Kabiru, aged 10, Nigeria, River Blindness

How to include cbm in your Will

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 living with disabilities, you can use the wording on the following page.

After making sure family and friends are taken care of, there is comfort in knowing that your legacy lives on.

Ways to leave a Gift in your Will

As a simple guide, you can take the following examples of wording to your legal advisor:

1 RESIDUARY

This is where you give what is left in your estate to **cbm** after all estate debts, and expenses are met, and your family has been looked after. It's the simplest and most effective way to support **cbm**.

"I give my residuary estate to Christian Blind Mission International (New Zealand), Charities Commission Registration Number CC26154, of Unit B, 112 Bush Road, Albany, Auckland 0632, 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 as your gift will keep pace with inflation and the overall value of your estate.

"I give (insert percentage) % of my residuary estate to Christian Blind Mission International (New Zealand), Charities Commission Registration Number CC26154, of Unit B, 112 Bush Road,

Albany, Auckland 0632, 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** a specific sum of money or specific property such as real estate or an item of value (such as a painting or insurance policy). This bequest will only take place if you own the asset at the date of your death.

"I give (specific assets such as real estate, shares, etc, or specific sum of money) to Christian Blind Mission International (New Zealand), Charities Commission Registration Number CC26154 of Unit B, 112 Bush Road, Albany, 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."

Note: **cbm** New Zealand's legal name is Christian Blind Mission International (New Zealand).



Suman, aged 6, Nepal, Clubfoot



Victoria's Dignity has been Restored

At just 22 years old, Victoria lost five babies in five years to miscarriages and stillbirths.

If that wasn't enough, after the traumatic birth of her fifth baby, she suffered from obstetric fistula, which occurs when the baby becomes stuck in the birth canal, tearing a hole and causing incontinence.

This must have been devastating. At the same time Victoria was grieving her fifth child, she had to deal with a debilitating health condition – one that could easily be resolved if she was living in the developed world.

Forced to live with this unbearable health condition, Victoria became isolated and could not leave the house because she smelt and constantly leaked urine. She suffered abuse, discrimination and self-doubt.

Yet one thing kept Victoria going – she knew there was an operation that could reverse this hugely distressing health problem.

She never lost her faith in God. She prayed alone at night for God to heal her from fistula.

By leaving a gift in your Will, many more women like Victoria will be welcomed home, and cherished by their husbands, family and friends.

Thanks to people like you,
Victoria's future is secure.

Her dignity has been restored.

But there are many more women who need your help.

Do you have the Will to help them?

“As for me, I watch in hope for the Lord, I wait for God my Saviour; my God will hear me.” - Micah 7:7

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 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 team personally on 0800 77 22 64.

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.

Leaving a Gift to **cbm** in my Will

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 have already included **cbm** in my/our Will/s.
- I/We intend to leave a legacy of hope to **cbm** in my/our Will/s.
- I/We would like the opportunity to speak to someone at **cbm** about leaving a legacy of hope to **cbm** in my/our Will/s.

My/Our contact details

Name _____

Address _____

Suburb _____ City _____ Postcode _____

Telephone _____ Mobile _____

Email _____

cbm New Zealand is committed to protecting your personal information. To find out how we store, secure and use your information read our Privacy Policy at www.cbm.org.nz or call us on 0800 77 22 64. If you would like to change the frequency you receive updates about **cbm** New Zealand's work, please contact us at enquiries@cbmi.org.nz or call us on 0800 77 22 64.

Please complete, detach and return completed form to:

PRIVATE & CONFIDENTIAL

Attn: Murray Sheard
Chief Executive Officer
cbm New Zealand
PO Box 303477,
North Harbour, Auckland 0751

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: Christian Blind Mission International (New Zealand), Charities Commission Registration Number CC26154, of Unit B, 112 Bush Road, Albany, Auckland 0632.



“For the Lord is good and
His love endures forever;
His faithfulness continues
through all generations.”
– Psalm 100:5

Cecilia, aged 3, Papua New Guinea, Cataracts

Through your Will, you can leave
a legacy of hope and healing
in our world!



If you'd like more information, we'd love to hear from you!
Please call and speak with our friendly team.

0800 77 22 64

PO Box 303477, North Harbour, Auckland 0751

www.cbmnz.org.nz