# **TOGETHER,** WE CAN GIVE REFUGEES IN THE UK A **BRIGHTER FUTURE**

A GUIDE TO LEAVING A GIFT IN YOUR WILL.



Abou Ali fled Syria when the government started taking young men to join the army. His new wife Fatima and two young children stayed behind, but the bombing increased and food supplies ran out.

Eventually, they were resettled to the UK

where they were met at the airport by Hannah, a Refugee Council resettlement worker.

Abou Ali says "She told us 'we are here for you. If you need anything you can always call us.' It's like when you are very thirsty and someone gives you a drink of water."

# A MESSAGE FROM ENVER

For seven decades, since the UN Convention on refugees was drawn up in 1951, Refugee Council has helped hundreds of thousands of people to rebuild their lives in the UK. Today our work is more important than ever before as the government seeks to make life more difficult for those who come to our country seeking protection.

Leaving a gift in your Will is such a wonderful way to help refugees in the future. I am humbled that so many supporters choose to leave a lasting legacy in this way.

We cannot predict the wars, conflicts or oppressive regimes that will force people to seek asylum in the future. A gift in your Will can help to make sure that anyone who arrives in the UK seeking sanctuary finds the safety and support they deserve.



Thank you

Enver Solomon Chief Executive of Refugee Council

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# **REFUGEE COUNCIL:** THERE FOR REFUGEES SINCE 1951

## Refugee Council was founded in response to the UN Refugee Convention.

The right to claim asylum is an international human right and we believe that all those who come to the UK seeking protection should be treated equally to others in society.

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# 1950-1960

We supported over 2,000 refugees from Eastern and Central Europe following World War II.

We set up Agnew House, a residential home for older refugees. Many residents were Holocaust survivors.

This is a picture of Michael K, the first resident at Agnew House.



# **1970**s



We supported 5,619 Vietnamese and South East Asian refugees fleeing the Vietnam war.

Polish family recently arrived from an Italian camp.

# **1980s**

In just two months in 1989, more than 3,000 Kurds sought asylum in the UK. They faced a multitude of barriers such as admission policies, detention and removal.

We started to strengthen our now wellrespected advocacy work to fight for the rights of all refugees in the UK.



# **1990s**



In 1994 we set up the only national service working with unaccompanied refugee children in the UK. To this day, we remain the only national organisation working with unaccompanied refugee children. Each year we help over 3,000 refugee children.

# 2000s

In 2015 we campaigned in response to the Syria crisis. We asked the Government to welcome Syrian refugees to the UK and we won!

Now, in the 70th year since Refugee Council was founded, we are fighting for refugee rights in an increasingly hostile

environment.

Last year we transformed the lives of 10,780 refugees in the UK.



# HOW A GIFT IN YOUR WILL COULD TRANSFORM LIVES

## **CHILDREN**

Each year, we support over 3,000 unaccompanied refugee children. Children who have seen their homes destroyed, loved ones killed, been tortured or trafficked.

A gift in your Will could help to provide life-changing mental health support, advice on the asylum process, youth and social groups to these children.



## **INTEGRATION**

*"I can't believe I am entering the hospital as a working doctor. In my pizza delivery days it looked like a distant dream. Without help I received through this programme I wouldn't be here"* 

- Iranian doctor

A worthwhile career can help to rebuild your life when you've lost everything.

Gifts in Wills help provide conversation clubs, employment-preparation workshops, CV guidance and interview training.

## MENTAL HEALTH SUPPORT



Photo: Pixabay stock sh

Refugees are five times more likely to have mental health needs than the rest of the UK population.

Your gift could help our expert therapists work with individuals or groups, helping both adults and children understand their experiences and start to build strength and resilience.

*"When I come to talk it clears my heart and my brain."* 

## **MIRWAIS'S STORY**

Mirwais Kasi has qualified as a doctor twice over. Having fled the Taliban, Dr Kasi was desperate to continue practicing medicine in the UK, to support his new community and the NHS.

Mirwais worked during the day to support his family while studying at night. It took a long time – and at every stage he needed help to navigate the system.

Thankfully, we were there to support him with language classes, fees for medical exams, clinical placements and finding paid work through the Clinical Apprenticeship Scheme.

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"Without Refugee Council it would be almost impossible to requalify" - Dr Kasi

It was such a proud day for Mirwais when he finally became Dr. Kasi again. Now he's giving back to the community that made his family feel so at home.

A gift in your Will can help us to be there for more refugees like Dr Kasi in the future.



# THE **DIFFERENT WAYS** YOU CAN LEAVE A GIFT IN YOUR WILL

## A SHARE OF YOUR ESTATE

Once you have taken care of your loved ones, you can leave the remainder of your estate, or a share of the remainder, to us. This is known as **a residuary gift**.

# A GIFT OF MONEY

You can leave an amount of money to Refugee Council in your Will. This is called **a pecuniary gift**.

# A SPECIFIC ITEM

You can leave a particular item, such as artwork, jewellery or a property when making a Will. This is known as a **specific gift**.

# A GIFT WHEN A TRUST ENDS

You might want to set up a trust in your Will so that someone can enjoy the benefit of money or property during their lifetime. Afterwards, the remaining money or property would then come to us. This is called **a reversionary gift**.

We can never predict the wars or conflicts of the future, so a gift without restrictions will allow us to help refugees however we are needed most. Please consider leaving your gift without restrictions.

We are extremely grateful for any type of gift left in your Will. Please speak to a solicitor if you're not sure which type of gift is best for you.

# WRITING YOUR WILL

Here are a few tips for writing your Will.

## **1 YOUR ASSETS**

Think about the assets that you own, how much they are worth and whether you share anything with friends or family.

Also spend some time thinking about any debts as these will reduce your overall estate value.

Remember to think about where your important documents are stored so that you can pass this information on to the relevant people.

## **2 LEAVING YOUR GIFTS**

Think about the gifts that you'd like to leave to your loved ones. Make sure you have their full names and addresses.

After that, you might like to consider leaving a gift to Refugee Council.

If this is something you'd like to do, our address is **134 – 138 The Grove, London E15 1NS** and charity number is **1014576**.

## 3 CHOOSING YOUR EXECUTORS

Executors are people named by you in your Will who will carry out the instructions left in the Will and organise your estate.

An executor can be a friend, family member or a professional such as a solicitor or even a bank.

One of the most important things is to choose somebody you trust to carry out your wishes. If you choose friends or family members as executors, it is sensible to discuss this with them to check that they're happy with this decision.



# **CHANGING YOUR WILL**

Never write on your Will - that would invalidate it.

If you already have a Will, a minor addition such as a gift to Refugee Council can be made using a codicil. This is a separate document that is signed and witnessed. It must be kept with your Will but not attached to it.

Major changes may call for a new Will, which would be easier to arrange the second time around.

We recommend that you ask a solicitor to write a codicil for you so that it reflects your wishes accurately.

Visit **refugeecouncil.org.uk/codicil** to download a codicil template.

If you choose to include us in your Will, you will need these details. Our name: **British Refugee Council** Our address: **British Refugee Council**, **134 – 138 The Grove, London E15 1NS** Our charity number: **1014576**.

# **SUGGESTED WORDING** FOR YOUR WILL

#### TO LEAVE A SHARE OF YOUR ESTATE (residuary gift)

"I give all (or a ....% share of) the residue of my estate to British Refugee Council, 134 – 138 The Grove, London E15 1NS, registered charity number 1014576 to be used for its general charitable purposes."

#### TO LEAVE A GIFT OF MONEY (pecuniary gift)

"I give the sum of £ (words & figures) to British Refugee Council, 134 – 138 The Grove, London E15 1NS, registered charity number 1014576 to be used for its general charitable purposes."

#### TO LEAVE A SPECIFIC ITEM (specific gift)

We recommend that you use a solicitor to help write your Will. This will make sure that your wishes are expressed as accurately as possible.



# YOUR QUESTIONS ANSWERED

#### HOW CAN I FIND A SOLICITOR?

If you'd like a solicitor to help you write your Will, you can visit the Law Society website at **lawsociety.org.uk** for a list of legal professionals in your area. We always recommend using a solicitor to write your Will.

# CAN A GIFT TO CHARITY HELP REDUCE INHERITANCE TAX?

Yes. If you leave at least 10% of your estate to charities like Refugee Council in your Will, you'll qualify for the reduced rate of inheritance tax of 36%. Leaving a percentage can also bring your estate below the inheritance tax threshold.

#### **DO I REALLY NEED A WILL?**

If you die without leaving a Will, this is called dying 'intestate'. It could mean that your estate does not benefit the people or causes you might have intended. If there are no family members left to inherit, the entire estate passes to the Crown.

#### WHAT IF I CHANGE MY MIND?

We understand that your Will is very personal to you and you can change your mind about leaving a gift to Refugee Council at any time. If you've previously told us you are intending to leave us a gift, it would be very helpful to let us know if that changes.

#### DO I HAVE TO TELL YOU IF I DECIDE TO LEAVE A GIFT?

Your Will is your private document so you don't have to tell us, or anyone, about your decisions. However, if you are happy for us to know that you have left us a gift, we'd love to know. It can help us to plan for the future and to transform even more lives.

#### I HAVE A DIFFERENT QUESTION

If you have any further questions, please get in touch with our legacy manager on **0207 346 1205** or email **legacies@refugeecouncil.org.uk** 

## **SEMIRA'S STORY**

"When I came to the UK, I thought I would find something kind, that things would be better.... I was sleeping at the bus stop and the train station. I saw people getting off the bus or train and I knew they were going home."

Semira, a refugee from Eritrea, called our Private Rented Scheme on a Thursday and by Friday we'd found a suitable place for her in a shared house where she is now safe and warm.

Our research shows that 1 in 2 refugees have been forced to sleep on the streets or in a night shelter after getting refugee status. A gift in your Will can help to change the future for refugees like Semira.

# OUR PROMISE TO YOU

We know that leaving a gift in your Will is a very personal and meaningful decision. That's why we want to make this promise to you:

- We will always ensure that donations are spent wisely, wherever the need is greatest.
- We understand that your family and friends come first. We are humbled that you choose to include a gift to Refugee Council after you have provided for your loved ones.
- We respect your decision to change your mind, or to keep your gift private. We are grateful for any donation we receive.
- We will always be available to answer any questions you have about your support or about our work.



" I'm leaving a gift to Refugee Council in my Will because I want to make sure they're still there to help people who have lost everything to rebuild their lives.

I am so lucky to have my family around me. I can't imagine what it would be like for refugees to lose everyone and everything. I want to make sure there is help available in the future."

Vanessa, Refugee Council supporter

# **THANK YOU**

REFUGEE

If you have questions about leaving a gift in your Will, please contact our legacy manager on **0207 346 1205** or **legacies@refugeecouncil.org.uk** 

British Refugee Council, (commonly called the Refugee Council) is a company limited by guarantee registered in England and Wales, [No 2727514] and a registered charity number 1014576. Registered office: 134 – 138 The Grove, London E15 1NS, United Kingdom. VAT registration no: 936 519 988.