

# A GUIDE TO **LEAVING A GIFT** IN YOUR WILL



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THE CITIZENS FOUNDATION (UK)

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## Letter from the CEO

Dear Supporter,

On behalf of all of us at The Citizens Foundation (UK), I want to express our deepest gratitude for your interest in leaving a gift in your will to support our work.

At TCF-UK, we believe in a world where children are not trapped in poverty or forced into labour – often in dangerous environments. A world where there is gender equality, and girls are equally as empowered as boys. A world that protects, nurtures, and enables a child's learning and curiosity. A world where children can develop to their potential and one day fulfil their dreams. By leaving a gift to TCF, you can help make our vision a reality.

We are committed to honouring your trust and ensuring that your legacy is carried forward with utmost care. If you have any questions, please do not hesitate to contact us – our team will be delighted to help.

Thank you for believing in the power of education to transform lives.

With gratitude,

**Sania Sufi**  
Chief Executive Officer



# TCF works to address Pakistan's education crisis

Pakistan has the **"second highest number of out-of-school children in the world."** <sup>(1)</sup>

Girls face additional barriers to accessing educational opportunities.

The Citizens Foundation (TCF) is a citizens' movement born in 1995 to address the education crisis in Pakistan. It is made up of individuals, volunteer communities and organisations across the globe **committed to taking children off the streets and into school.**

By leaving a gift to The Citizens Foundation (UK), you can have a **life-changing impact** in the lives of thousands of children and their communities.

The Citizens Foundation (UK) is a UK-registered charity established in 2001 to raise funds and awareness for The Citizens Foundation (TCF) in Pakistan.

Source 1: UNICEF Article, *"Education - Giving every child the right to education"* - February 2020 ([www.unicef.org/pakistan/education](http://www.unicef.org/pakistan/education))



## Our collective vision

Giving every child a right to education

01

TCF is one of the leading organisations in the field of education in Pakistan.

02

We operate across Pakistan, catering to the most vulnerable and disadvantaged communities.

03

We have helped thousands of children in Pakistan receive high quality education.

04

To encourage female enrolment, we employ an all-female faculty, possibly making us the largest private employer of women in Pakistan.

05

We empower local communities through various initiatives such as our award-winning female adult literacy programme and water filtration plants.

06

We work closely with the government to influence policy and improve the educational landscape in Pakistan.

07

Our education model has been recognised globally.

08

Together, we can build a better world for every child.

The  
Economist

The Economist calls TCF

**"perhaps the largest network of independently run schools in the world"**

## Why leave a gift in your will

- Your gift can help educate future generations

**“In our community, boys are expected to take up full-time jobs at a young age but Baba (father) encouraged me to focus on my education”,** shares Asad, a TCF school and college alumnus.

Having graduated from Pakistan’s prestigious Ghulam Ishaq Khan Institute of Engineering Sciences and Technology, Asad is now ready to start his first job at a software company.

**- Asad Raza**



**“I didn’t have the finances to pursue a 5-year degree. But TCF stepped in and provided me a full scholarship”** shares Aqsa.

She is the first girl in her family to have gone to university and become a doctor.

**- Aqsa**

## Why leave a gift in your will

- Your gift means we can be there for children



Amidst the ruins caused by the devastating floods of the summer of 2022 in Soomro Goth, Jacobabad, Rabia’s unwavering commitment to her education shines through. Despite losing nearly everything to the floods, Rabia draws strength from the knowledge that her education remains intact, fueling her determination to persevere.

**- Rabia**

In addition to his classes, Gul Mohammad sells tea to support his family and remains unwavering in his ambitions despite the challenges in his life.

**“I really look forward to using the tablet during computer CV,”** Gul shares with a smile. **“I want to complete my studies and run my own restaurant one day.”**

**- Gul Muhammad**



## Why leave a gift in your will

- Your gift can help girls thrive.



**“Growing up there were days when ammi (mother) hardly had money to buy food. But she told us that these days will pass once we are educated and on our feet,”** recalls Iram.

Iram is now serving as a patrol officer with the National Highways and Motorway Police - an occupation generally considered unconventional for women in her community.

**- Iram**

“At 10, Shaheen’s parents arranged her Nikkah (marriage), but she persisted in pursuing her education. With support from **TCF Principal Ms. Farzana**, they convinced her parents to let her continue her schooling. Now, Shaheen teaches at the same TCF school, paying forward the help she received from her principal.”

**- Shaheen**



## Our promise to you

- We know your family and loved ones come first.
- We are grateful for any gift you choose to leave to **TCF-UK**, and will never put any kind of pressure on you.
- We will never ask you to tell us about your decision to leave a gift to **TCF-UK** - even though we would love for the opportunity to say thank you.
- We will always treat your family with courtesy and respect.
- We will always be available to answer any questions you may have about our work and how we would utilise your gift.
- We will use your gift as carefully and cost-effectively as possible, to ensure it has long-lasting and transformative impact.
- You can change your mind about leaving a legacy at any time and we will always respect your decision.
- We will always respect your privacy, any personal information you share with us will be handled with confidentiality.



## Different ways to give in your will

There are three main types of gift that you might consider leaving to **TCF-UK**. Please consult with your solicitor if you are not sure which gift is best for you.

### A SHARE OF YOUR ESTATE

This is known as “residuary legacy”. Once you have taken care of your loved ones, and covered all your gifts and expenses, you can leave the residual amount of your estate to us.

### A SPECIFIC GIFT

You can choose to leave us a specific item. This could be something valuable such as property, company shares, jewellery or painting. This is called a specific gift.

### A SPECIFIC SUM

This is known as a pecuniary gift. You can choose to leave us a specific amount of money in your will.



To make a gift to TCF-UK, please ensure you have our correct address and charity number.

## Writing your will

Leaving a gift to **TCF-UK** in your will is very simple, and your generosity will help transform the lives of children forever.



### Consult a solicitor:

Whether you're making a will for the first time or amending an existing one, it is very important to consult your legal advisory or solicitor. They can also advise you on inheritance tax, and the tax relief you would benefit from by leaving a gift to TCF-UK.

### Calculate your assets:

List all assets that you own, their worth and your share ownership. You should also calculate any debts and liabilities as they will reduce the value of your estate.

### Decide who you want to include:

Identify members of your family, your loved ones, and any specific causes for whom you would like to leave a gift.

### Choose executors:

Make sure you appoint executors for your will. These are people who will ensure that your wishes are carried out. You can choose more than one executor, and they can be family members, friends, professionals or even organisations.

### Sample wording:

I leave [insert type of gift] to The Citizens Foundation (UK), 85 Tottenham Court Road, London W1T 4TQ, registered charity number 1087864 (England and Wales), for its general charitable purposes and I declare that the Trustee at the Charity for the time being shall be a sufficient discharge to my executors.

Please note that the information provided does not constitute professional advice and is general in nature.

## Your questions answered

### Are there any tax benefits if I leave a charitable gift to TCF-UK?

If you are giving away 10% or more of your net estate to charity, your inheritance tax rate will be reduced from 40% to 36%. For example: if you leave 5% of a £100,000 net estate to charity and your other beneficiaries receive £57,000 after inheritance tax, you can now leave 10% and they get £57,600. Most gifts made to TCF-UK are exempt from inheritance tax because we are a charity. You can find out more by contacting HMRC or speaking with your solicitor.

### Why should I write a will?

If you die without making a will, your estate will be divided according to the law, and not according to your wishes. When you write a will, you are able to ensure that your last wishes are met, your loved ones are looked after and the causes you are passionate about can continue to transform lives.

### What is the Islamic guidance on wills?

In countries like the UK where the succession law is different from Islamic laws, Muslims are generally advised to write a will. Islam encourages bequests to charity. We strongly recommend you consult an advisor when drawing up an Islamic will.

### I have already made a will.

#### Do I need to make a new will to include the gift?

No, you will simply need to write a codicil and attach it to your will. Please do consult your solicitor when writing a codicil.

### I am prioritising my family and loved ones. Can I still give to TCF-UK?

Yes absolutely. Looking after our loved ones always comes first. Once you make sure that they will be provided for, you can still help educate and empower children with a gift in your will.

### What happens if I change my mind about my will?

We understand that circumstances can change at any time, and leaving a gift in your will is a very personal decision. You can always change your will at any time. If you have told us you are intending to leave us a gift, it would be really helpful if you could let us know if that changes.



**If you have any more questions or would like further questions, please call 020 4540 5354 or email [info@tcf-uk.org](mailto:info@tcf-uk.org).**

# MAKE A PROMISE TO TRANSFORM A CHILD'S LIFE FOREVER



## GET IN TOUCH

Contact: 020 4540 5354

Email: [info@tcf-uk.org](mailto:info@tcf-uk.org) or visit [www.tcf-uk.org](http://www.tcf-uk.org).



Registered with  
**FUNDRAISING  
REGULATOR**



THE CITIZENS FOUNDATION (UK)

Registered Charity No.:  
**1087864 (England & Wales)**