South African
NATIONAL
Council for the
Blind

SHINING A LIGHT FOR THE FUTURE ...

A guide to leaving a legacy through your Will

INDEX

ABOUT US

Our History

The South African National Council for the Blind (SANCB) was established in 1929, with the vision of coordinating the services of organisations that serve blind and partially sighted persons. The aim was to prevent blindness and to help visually impaired persons to become actively involved in all aspects of South African society.

From the start, the SANCB pulled together three South African organisations under one umbrella body: the School for the Blind in Worcester, the Blind Fund Organisation and the SA Library for the Blind. But today, approximately 80 organisations serving blind and partially sighted persons fall under the SANCB's umbrella, including Schools, Libraries, Albinism Societies, Braille Printing Houses and Guide Dog Associations.

The SANCB opened its Bureau for the Prevention of Blindness in 1944 and Optima College in 1985. We also added Education, and Rehabilitation services in 1985, a Resource Centre (now known as Assistive Technology Centre) to supply assistive devices in 1986 and Entrepreneurial Development and Support Services in 1991.

The core business areas of the SANCB comprises of the Bureau for the Prevention of Blindness; National Help Desk; Optima College; the Assistive Technology Centre and Fundraising and Marketing.

BUREAU FOR THE PREVENTION OF BLINDNESS

A successful eye care programme is facilitated through the Bureau for the Prevention of Blindness. Mobile eye care units provide essential eye care services to people living in remote rural areas of the country and townships where services are hard to access. These services include eye screening and examination, refraction, medical and surgical intervention.

On average 3,000 cataract procedures are facilitated, 9,000 patients are screened and 2,500 pairs of spectacles are dispensed every year.

The Bureau for the Prevention of Blindness facilitates awareness and education programmes, such as Eye Care Awareness Month which is held in October every year. During this month, we strive to eliminate avoidable blindness by conducting mobile tours which provide eye screenings, cataract surgery and refraction services to people living in under serviced or rural areas. High volumes of cataract surgeries are possible as it takes only 15 minutes to perform an operation.

Since 2006, our focus on the provision of low vision services has also increased. This service provides people with diminished eyesight the chance to access specialist services and assistive devices such as magnifying aids, special protective sunglasses as well as tips on living with low vision.

In 2016 the Bureau launched a School Screening Programme, which focuses on correcting learner's visual challenges. Screening, treatment and dispensing of prescribed spectacles are the main activities of this programme.

NATIONAL HELP DESK

Persons with vision impairments face a host of practical and emotional challenges each day. These challenges relate to education, employment, mobility and social inclusion, mental health and the use of assistive devices and technology.

These issues are hard to face alone. They have immediate and long-term consequences and can lead to depression and anxiety.

But the SANCB is on hand to help. With the launch of its first-ever telephonic National Help Desk, the SANCB can now provide practical support and information on a wide range of vision matters and life concerns.

The help desk is a valuable resource for individuals with visual impairments, as well as their family members, friends, communities and all interested parties.

Services include making informed referrals for counselling; providing help with finding employment and learnerships; and offering advice on the use of technology and assistive devices to navigate everyday tasks.

The desk also serves as a hub to record matters for research and reporting within the blindness sector; and makes recommendations for national human rights advocacy and government relation programmes.

Located in Pretoria, our Optima Further Education Training (FET) College offers blind and partially sighted persons the following training courses: Introduction to Computers, Contact Centre and Support, Business Administration, Braille Literacy and ABET L4.

Introduction to Computers gives students the chance to learn basic software, including word processing and spreadsheet programmes, Internet and e-mail – as well as how to use screen-reading or screen-magnification software.

Students can also enroll for braille literacy, meaning they learn to read and write in braille. This skill gives them access to books, magazines, and helps them to take notes and make shopping lists.

The SANCB's own call centre training facility at Optima College has accredited facilitators who train visually impaired learners in call centre support. Our high quality training has three components – soft skills training such as stress management, time management, communication skills and selling skills; computer training; and simulation training where inbound and outbound scenarios are played out in real life.

Optima College also has hostel facilities that can accommodate up to 40 students at any one time. Students function as independently as possible while living at Optima.

Where possible, we strive to place Optima graduates in internship positions and employment, nudging them along the road to becoming fully employable and integrated members of society.

ASSISTIVE TECHNOLOGY CENTRE

Assistive Technology Centre

Our Assistive Technology Centre stocks a wide variety of assistive devices which aid blind and partially sighted persons in many aspects of daily life. A range of items are sold, from white canes, money templates and talking watches to high-end assistive technology such as Braille Notetakers. As part of this service, we sell and repair Perkins Brailler machines.

When three-year-old Sahara visited our Assistive Technology Centre, she found a fascinating range of toys and educational devices to keep her mind and fingers active!

FUNDRAISING & MARKETING

Fundraising & Marketing

The ongoing fundraising initiatives implemented by this division keep our organisation sustainable. Through the ongoing support from our individual and corporate donors, we are able to improve the lives of visually impaired persons as well as Trusts and Foundations by providing assistive devices, education and training.

Advocating for the basic human rights of visually impaired persons to be included in and accepted by society is an ongoing process.

Creating awareness of the challenges faced by visually impaired persons through our awareness campaigns/events and sensitisation workshops enable us to give people a glimpse into the world of 'darkness'.

It is our task as an organisation to educate our fellow South Africans on the abilities of visually impaired persons.

LEAVE A LASTING LEGACY – WHY YOU NEED A WILL

No-one likes to think about making a Will – yet it's one of the most important things you can do to ensure you protect the rights of your children and loved ones. Knowing that your possessions will be divided up according to your wishes, and that your affairs will be handled by someone you know and trust, brings great peace of mind.

Many married people think there is no need to make a Will, because when they die everything they own will automatically go to their partner. Yet there have been many cases where family homes have had to be sold off to pay off relatives who are also legally entitled to a share of an estate.

Some people don't write a Will because they think they have nothing of value to leave – but once you take into account the value of your home, furniture and personal belongings, your car, bank accounts and insurance policies, the amount can be surprisingly high.

Even if you have no family of your own, making a Will is still important, because if you die without one, all your possessions could go to the State. Surely it's better to surprise a friend or help a charity that will remember you with affection forever, than for your money to end up in the Receiver's pocket!

To write a Will is to plan for the future – and to help care for those you hold dear when you are no longer here. Making or updating your Will doesn't have to be hard work or expensive – and this booklet will guide you through the steps you'll need to take.

TEN STEPS TO WRITING A WILL

When making or updating your Will, it's important to provide for those closest to you first – your family and friends. But it's also a wonderful opportunity to remember the causes that are dear to you.

Follow these simple steps to writing a Will:

1. Legally, you're allowed to write your own Will, but it's far better to have this important document drawn up by a suitably qualified person – such as an attorney, auditor, your banker or a trust company – to ensure it's correctly worded and witnessed.

2. If you're writing a Will for the first time, you'll need to choose an Executor to carry out your wishes.

Before naming your Executor, first check that they are willing to do it, as it can be a time consuming task. Asking a professional to act as one of the executors will take the burden away from your family, but you will have to pay for their services from the residue of your estate.

3. Prepare the paperwork before you make an appointment to have your Will drawn up. You'll need details of the value of your estate and you will also need to know the details of your Executors and beneficiaries – the people and charitable organisations you name in your Will to receive gifts (legacies).

Be sure to clearly identify them with their full name, ID number, occupation and full address, which makes them easier to locate and identify.

4. Assess the value of your estate. Work out your estate's value by using the Assets versus Liabilities worksheet included in this booklet. This should give you a clear idea of the value of your estate, and from there you can work out how to divide your assets between beneficiaries.

5. Decide what kind of legacy you want to leave. The two most common legacies are residual or specific legacies. A residual legacy is the safest way to ensure your gift retains its value. If you are writing your Will for the first time, and decide to leave a legacy to the SANCB, you will need to include our full details as follows:

South African National
Council for the Blind
514 White Street
Bailey's Muckleneuk
Pretoria 0181

P O Box 11149
Hatfield 0028
Tel.: 012 452 3811
Fax: 086 461 0871
E-mail: frm@sancb.org.za
Website: www.sancb.org.za

If you're adding a legacy to the SANCB as a codicil to your existing Will, please complete the codicil document included in this guide and keep it safely with your Will.

6. Funeral arrangements: You can express in your Will whether you prefer to be cremated or buried, and include specific instructions, such as 'I direct that my ashes are scattered at sea.'

7. Find two witnesses: Once you are happy with your Will, all you need to do is sign and date your Will in front of two independent witnesses. Witnesses must be over the age of 18 and of sound mind to witness your Will and neither them, nor their marriage partners, may benefit from the Will.

You and the two witnesses must all sign the Will together, in each other's presence, and each page of your Will must also be initialled at the bottom by everyone involved (testator and witnesses).

8. Storing your Will: You'll probably want to keep the original Will with your attorney or at the bank, but you should also have a copy at home so you can remind yourself of its contents from time to time.

9. Remember to give your Executor(s) a copy of the Will, or at least make sure they are aware of the contents and know where to find it. If you make copies of your Will, write 'copy' on it, but do not write 'original' on the original.

9.1 Updating your Will: You should update your Will if you move to another country, get married or divorced, sell assets mentioned in the Will, or if one or more of the heirs or executors dies. If your estate is now worth more than it was when you first wrote your Will, you may be able to reduce the amount you have to pay in Estate Duty by making certain changes to your Will. If the changes are substantial, it may be better to write a new Will. But in many cases, all that is required is a simple codicil.

Your attorney, auditor or financial advisor can help with this, or if it is fairly straight forward, you may prefer to take care of it yourself.

10. And finally . . . please let us know if you have included the SANCB in your Will.

Knowing your intentions helps us to plan for the future – and to say 'thank you' within your lifetime. Of course, this is not binding, and you can change your mind at a later date.

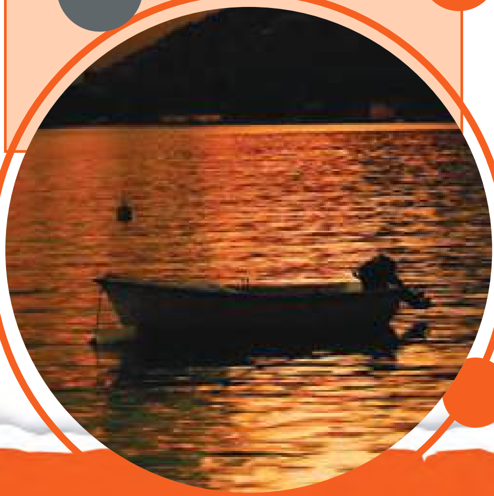
Your estate is everything you own – your home, contents, shares and insurance, but you also have to take into account any debt and outstanding commitments, such as a home mortgage. Work out your estate's value by using the assets versus liabilities worksheet included in this booklet. This should give you a clear idea of the value of your estate, and from there you can work out how to divide your assets between beneficiaries.

Assets Versus Liabilities

Assets	
Home	R ....
Other property	R ....
Household contents	R ....
Furniture/antiques	R ....
Jewellery	R ....
Car/Caravan/Boat	R ....
Savings and cash	R ....
Stocks and shares	R ....
Business assets	R ....
Other investments	R ....
Pension benefits	R ....
Life insurance	R ....
Other assets	R ....
Total assets	**R ....**

Liabilities	
Mortgage	R ....
Bank loans	R ....
Hire purchase	R ....
Bank overdraft	R ....
Credit cards	R ....
Tax owed	R ....
Other liabilities	R ....
Total liabilities	**R ....**

Total Assets	**R ....**
Less	
Total Liabilities	**R ....**
=	
Value of Estate	**R ....**



WHAT IS A LEGACY?

A legacy is simply a gift in your Will – a memento or sum of money you want to leave to an individual, your church, or a charity that is close to your heart. A legacy is not about fame or recognition, it's about making life better for those who come after us. Your parting gifts can leave the world a little better than how you found it, and that's a wonderful gift to leave!

THERE ARE TWO MAIN TYPES OF LEGACIES

A specific legacy, which is a specific amount of money, including the proceeds of a life policy, or a particular piece of property or item; and a residual legacy, which is whatever remains of your estate after all specific gifts, debts, fees, taxes and other expenses have been paid. You can bequeath the entire residue to a single beneficiary, or divide it among several beneficiaries. The advantage of a residual legacy is that it automatically keeps pace with inflation and any changes in your circumstances.

Legacies also offer important tax benefits. All gifts made to charity(s) in your Will are free of tax. In practise, this means that if you make a gift to the South African National Council for the Blind (SANCB) in your Will, the value of that gift is deducted from your estate before the amount of estate duty is calculated. In this way, it reduces the tax burden on your estate – while doing a good deed at the same time!

If you have decided to include the South African National Council for the Blind (SANCB) among your beneficiaries, you may find the following wording helpful:

SPECIFIC LEGACY:
I bequeath to the South African National Council for the Blind, 514 White Street, Bailey's Muckleneuk, 0181, Pretoria or P O Box 11149, Hatfield, 0028, free of all tax the sum of R..... (or the specific item(s) as the case may be) and I further direct that the receipt of their Treasurer or other proper officer shall be a full and sufficient discharge.

RESIDUAL LEGACY:
Subject to the payment of my debts, funeral and testamentary expenses, I give . . . (insert the word 'all' or a percentage share) of the residue of my estate not otherwise disposed of by this my Will, to the South African National Council for the Blind, 514 White Street, Bailey's Muckleneuk, 0181, Pretoria or P O Box 11149, Hatfield, 0028. I further direct that the receipt of their Treasurer or other proper officer shall be a full and sufficient discharge.

HOW TO MAKE A CODICIL
To add a legacy to the South African National Council for the Blind (SANCB) in your existing Will, simply fill out the codicil form included in this booklet. Make sure that you sign it in front of two witnesses, neither of whom stand to benefit from either your Will or this codicil.

Your witnesses must also sign the codicil. Once completed, you may wish to forward this document to your solicitor for checking. It should then be slipped inside an envelope and placed in a safe place with your Will. Never pin, staple or clip a codicil to your Will.

WHAT HAPPENS IF I DON'T HAVE A WILL?

If you die intestate (without a Will), your estate will be divided in strict accordance with the inflexible laws of intestacy, which may not be in the best interests of your family.

You will have no say in how your possessions are distributed, or who will benefit, and your family will be subjected to additional worry at an already sad and stressful time.

Your affairs can take years to sort out. A search for the non-existent Will first has to be made before intestacy is accepted. Then all living relatives have to be traced. In the meantime, no one receives any money, which can cause great hardship to those you leave behind.

Only blood relatives and married partners can inherit. If you have a close friend or a favourite charity, they will not receive a cent unless you have made provision for them in a valid Will.

If you are separated, but not divorced, your former partner could receive almost all your property and money.

Another good reason for making a Will is that it gives you a chance to make other kinds of decisions. Would you prefer your bodily remains to be cremated or buried? Do you want to donate your organs to science or to help someone else? Who will take care of your children? And who will take care of your pets?

Your Will should leave clear instructions for the care of your children, pets and digital legacy after your death.

Who will look after your children?
The remaining parent normally obtains care of the child after the death of one parent. However, it's wise to name a responsible legal guardian for instances where, for example, both parents pass away, or the remaining parent is unfit, or there's a dispute over guardianship. Discuss it with your preferred guardian first as they'll need to accept the new responsibility. Talk to your child, too. The older they are, the more their wishes should be considered.

Who will look after your pets?
You'll want what's best for your pets – so try to identify a household that's willing to offer your pet a home with a safe and suitable environment, medical care and healthy meals.

Who will look after your digital legacy?
Leave clear instructions for your digital legacy. Make a list of online accounts, including social networking sites, email, banking and investments. This will help family members save treasured photographs, post final messages and close accounts. It will also help executors wind down your estate more quickly.

HOW YOUR LEGACY WILL HELP

Since 1929 the South African National Council for the Blind (SANCB) has worked tirelessly to combat blindness and to offer support and services to South Africa's blind and partially sighted population.

And with blindness the leading disability in South Africa, our work has never been more important. Approximately 80% of the people we serve live in rural areas, where the unemployment figure can be as high as 100%.

Women make up 57% of the total number of blind and partially sighted persons, while 23% of visually impaired persons fall between the ages of 15 and 36 years. Only 5-10% of the total blind population is braille literate. Gifts left to us in Wills play a vital role in helping us reach as many of these people as possible. Your gift could help equip a young blind person with the skills and confidence they need to lead a useful and fulfilling life.

Or it could help an older blind person master the skill of using a white cane or reading braille, provide assistive devices for children, or restore the eyesight of a person blinded by cataract.

All these precious gifts will cost you nothing during your lifetime. But when you no longer need it, your money will help people who need a hand to lift them up in life. And you can take comfort in knowing that your kindness will be remembered for many years to come, by visually impaired persons.

By leaving a gift to the South African National Council for the Blind (SANCB), you can help us build a brighter future for years to come.

VITAL PERSONAL INFORMATION

Full Name: ....

Date of Birth:... Place of Birth: ....

Identity Number: .... Date ID Issued: ....

Place of Issue: .... Tax Registration Number: ....

Location of Birth Certificate: ....

Location of Marriage/Divorce Certificate: ....

Attorney: .... Telephone: .... Fax: ....

Email ....

Doctor: .... Telephone: .... Fax: ....

Email ....

Medical Aid: .... Membership No.: ....

Accountant: .... Telephone: .... Fax: ....

Email..

Executors

Name of Executor: ....

Address:..

Telephone: .... Cell:...

Email: ....

Name of Executor: ....

Address:..

Telephone: .... Cell:...

Email: ....

Persons to Notify in Case of Emergency

Name: ....

Relationship: ....

Address: ....

Telephone: .... Cell:...

E-mail: ....

Name: ....

Relationship: ....

Address: ....

Telephone: .... Cell:...

E-mail: ....

VITAL PERSONAL INFORMATION

Financial Information

Banking Details: ....

Account Holder: ....

Bank: ....

Branch Name: ....

Branch Code: ....

Account Number: ....

Type of Account: ....

Life Assurance

Company: .... Policy Number: ....

Account Holder: ....

Bank: ....

Branch Name: .... Branch Code: ....

Account Number: ....

Type of Account: ....

Company: .... Policy Number: ....

Account Holder: ....

Bank: ....

Branch Name: .... Branch Code: ....

Account Number: ....

Type of Account: ....

The information contained in this booklet should not be used as a substitute for proper legal advice. You are advised to consult an attorney, auditor or other qualified professional before drawing up your Will.

Your legacy is important. Please use this brochure to reflect on how you are going to use your possessions to improve the lives of persons living with visual impairments. For further information about leaving a legacy to the South African National Council for the Blind (SANCB), please contact us on: 012 452 3811 or frm@sancb.org.za

South African NATIONAL Council for the Blind

South African National Council for the Blind,
514 White Street
Bailey's Muckleneuk
0181, Pretoria or
PO Box 29864
Sunnyside
0132

Codicil for a legacy to the South African National Council for the Blind

To make a codicil to the South African National Council for the Blind in your Will, simply complete this form and sign it in front of two witnesses, neither of whom stand to benefit from your Will or from this Codicil. You may wish to forward it to your attorney, accountant or financial advisor for checking.

Once completed, this codicil should be sealed in an envelope together with your Will (not pinned, stapled or clipped to it). Thank you for your kindness. Your gift will enable the South African National Council for the Blind to continue to nurture hope in South Africa's visually impaired communities.

Please use block letters

By this first (or appropriate number) ....

Codicil to My Will dated ....

I (full name) ....

....

Of (address) ....

....

....

in addition to the provision of my said Will give to the South African National Council for the Blind, 514 White Street, Bailey's Muckleneuk, 0181 Pretoria or

PO Box 29864, Sunnyside, 0132 the sum of

.... or (description of item

....

....

....

or the whole/............... % of my estate not otherwise disposed of in my said Will and I direct that the receipt of the Treasurer, for the time being, or other duly authorised officer, shall be a sufficient discharge to my executors/trustees. In all other respects I confirm my said Will.

Signed: (in front of witnesses) ....

.... Date: ....

For completion by your witnesses

Signed by the above in our joint presence and then by us in his/hers.

1st Witness: (Mr/Mrs/Miss/Ms) ....
....

Address: ....
....
....

Occupation: ....
....

Signed: ....

Date: ....

2nd Witness: (Mr/Mrs/Miss/Ms) ....
....

Address: ....
....
....

Occupation: ....
....

Signed: ....

Date: ....

South African NATIONAL Council for the Blind

P O Box 29864, Sunnyside, 0181, South Africa
Tel.: 012 452 3811
Fax: 086 461 0871
frm@sancb.org.za
www.sancb.org.za
SouthAfricanNationalCouncilForTheBlind
councilfortheblind
Registration No. PBO 930 001 713