

# Leaving a living legacy

Death and inheritance are not the most exciting topics to discuss on a cold winter's afternoon but those who attended the Islamic Relief seminar on Will Making certainly left with something to talk about. The event, organised in conjunction with the Association of Muslim Lawyers UK (AML), brought to life what could have been dismissed as a rather morbid subject. With a line-up of charismatic speakers, the seminar proved to be informative and inspiring for both the Muslim layperson and the legal professional.

According to research, only one in three people in the UK die having made a Will, and amongst the Muslim community the number is thought to be even smaller. What many do not realise is that in the absence of a valid Will, the prevailing law of the country can dictate how one's wealth is to be distributed. Not only this, but the law can determine what happens to the deceased's body - from physical examination to funeral arrangements. With few Muslims being aware of these facts, Islamic Relief teamed up with legal experts to host an 'Islamic Will Making' seminar, as part of its recently launched 'Legacy' campaign.

Officially opened in January 2003, Islamic Relief's Legacy department was set up to facilitate those who choose to leave a portion of their wealth to charity. It became apparent however, that many Muslims are not aware of how to make a Will that is both legally valid and in accordance with Shari'a. It was in response to this pressing need that Islamic Relief published its first edition of 'Leaving a Legacy' - a hugely successful guide to making a Will, and arranged an Islamic Will Making seminar to provide more information on this increasingly popular subject.



Barrister Aisha Alvi presents a session to lawyers on calculating fixed shares in accordance with Shari'a. (From left: Barrister Ahmad Thomson, Solicitor Nadeem Malik)

Held on Sunday 14 December 2003 at the Rex Centre in Birmingham, the Islamic Relief seminar highlighted not only the importance of making an Islamic Will, but also the benefits of leaving a gift to charity. Talking on the subject of death as an inevitable reality, the first speaker, Dr Munir Ahmed, President of the Islamic Society of Britain, contextualised the subject of inheritance. Reminding the audience of the Prophetic way of life, he described how material

wealth has limited use for a living person and almost no use for the dead.

One use, however, is to give to charity and Dr Munir Ahmed explained how money donated to the poor continues to reap spiritual rewards even after the donor passes away.

Following on from this, Dr Hany El Banna of Islamic Relief gave an insight into how Islamic Relief uses donations to benefit the poor and suffering around the world. By

starting the Legacy department, Islamic Relief has committed to helping donors provide humanitarian aid to those who need it, even after the donor's death. Dr Hany El Banna spoke in particular about the gift of water being the best form of charity and encouraged the audience to support Islamic Relief's water projects around the world. He also explained how Islamic Relief intends to invest donor's money in the areas of health and nutrition, education and training, emergency relief, income generation projects and orphan welfare programmes.

The final speech, by practising barrister Ahmad Thomson, informed the audience of the legal and Islamic requirements with regards to Wills and inheritance laws. With years of expertise from his pioneering efforts in the field, Ahmad Thomson offered an insight into the differences between Islamic and English laws of inheritance and offered advice on how to meet the requirements of both.

"If you die in England and don't leave a valid Islamic Will, your wealth will be divided according to English law," warned Ahmad Thomson. "This means that you will be going against the Shari'a, which is very clear on how shares should be divided." He also explained that according to Shari'a, anything up to a third of one's wealth can be donated to charity. Leaving a bequest to charity, he said, is encouraged in the Quran. In Surah An-Nisa (4:6) Allah says:

*"Men receive a share of what their parents and relatives leave and women receive a share of what their parents and relatives leave, a fixed share, no matter whether it is a little or a lot. If other relatives or orphans or poor people attend the sharing out, provide for them out of it and speak to them correctly and courteously."*

To conclude the seminar, a number of solicitors offering an Islamic Will Making service offered free advice to those who attended, clarifying many issues that the layperson may not have been aware of. These included how to choose a solicitor, how to calculate shares in accordance with the Shari'a and how to avoid Inheritance Tax.

Following the success of the seminar, and with many solicitors now interested in offering an Islamic Will Making service, Islamic Relief's Legacy Department is set to become an essential service for donors. With a special website being developed ([www.islamic-wills.com](http://www.islamic-wills.com)) Islamic Relief is committed to making the process simple for those who want to make an Islamic Will and leave a gift to charity.

If you would like more details on Islamic Relief's Will Making campaign - or to order our FREE guide to 'Leaving a Legacy,' please contact the Legacy Officer, Lubna Zubairi, by emailing her at [lubna.zubairi@islamic-relief.org.uk](mailto:lubna.zubairi@islamic-relief.org.uk)



Dr Munir Ahmad addresses an audience on Preparing for Akhira (the hereafter).