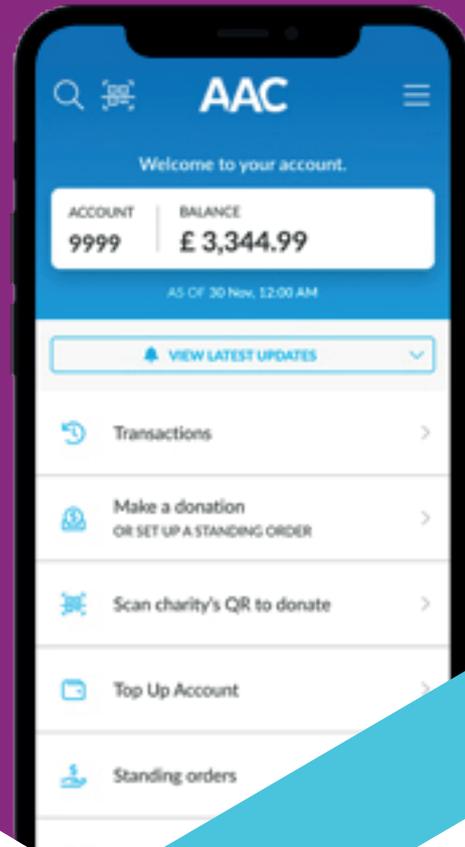




# WHAT'S HAPPENING AT AAC?

PURIM EDITION



MARCH 11 2022

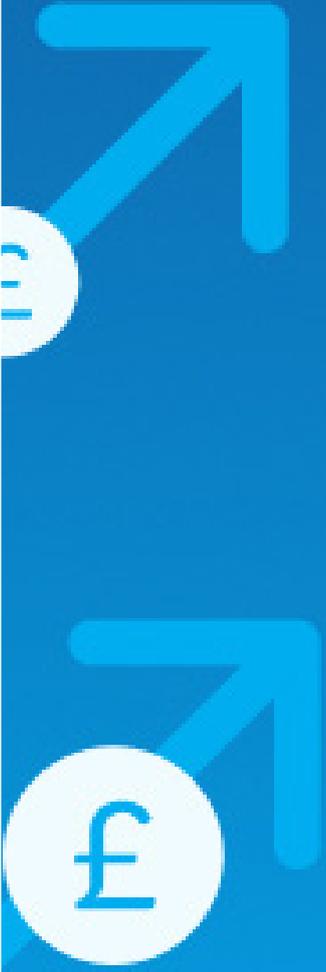
## Welcome to our Purim newsletter!

In this edition, find out how you can add an extra 5% to your Purim donations this year with the help of our re-launched app, get an inside look at a day in the AAC office and more...

In addition to our regular hours, the office will be open on Sunday 13th March from 10:00am - 12:30pm for voucher book collections.

Wishing you a freilichen Purim,

**The AAC Team**



Add an extra

5%

this Purim

MARCH 11 2022

## Special offer for Purim!

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**Use QR codes to increase your donations this Purim**

As a way of giving even more to the community, this Purim (16th -18th March) AAC will donate an additional 5% to the charities you have donated to. You can scan QR codes easily in the AAC App using our QuickScan feature. (This offer is only open to donations made using QR codes)

# AAC NEWS AND UPDATES

## Download our app - making your giving even easier

We're always looking to make charitable giving as quick and simple as possible. Our redesigned App is now available to download giving you instant access to your account and enabling you to make donations at the click of a button!



SCAN ME



## NEW! Voucher images available online

To enhance the security of your account, you can now view the images of vouchers processed in the last two years via the view transactions screen. You can magnify, print or download a voucher image.



## Ukraine Crisis Appeals

With the ongoing crisis in Ukraine and so much help needed, we have added a list of current emergency campaigns to which you can donate via your AAC account. These campaigns are listed when you login to your account.



## Yom Tov Giving For Pesach

Since the Yom Tov Giving (YTG) facility was incorporated into our online system for Pesach 2018, it has raised over £275,000 for London based charities and is growing in popularity amongst our clients. YTG enables you to donate to multiple appeals at one time, on one screen. With Pesach just around the corner preparations are under way for our next YTG which will launch soon after Purim.



## A Day in the AAC office.

**Shuli Chody and Aidel Katzel run our operations division at AAC and shared a few insights in the running of Achisomoch.**

1. Can you tell us a bit about your working background?

**Aidel:** I have been working at AAC for 8 years and my primary role is managing the finances for Achisomoch. I'm a qualified Accounts Technician specialising in FRS105 Company Accounts & Tax Returns, and Payroll Management. Having worked with a variety of businesses and charities, I use my knowledge and skills to manage the finances at AAC and assist with any tax queries.

**Shuli:** I joined Achisomoch two years ago and I manage the Operations and Customer support. After completing my BA in Business Management and Accounting, I worked at a large telemarketing company in Israel improving the management structure and helping to increase their sales. At AAC I draw on my knowledge and experience to provide a high level of customer satisfaction and develop new initiatives.

2. Can you describe a typical week or day at AAC?

**Aidel:** I start my AAC day updating and reconciling the bank and clients' accounts. Throughout the day in conjunction with my other work, I deal with higher-end queries, process international payments and Gift Aid claims, as well as providing financial reporting for the Trustees. Both Shuli and I attend frequent interdepartmental meetings to discuss and develop AAC at large.

**Shuli:** The office is a busy place to manage. The Operations team are dealing with queries from both clients and charities; processing voucher book orders; handling transactions into clients' accounts; donations out to charities and integrating the growing number of crowd funding campaigns within AAC.



3. Is there a part of your role that you particularly enjoy?

**Aidel:** Numbers, excel and caffeine are what keeps me going!

**Shuli:** Finding creative solutions for the more complex enquiries and requirements from our 2500 clients.

4. Is there a part of your role that you find challenging?

**Aidel & Shuli:** Working out which project to focus on next can be a challenge as there are always new ideas and exciting developments we would like to add. We receive a lot of excellent feedback from clients about new facilities - its much appreciated, welcome and often implemented!

5. If there was something you could tell AAC clients, what would it be?

**Aidel:** We are always striving to do everything we can to increase your ease of giving with ongoing developments, particularly on online accounts for both clients and charities.

**Shuli:** There is so much functionality to be used on your online account and our new app - take a look around or call us if you want a demo.

6. Is there anything that surprised you about AAC when you first started?

**Aidel:** It's incredible the amount of Tzedokoh that is given within the community.

**Shuli:** The complexity and scope of what is needed in order to provide you with your AAC account.

7. Is there anything else you would like to add?

We both feel a strong responsibility to continue the dedicated work that Naomi Cohen put into Achisomoch over so many decades, building it up to what it is today - we strive to provide you with the same levels of efficiency and service.



## An extract from 'Easy Giving'

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In keeping with AAC's focus on making it easy for the Jewish public to give Tzedokoh, we thought it would be useful to present in our regular newsletters, a series of excerpts from a halachic sefer on Tzedokoh & Ma'aser Kesofim entitled "Easy Giving", co-authored by one of our own trustees, Eli Katz, together with Emanuel Meyer.

Previously, we identified the source of the obligation for every member of every community to support the essential communal infrastructure and also the strength of this obligation. We further clarified what types of communal organisations are considered essential and that this obligation has precedence over both the mitzvah of tzedokoh and minhag of ma'aser kesofim.

# Section A – Communal Obligations

## Chapter 2 – Calculating the Communal Obligation of the Individual

### A. Three different calculating methods.

1. There are three different methods for calculating the sum that each individual has to contribute for the communal obligations. They are:

**a.** לפי נפשות – per capita, where each member, i.e. household, pays an equal sum. For example, in a community consisting of five members with costs of £60 per annum, the levy for each member would be £12.

**b.** לפי ממון – pro rata, where each member pays a sum proportional to his wealth. In the example above if four members earn an average salary and the fifth earns double the average salary, the four members would pay £10, and the fifth £20.

**c.** A composite method which combines the two methods above – 50% of the costs are assessed on a per capita basis and the remaining 50% on a pro rata basis. This comes out to £11 (£6 + £5) for the four members and £16 (£6 + £10) for the fifth member.

2. The Remoh states clearly, that most communal obligations are levied pro rata.

3. The communal welfare fund is also levied pro rata.

4. There are a number of exceptions to this general rule; the rent for the shul premises, a chazan's salary, and the costs for a city's defences in times of war, these would all be calculated using the composite method as in 1(c) above. Some say that this method should also be used to calculate the individual's payment for mikvahs and other communal mitzvos such as writing a Sefer Torah for example.

5. If the per capita amount is too high for those members in the community with a lower income bracket, then the fifty percent per capita component would be reduced, and the rest applied on a pro rata basis.

6. The Tzitz Eliezer concludes that for the standard infrastructure typical of a community today, schools, mikvahs and the like, unless a specific custom has been previously established, the calculation is based solely on a pro rata basis.

## **B. Assessing a person's wealth.**

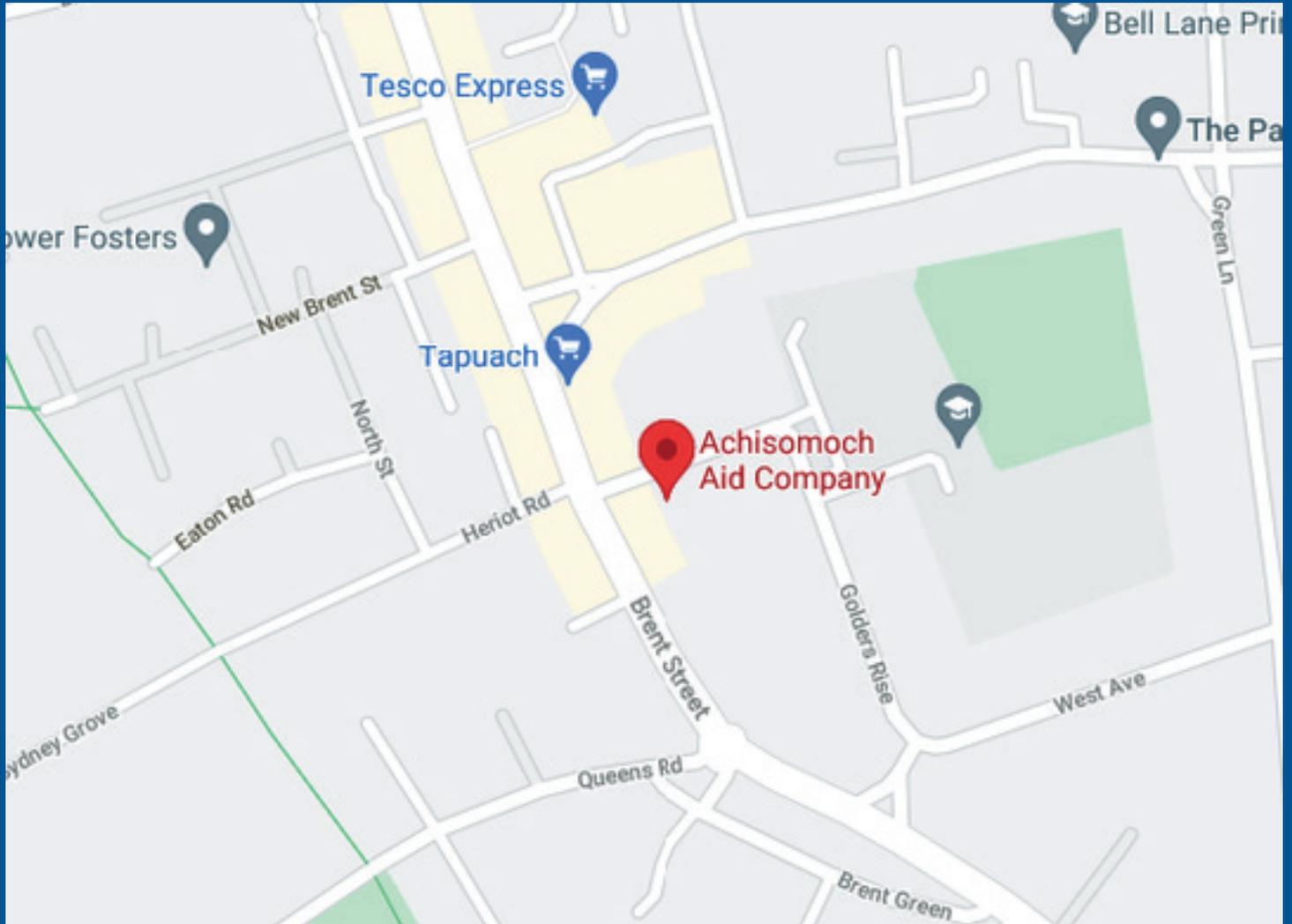
1 There is substantial discussion exactly how one's wealth is to be calculated and which assets and debts should be included. The Chassam Sofer summarises that in his day both Sefardim and Ashkenazim would be evaluated by a committee, however, the Sefardi custom was that there was no possibility of appealing an evaluation, whereas the Ashkenazi custom followed the standard laws governing the laws of partnership. If a member of the Ashkenazi community felt that the evaluation was incorrect, he could appeal the committee's decision and make a שבועה – an oath affirming his true worth. These valuations were typically done once every three or four years.

## **C. Some modern day examples.**

1. Nowadays, communities such as Basel and Zurich have a system whereby a community tax to support the local infrastructure is calculated and levied, based on one's official income tax returns. Each person in the community declares to the community or shul the family's taxable income, which also includes a wealth asset calculation. This is then used by the community to calculate the communal taxes for each of the component parts of the infrastructure, including shul, Rabbi, communal welfare fund, free loan association, schools, mikvah, chevrah kadishah etc. This calculation is re-evaluated each year based on the expenditure, and approved in a community annual general meeting.
2. In practice this equates to approximately 3-5% of one's net income, which would equate to 30-50% of one's ma'aser kesofim, assuming one tithes at the lower rate of ten percent.
3. In other communities such as Baltimore, USA, 'Scrip' tzedokoh vouchers are used by a significant part of the community, in which 20% of the donations are automatically allocated to a local school of the donor's choice.
4. In the Golders Green Beth Hamedrash, a fixed mikvah levy is charged each year to every member in their annual shul bill.

**To Be Continued ...**

# AAC'S CONTACT INFORMATION



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☎ Phone: 020 8731 8988

✉ Email: [admin@achisomoch.org](mailto:admin@achisomoch.org)

Our regular office opening times are:

Mon - Thurs: 9:30am - 5pm

Fri: 9:30am - 12pm

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