

# WHAT'S HAPPENING AT AAC

ROSH HOSHONOH  
EDITION



## WE ARE DELIGHTED TO SHARE WITH YOU OUR 2022/5783 ROSH HASHONOH NEWSLETTER.

Now in our 43rd year Achisomoch is proud to continue providing premier charity services to the community. We are inspired by the continuing generosity of our clients during these difficult times.

We facilitated charitable donations, which grew by 30% in the year ending March 2022, to over £49M and the recent figures show continuing growth. This in turn has allowed us to provide additional grants,

totalling a staggering £1.5 million since January 2021 to educational establishments across the community. We continue to provide secure and compliant giving and have also made important changes to the services we provide our clients – see below for more details.

Best wishes for a **כתיבה וחתימה טובה**

**The AAC Team**

# SUPPORTING YOUR CHARITIES

## GRANTEE STORIES

### AAC IMPACT AT SHALOM NOAM PRIMARY SCHOOL

*AAC's 'profits' go to supporting local educational institutions with much needed income for their important work. We would not be able to do this without all our clients' generous charitable giving. Find out the difference your commission makes to Shalom Noam, one of the many schools that receive our twice-a-year grants.*

#### **A note of appreciation by Chaya Posen, Head Teacher of Shalom Noam School.**

As a single-entry school in NW London with over 230 pupils, we are delighted to receive, twice each year, a substantial donation from AAC. We have been able to benefit from this for over 3 years since becoming a voluntary aided school.

which has enabled us to provide additional facilities for our students.

We are particularly grateful that in 2019, AAC provided donations to help with the purchase of our brand new state-of-the-art building in Burnt Oak.

We are excited to be partnering with AAC's **split commission programme** to invite our parents to open accounts with AAC. This is mutually beneficial for both Shalom Noam who will receive further funds for our wonderful school and our parents who will benefit from AAC's fantastic services. We recommend that all schools take advantage of this facility to increase their biannual donation from AAC.

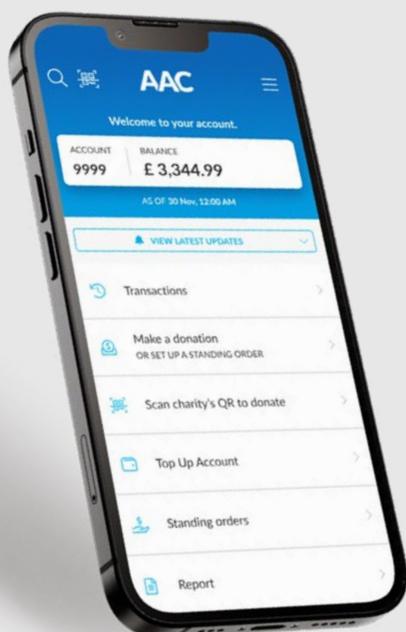


## YOM TOV GIVING IS NOW LIVE

Our acclaimed Yom Tov Giving (YTG) facility means that you can respond to multiple Rosh Hashonoh appeals in just one online session. This saves you writing vouchers, finding stamps, and posting the reply; for the charities there are even more benefits.

YTG was launched in Pesach 2018, and since then it has facilitated almost £250,000 worth of donations.

[Check out the Rosh Hashonoh appeal, which is now live!](#)



## HAVE YOU DOWNLOADED OUR APP?

Since Purim when we launched our app, we have had over 1,200 downloads. The app makes the donating process from your mobile much easier. If you haven't downloaded our app yet, download it now and see the difference!

Download on your mobile device by visiting the [App Store](#) or [Play Store](#).



# NEWS AND UPDATES

## NEW! WEEKLY STANDING ORDER

Based on client feedback we have now added **weekly** standing orders. Select the start date of this standing order, and it will be paid out the same day each week.

In addition, you can now select your preferred start date for your monthly, bi-monthly and quarterly standing orders.

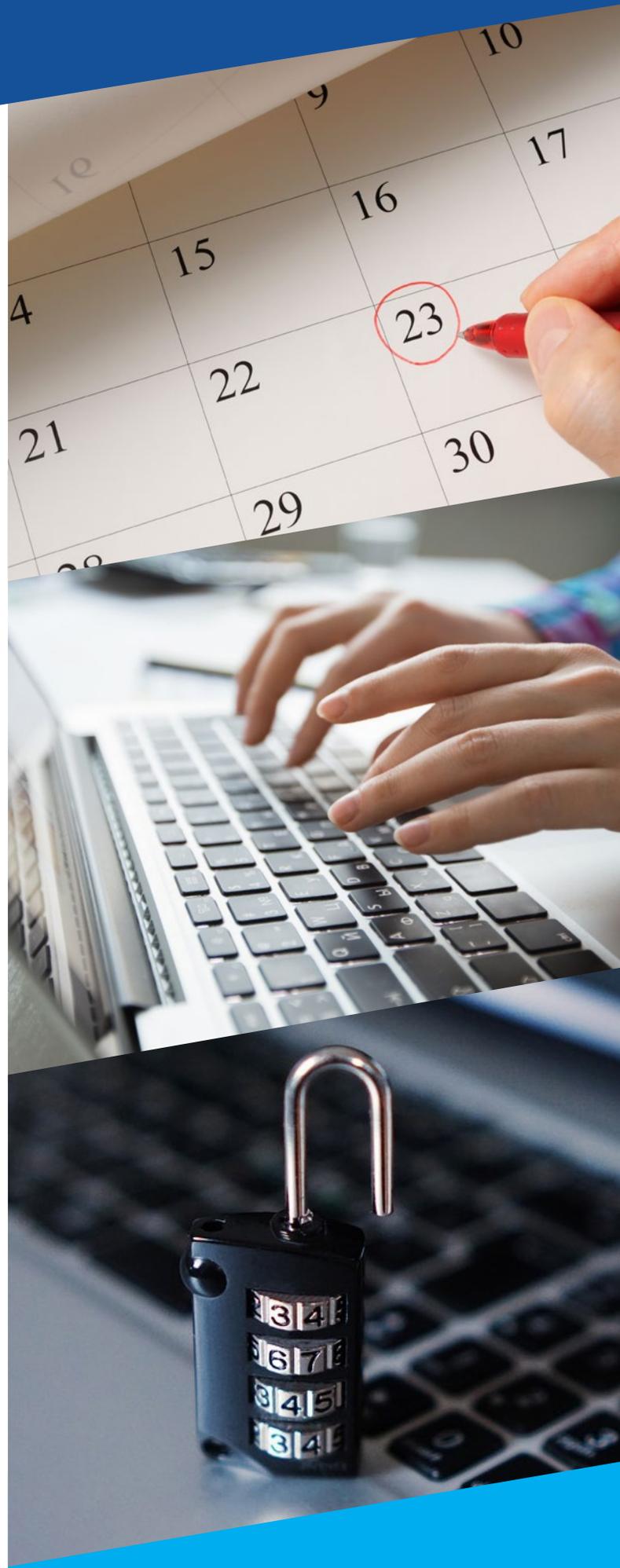
## NAVIGATE YOUR ONLINE ACCOUNT

To help you navigate around your online account, you can now find clips on our frequently asked questions, demonstrating how to use various features.

[Click here to view clips on making donations, viewing reports & changing your settings.](#)

## SECURITY UPDATE

In August 2022 we upgraded the security of all online accounts according to recommended security standards. This keeps your charity giving even more secure. It's also easier and safer to retrieve your password if you forget it.



## AN EXTRACT FROM 'EASY GIVING' (Fourth instalment)

In keeping with AAC's focus on making it easy for the Jewish public to give Tzedokoh, we take pleasure in presenting 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 and the obligation of 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 the obligation to support them has precedence over the mitzvah of *tzedokah and minhag of ma'aser kesofim*. Finally we explained how the personal obligations are calculated, with some modern day examples.



## SECTION A - COMMUNAL OBLIGATIONS

### CHAPTER 2

#### Calculating the Communal Obligation of the Individual

##### D. Proposal for the application of a pro-rata method in communities today.

- 01.** It is clear that to attempt to apply a *takonoh* today which requires members to declare their asset value or annual income to the community would not be practical or acceptable to the kehillah at all.
- 02.** However, an alternative approach would be to use the amount of *ma'aser kesofim* which a person donates, as an indicator of their wealth. In most cases a wealthier person donates a larger amount to *tzedokoh*, than a less wealthy person. Therefore, each person's pro rata share of the communal obligations can be calculated as a fixed percentage of their *tzedokoh* donations.
- 03.** This method will improve in accuracy as individuals calculate and separate *ma'aser kesofim* to the maximum level that they can reasonably afford, within the ten and twenty percent guidelines described in future articles (Section C – *Ma'aser Kesofim*). It goes without saying that everyone is strongly encouraged to allocate the correct amount, as explained in that section.
- 04.** According to this approach, we need to calculate how much money is donated to *ma'aser kesofim* by the entire community, relative to the amount of money the community requires for each essential communal institution. For example, based on the authors' estimates, all the monies donated by the North- West London Jewish community in 2013 comes to no less than £35,000,000<sup>1</sup> per annum, and the total annual shortfall (total costs less parents' fees and contributions) of North- West London schools is one-fifth of that sum – £7,000,000. Therefore each person, whether their annual *ma'aser kesofim* donations amount to £1 or to £100,000, should allocate one-fifth of that sum, or 20%, to their local schools.
- 05.** Whether this donation of 20% can come out of *ma'aser kesofim* funds or must be paid out of your income has been discussed, previously in Chapter 1:E.
- 06.** For application of this method to other essential communal infrastructure see future article (Chapter 4:E).

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#### FOOTNOTE

<sup>1</sup> We have estimated the total sum of all the *tzedokoh* given by all donors in North-West London (i.e. NW11 and NW4). We are grateful to the many local institutions, welfare funds, charity organisations, larger donors and Achisomoch who have given us aggregate figures only. From this information, we extrapolated and calculated that for 2013 the total figure was not less than approximately £35,000,000.

Some people feel that this calculated amount is somewhat too low and it may be as high as £50M+, in which case the NW London School allocation would reduce from 20% to 14%. However, we remain comfortable, based on the information we have analysed, with our calculated estimate of £35M.



## UPDATED TERMS & CONDITIONS

We would like to inform you that we have recently updated the Terms and Conditions of your AAC account. You can check the updated T&Cs using the link below.

[View T&CS here](#)

## AAC'S CONTACT INFORMATION

Our office address is Enterprise House,  
2 The Crest, London, NW4 2HN.

For all enquiries please contact the office.

☎ 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

[Click here to see our Tishrei opening times](#)