

AAC

achisomoch aid company

WHAT'S HAPPENING AT AAC

ROSH HOSHONOH
EDITION



We are delighted to present you with our Rosh Hashonoh newsletter. As we are all aware, this year has been one full of unexpected hurdles, but together we have risen above the challenges. It has been inspiring to see the strength of the community, where giving has remained a top priority. B”H we can thankfully say that we are arriving to Rosh Hashanah ב”ח stronger and committed, ready to serve you and enable your ease of giving.

This is an opportunity to get to know us a little bit better. We are excited to introduce you to new features on our online system and to explain how we’ve been helping your tzedokoh work harder for more than 40 years – and counting.

כתיבה וחתימה טובה

The AAC Team

AAC NEWS AND UPDATES

YOM TOV GIVING FOR ROSH HASHOHOH

The Yom Tov Giving facility is a page on AAC's online system which allows you to view and donate to many appeals all in one go!

Since the Yom Tov Giving (YTG) facility was incorporated for Pesach 2018, it has facilitated over £225,000 of donations and is growing in popularity amongst both our clients and charities. Check out our Rosh Hashanah appeal, which is now live!

[Donate to Rosh Hashonoh appeals>](#)

NEW! LIVE CAMPAIGNS PAGE

Do you struggle to find the campaigns you'd like to donate to?

We've got some good news! You can now view all of the current campaigns that are available to donate to with your AAC account, in one place.

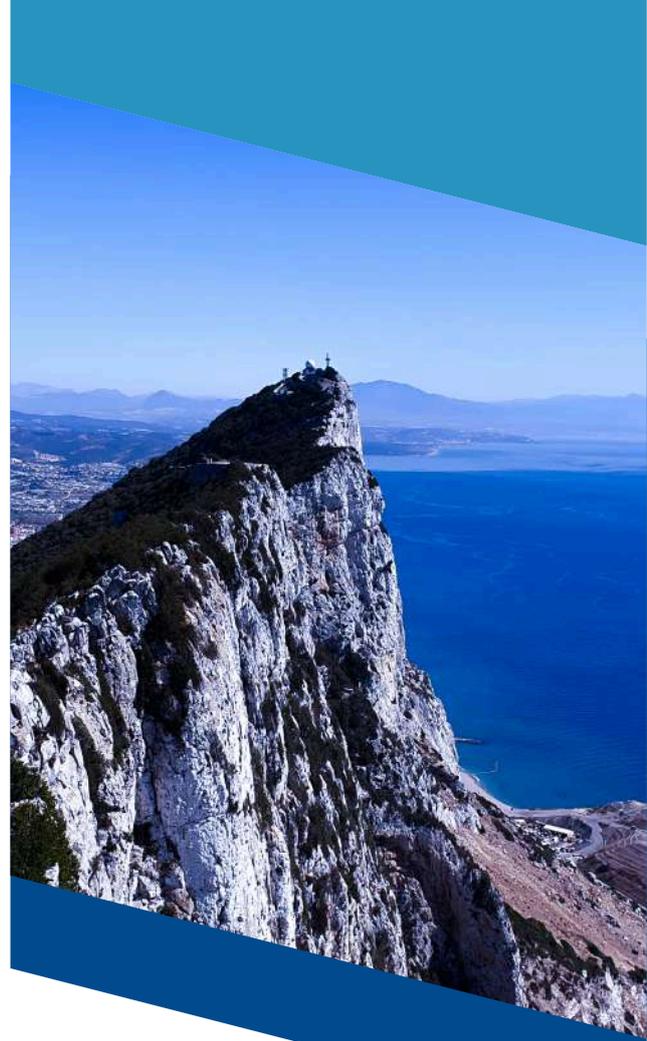
[Click here to view Live Campaigns>](#)



COMING SOON! ACHISOMOCH TO LAUNCH IN GIBRALTAR

AAC is soon to be launching our service for clients in Gibraltar! Click below to register your interest in this exciting new programme.

[Email to register your interest>](#)



NEW! INSTALLMENTS ON CAMPAIGN DONATIONS

A recent update now allows you to donate with installments on campaigns, through setting up a standing order.

It is currently being incorporated on partner platforms using the AAC Gateway, and is already available on Charity Extra campaigns.

[Click here to send feedback on this>](#)



SPECIAL HIGHLIGHTS

EASY GIVING

In keeping with Achisomoch'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. The sefer has approbations from Rav YM Greenberg, Rav SF Zimmerman and Rav Y Flieschman (Head of the Choshen Mishpot Kollel, Yerushalyim), and is available from seforim shops in NW London.

Last newsletter, we identified the source of the obligation for every member of a community to support the essential communal infrastructure and the strength of this obligation.

Section A – Communal Obligations

Chapter 1 – The Communal Obligations of the individual

B. A list of essential communal institutions.

A list of essential communal infrastructure includes the following:

- a. Shul.
- b. Mikvah.
- c. School.
- d. Sefer Torah and Tenach.
- e. Communal welfare fund.
- f. Rov.
- g. Chazan.
- h. Beis Din.



C. Definition of 'community'.

1. The definition of a community or city, for the purposes of these laws, depends to some degree on self-perception. Thus, although the people of North-West London for example, live in London, since they do not consider those living in other distinct parts of London, for example, in Ilford, Stamford Hill or Kingsbury, as belonging to the same community, therefore the communal obligations incumbent upon those living in North-West London would not apply to those living in the other aforementioned areas.

2. This ruling would certainly apply to those areas which are not within easy walking distance, or do not share a common communal infrastructure.

3. In addition, each particular community can also be classified as a separate 'town'. Thus a specific community can obligate its members to contribute to its own essential infrastructure, even if another local community fills an identical need.

D. Precedence of communal obligations relative to tzedokoh & ma'aser kesofim.

1. Since the community tax is a financial obligation of each individual, therefore it fully precedes any tzedokoh cause.

2. Further, the community tax is a debt which can be enforced in beis din, the same way as a regular financial obligation.

3. As regards ma'aser kesofim, the issue is even clearer. For since according to most authorities (see future article – Section C), the allocation of ten percent of one's income for tzedokoh or similar, is based on a widely accepted minhag rather than a mitzvoh, it is clear that the community tax which is a firm obligation, has clear precedence.

4. Even according to those who hold that nowadays the community tax is not enforceable by beis din, however, since this obligation is a personal debt it would take precedence over any mitzvoh.

5. In conclusion, all community obligations take precedence over any tzedokoh.

E. Using ma'aser kesofim funds for the communal obligations.

1. Ma'aser kesofim is a well accepted practice, where one donates ten percent of one's earnings to tzedokoh, (see future article – Section C). In general, one may not use ma'aser kesofim monies for any debts or obligatory payments. Thus, since the communal obligations are standard financial obligations, as explained previously, many poskim hold that they should not be paid out of ma'aser kesofim funds.

2. This restriction applies only in those communities, such as Basle or Zurich, where the community tax is formally instituted, invoiced and the collection can be enforced. However, in nearly all communities today your communal obligations can be included in your ma'aser kesofim allocation. There are a number of reasons for this:

a. According to some opinions, it is permitted to use ma'aser kesofim funds for communal obligations.

b. A number of contemporary sources state – frequently basing themselves on the above quoted opinion – that where the obligation is not implemented as a communal tax imposed by the community, then ma'aser kesofim funds can be used. This is especially the case when taking into account that Jewish communities today are no longer independent and self-governing as they were in earlier times, and therefore communal commitments are less rigid.

c. Even, for example, the proposed North-West London Schools Takonoh 5774 (as will be described in a future article and which recommends that 20% of one's total tzedokah donations should be allocated to local schools) is not structured as a compulsory obligation. Rather, it is expressed, deliberately, as a strong recommendation as to how you should distribute your tzedokah and ma'aser kesofim. It is not invoiced and is not claimable in beis din, and would not be considered obligatory and therefore could constitute part of your tzedokah or ma'aser kesofim payments.

To Be Continued ...



SPECIAL HIGHLIGHTS

03 September 2021

INTERVIEW WITH AAC CEO, MATTI FRUHMANN

Can you tell us a bit about your own background?

I was born and bred in Manchester. I took an undergraduate degree in European Studies and German at the University of Manchester and spent a year working in Berlin. Whilst there, I became involved with the Jewish community, which was a great experience as the community (and Germany) itself was rapidly changing. Following that, I worked for Bnei Akiva in London, and then returned to Manchester where I completed a Masters degree at Manchester Business School.

Following my Masters, I worked for the Rothschild Foundation, which supported Jewish community life across Europe.

In 2009, I became founding director of a new charity called TAG, which took Israeli knowledge and expertise to developing countries. Working with Israeli non-profits like Magen David Adom, I spent a lot of time in fascinating places like Azerbaijan, Thailand, Indonesia, Sri Lanka and Myanmar. During the 5 years in which I led the organisation we worked on incredible projects, receiving significant funding from a range of international organisations, including the United Nations. The programme of which am most proud of is 'Plan Bee', a project in Myanmar where we trained locals in a variety of apiculture activities using Israeli expertise, resulting in the locals producing their own honey and candles to sell. This project was very much based on Jewish values – literally giving them the tools to fish.

Following this, I established an e-commerce platform focusing on trips and tours in Southeast Asia specifically giving people access to experiences. The amazing thing about travelling to places with few Jews is having the ability to interact with the local communities. Highlights include making up a minyan for a wedding in Bangkok, and going to the shul in Yangon, Myanmar, where the chairman of the community showed me the Sifrei Torah that were brought with them 100 years earlier from Iraq!



How did you first get involved with AAC?

I joined around a year ago as Chief Executive and haven't looked back. My passion has always been non-profits, particularly within the Jewish community. I have been fortunate to have a business and non-profit background, and AAC's ability to facilitate giving in a most efficient way was really appealing to me.

Apart from AAC, what is your involvement in the community?

At the moment I am a trustee of Mizrahi UK as well as Yom Hashoah UK. I have previously represented Hendon United Synagogue on the Board of Deputies.

Are there any particular highlights that stand out for you at AAC?

The AAC team is a pleasure to work with on a day-to-day basis. This really makes life a lot easier, and AAC is lucky to have such quality people. With our office move and increase in hours, we continue to expand, making giving easier for clients and building on the excellent service that AAC has always provided.

What's the biggest challenge you've faced so far at AAC?

There are new challenges every day in an organisation like AAC. Due to the ever increasing usage of online systems, we have to ensure that our technology remains strong and secure. Our fantastic IT team works tirelessly to maintain the high standard that our clients have become accustomed to.

Is there anything about AAC that people would be surprised to know?

While I always knew AAC had strong compliance, the level of compliance that it has – and needs to have and aspires to have – would surprise many people. An organisation of our size must ensure that all of its processes are robust and constantly reviewed, to make sure that people can have confidence in AAC. I would also mention I am constantly surprised or perhaps better, inspired, that this is a huge effort by a fantastic team of professionals, trustees and advisors who I work with day in day out. The people and processes are the key to our success.

Is there any stand out thing you have learned in your time at AAC?

I think it's amazing how second nature it is in our community to give. I was watching the recent Cricket Match between England and India and they were raising funds in support of cancer research in memory of the wife of a former England captain – a very worthy cause. It was broadcast live in many mainstream national outlets. While they raised a lot, in comparison to the appeals we have in the community and the amounts that people give... Mi keamcha Yisroel!

Is there an achievement or contribution you are most proud of?

We have done a lot this year. Yom Tov Giving, our office move, a new client ticketing system enabling efficient customer service, and this newsletter! Look out for more in the coming months. On a high level it is knowing that we have processes that allow clients to support Tzedokohs with ease and we raise significant funds to distribute each year.

How has your involvement with AAC changed you?

I now understand more about the importance of customer care and how we, at the centre, have a tremendous influence over the way people give Tzedokoh – and that there is much more we can and should do.

What excites you most about the future of AAC?

There is huge potential. Having been involved in IT projects, the opportunities to improve the effectiveness and efficiency of giving for our clients will only increase. This is a very exciting time. We must continue to underpin all of this with our strong compliance, as this really does reinforce everything that we do.

Is there anything else you'd like to share with clients?

AAC is unique. The important thing is to continue to be able to cater for all our clients – being cross-generational and from different parts of the community, they often want different services from us. We need to ensure that we continue to offer a high level of service for all of our clients, understanding that there can be those who are not as IT-literate as others, and those that prefer a different way of working. Please talk to us!

Is there anything else you'd like to add?

The organisation could not function without the fantastic team we have at AAC! If I start listing all the names I would be afraid to miss people out; each one of them does an incredible job on a daily basis. The truth is I am only as good as the team. [Click here](#) to see exactly who makes AAC so fantastic. They are always available – way beyond regular working hours – and will always go the extra mile. It is a true honour and privilege to work with such people on a daily basis. We hope to be able to start introducing you to more of the team in the near future!





MEET THE TEAM

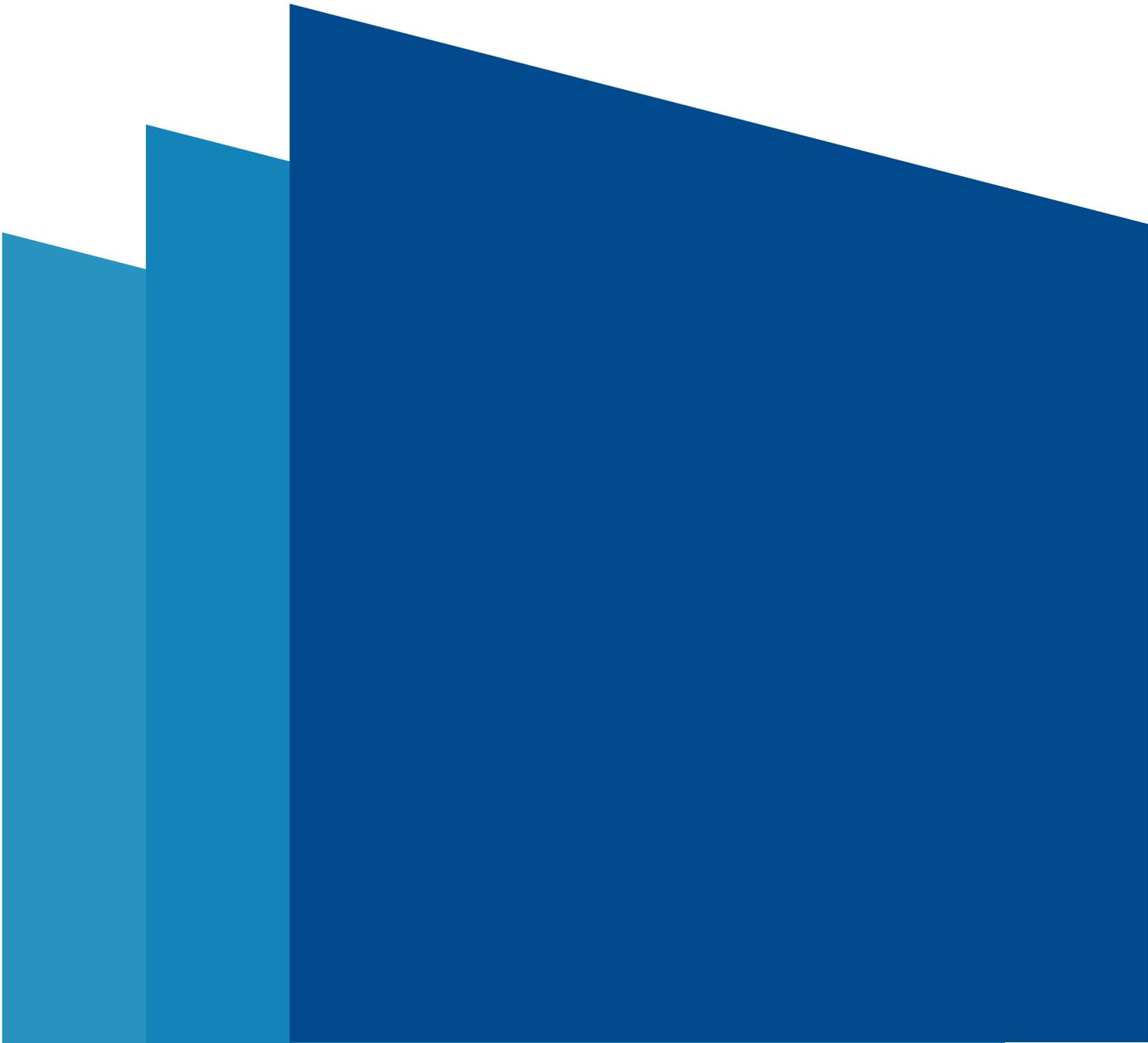
AAC is made up of a team of dedicated people, here to benefit our community by making sure that giving tzedokoh is as simple as possible.

[Meet the team >](#)

UPDATED TERMS & CONDITIONS

We have updated our terms and conditions. In particular we would refer you to section one, where we provide more clarity for how grants are administered.

[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

Our regular office opening times are:

Mon - Thurs: 9:30am - 5pm

Fri: 9:30am - 12pm

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