

AAC

achisomoch aid company

WHAT'S HAPPENING AT AAC?

PURIM EDITION
י"א אדר תשפ"א



FEBRUARY 23 2021

How We (And You) Support Schools

As members of a kehilla, our obligation to support the essential communal infrastructure of our kehillos is the highest priority – above all general Tzedokoh.

Our schools in NW London are the foundation of our future generation – and are running at a many millions of pounds shortfall per year. The Shulchan Oruch (שו"ע ורמ"א ח"מ ס' קסג:א-ג) obligates everyone in a community to support the essential communal infrastructure, which includes schools. This obligation takes precedence over Mitzvas Tzedokoh, and applies to everyone in the community, whether they have children in schools or not – "לפי ממונו", in accordance with his means.

The founders and trustees of AAC continue to commit to our local schools, investing in the education of the community they strive to serve. Supporting Jewish education is an essential part of the work we do – so much so that we donate all of our profits to UK Jewish educational institutions. In the last year alone, all of our "profits" from the commission we take for running AAC were returned to the local NW London schools and UK Yeshivos.



AAC News and Updates

Achisomoch Establishes New Headquarters

Rabbi Yisroel Meir Greenberg was honoured with the Kvias Mezuzah at Achisomoch's new Hendon office. Following an influx of new clients, the organisation's administration team had far outgrown its previous location.

"More than 250,000 donations were made through Achisomoch last year – and we can expect that number to further accelerate this coming year," said Yitzchok Katz, Achisomoch's Chairman. "Customer service has always been a priority, and so to best service our clients we've worked hard to not only further improve our processes, but also onboard new office staff. We hope that it's soon safe for the entire team to be based in our new office."

"The biggest financial and administrative challenge that we face is of course in the world of compliance, but we pride ourselves on our 'Gold Standard'," said Matti Fruhman, Achisomoch's CEO. "This is only possible due to our ongoing dedication to charity law compliance."

Special Features

An Extract From 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.

A Practical Guide to the Halochos of Communal Obligations, Mitzvas Tzedokoh and Ma'aser Kesofim

Introduction

Tzedokoh is a pre-eminent and fundamental mitzvoh, as seen in the Gemoroh (Bava Basra 9a) which states that it is equal to all the other 612 mitzvohs in the Torah. The various blessings and segulos guaranteed by the Gemoroh, medroschim and many other seforim, are unrivalled in their promises of both physical and spiritual improvement for someone who practices Tzedokoh correctly.

Hashem has decreed that the economic circumstances in England and many other countries are challenging, and if you look at our community in North-West London, you see many families struggling to pay their basic food and utility bills, more schools suffering from higher shortfalls and many communal institutions with rocky finances. Further, many rebbeim and teachers are being paid a minimal wage (which is below the NW London Jewish living wage) as schools are unable to pay more.

Our North-West London kehillah is thriving and growing Boruch Hashem. However there is a growing feeling within our kehillah that we need to deal with these pressing financial issues. As a kehillah we do, of course, donate large amounts. However, are we giving the correctly calculated amounts towards the right people and institutions, as determined by the halachic guidelines laid down to us by the poskim over many generations?

We also need to understand our responsibility towards members of our own family who take precedence over local community members, who in turn take precedence over anyei Yerushalayim and the wider Jewish world. Many local financial difficulties would be solved if we adhered to halachic guidelines to satisfy our obligations towards our own kehillah and community before donating elsewhere.

Objectives

Our objectives in this series are threefold:

- To explain the guidelines and rules set down by chazal in a clear and concise fashion, to delve through the numerous seforim on the subject, clarify the variety of differing opinions and state the psak delivered by the rabbonim with whom we have discussed the issues.
- To generate enthusiasm for this unique and incredible mitzvoh, and to encourage everyone to calculate and monitor their charitable giving with the same dedication and hislahavus that they monitor their bank balances, share investments and property portfolios.
- To endeavour to encourage people to ensure that all anyim are treated with respect, consideration and maybe even a smile. Try and imagine for one minute how you would feel if, chas vesholom, you would need to collect for your family's desperate requirements.

This series elaborates and discusses the details pertaining to three halochos, namely the communal obligations of the individual (based on Shulchan Aruch, Choshen Mishpot 163), the mitzvoh of Tzedokoh (based on Shulchan Aruch, Yoreh De'ah 247-259) and also the minhag of ma'aser kesofim.

The order of precedence from a halachic perspective is:

1. Communal obligations.
2. Mitzvas Tzedokoh.
3. Minhag of ma'aser kesofim.

Section A – Communal Obligations

Chapter 1 – The Communal Obligations of the individual

A. Sources and details.

1. The Shulchan Aruch rules (חושן משפט סימן קס"ג) that there is an obligation on every member of a city to pay their portion for the founding and upkeep of the essential communal infrastructure. This payment can be viewed as a community tax. The rationale for this monetary obligation is that every city dweller is viewed as being in an implicit partnership with the other city dwellers as regards all communal responsibilities.

2. This law is derived principally from the discussion of the laws of partnership, where the Mishnah states:

אותו לבנות לעיר חומה ודלתים ובריח (בבא בתרא ז' ב')
כופין

– We force [a town resident] to build for the town a wall, gates and a bolt, i.e., residents of a town can force another resident to pay his share of the upkeep of the town.

3. Even if, as is common today, the community has not organised itself to enforce a communal tax, nevertheless, each individual remains personally obligated to support the essential communal infrastructure.

4. The laws obligating a community to create and fully support its essential infrastructure have been elucidated across the ages and discussed widely by the poskim of our times¹.

5. As a statement of the strength of this obligation the halochah is that:

- a. even a minority of the town members can enforce this obligation on the majority,
- b. the necessary sums can be claimed in beis din and even in secular courts,
- c. the obligation to contribute applies even to community members who are not making use of the institutions. For example, singles or parents with no children in school would also have to contribute to the upkeep of the school.



6. Clearly the minority can force the majority to pay only if the costs for the infrastructure are kept to the absolute minimum, and limited to that which is genuinely essential. Opening a new shul where the existing institutions suffice to provide for the requirements of the city, or expending excessive amounts on beautifying existing institutions, could not be considered a communal obligation.

Footnotes

1. יורה דעה סימן קמ"ט; שו"ת שבט הלוי חלק ו' סימן קמ"ז, שו"ת אגרות משה חלק א', חושן משפט סימן מ'-מ"ב.

See in particular שו"ת ציץ אליעזר חלק ב' סימן כ"ב who discusses the formation of a tax system based on Jewish law.

To be continued...



An interview with AAC Chairman,

Mr Yitzchok Katz

Can you tell us a bit about your own background?

I was born in a coal-mining village in the Rhondda, South Wales. My parents were refugees from Nazi Germany. We moved to Cardiff when I was six years old and stayed there until I was 17. I went to Gateshead Yeshiva for two years, then came to London to do three A-levels in a year, followed by a BSc at UCL (Maths and Stats) and one year at Birkbeck college doing an MSc in Computer Science. My career has been in IT and programming, and I have worked in the advertising and market research world for more than 50 years. I've been living in Golders Green for 40 years and have a growing number of great-grandchildren in the UK and Israel.

How did you first get involved with AAC?

In the mid-70s, a highly active group of Gateshead Yeshiva alumni set up a voucher processing company. The condition was that all profits should go to the educational establishment, of which Gateshead Yeshiva would get 50%. My wife ran operations from our front room, and I wrote all the programmes for a Commodore Pet. I remember how excited we were when we reached £300,000 annual turnover. For the first few years, I was just an onlooker and helped my colleagues to consider IT solutions. We went through a few different computer systems until we moved in the early 2000s to the one that we use today. From mid-1990 until 2018, it grew to close to a £30-million turnover, processing more than 150,000 vouchers per year. Over time, the voucher system was replaced with an online system that allowed clients to make donations to charities, and a few years ago, we expanded that system to allow charities to go online.

And your biggest challenge?

I am a visionary. Most days, I wake up in the middle of the night with millions of ideas around how I can better the world. AAC is often the focus of my attention, and we now have a “pipeline” file that is many pages long and filled with clever concepts. Unfortunately, we have limited development resources and everything needs to be cost-justified – so only a small number of my ideas for more facilities and higher efficiency have been implemented.

Why do you think AAC has been zocheh to so much Siyata Dishmaya?

It is a small reward for the work we do to help people give tzedakah. It is now so easy to make charitable payments, and to keep track using our banking application.

We also make it so much easier for the charities to keep track of the donations they receive via AAC. Using their online system, they can track payments, track standing orders, see when donors stop paying, and get some amazing reports. And more importantly, with the online system, money just arrives in their bank account – no more vouchers, no more bundling them up, sending them to AAC, and waiting days or even weeks to be paid. This often happens within hours..

As we wrote in one of our recent adverts (as suggested by one of my colleagues), “We are not helping Gateshead Yeshiva to grow – on the contrary, it is in their zechus that we have been able to grow”.

Sadly, David Chontow passed away recently. Is there anything you want to mention regarding his involvement with AAC?

David was a very close and personal friends. It was a friendship that went back to 1960, when we were both at Gateshead Yeshiva. He was the last of the team that was part of AAC from day one. He understood how charities work, how the Yeshiva worked and how the law worked. As an acclaimed talmid chochom, he brought many innovative ideas to the way in which we operated. He was my “mentor”, and one of the old team with whom I could discuss any aspect of AAC. Alas, I am now the only person left of the initial team.

David and I were given a very rare and special honour by Gateshead Yeshiva in early 2020. We were both given the title “Chover” (equivalent perhaps to an MBE). It is very rarely awarded these days, and given to people who perform special services for the community. Gateshead started in 1929, and it is the only time that the Hanholoh of the Yeshiva has made this award. I feel very honoured...

What values do you think have driven AAC’s success?

- 1.The need to improve the way people give tzedakah, making it easier for donors to give and charities to receive
- 2.The drive to be one step ahead of the users and continue to provide innovative ideas that make their experience better
- 3.Offering the very best computer and online systems – systems that are streets ahead of what is offered by the main banks
- 4.Offering customer support par excellence, be it by phone, by email, or in person via our dedicated operations team

What achievements or contributions are you most proud of, and why?

1.Yom Tov Giving, and how it saved people so much time before Yom Tov to respond meaningfully to all the appeals people receive. It has also helped the charities to raise more money, more easily, and with minimal admin effort.

2.The Introduction of QR Codes some three years ago – far ahead of its time. Even now, few people or charities realise its potential.

The online system for charities, which helps them to monitor their performance and interaction with their clients in terms of ongoing standing orders, continuity of payments, easy reference to giving patterns over 10 the past years, and so on.

What have you learned about the way people give in London?

It's amazing. Obviously, we only see anonymised data, but the amount that people are giving – and continue to give – is mind-boggling. Even now, when we are locked down by the pandemic, charity giving continues at a high level, and although we had a dip in March and April, within three months we had returned to within 10% of the monthly levels of last year.

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

Yes...

- That we have distributed well over £4million of profits to Gateshead Yeshiva and educational establishments over the past 10 years
- That the online system took only nine months to develop by just two programmers – from scratch!
- That AAC worked out of a garage in Golders Green for 25 years
- That AAC is almost a 24/6 operation, with so many internal emails and automated computer runs happening until midnight and from 6am each morning.

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 tzedakah – and that there is much more we can and should do.

What inspires you?

The use of technology to help donors to give more easily and track their giving over time – and for charities to see how their donors have supported them over time. I want to be sure that AAC continues to be a leader.

What excites you most about the future of AAC?

Moving into new circles. We are still too focused on Golders Green, Hendon and Edgware, North London, Greater London, Manchester and Gateshead. I would like to get into a much larger area and help more people give their tzedakah in a better way.

What's the future for you and AAC?

I am delighted to be able to remain as Chairman and Trustee for the foreseeable future and be able to strategically advise our Trustee body and professional team in all things AAC. I am even more pleased to let the professional team take care of the day to day running of AAC after so many years so if anyone needs a voucher book, change of password or details on how to set up an account, please contact them directly!

WHY IS COMPLIANCE SO IMPORTANT?

In a changing world, with more scrutiny from regulatory bodies on charities like never before, a robust governance and compliance infrastructure is increasingly the backbone for any charity, especially those like AAC.

AAC has always prided itself on its investment in and dedication to compliance. In more recent times we have worked with leading UK legal and top 5 accounting firms, specialising in charity law and compliance, reviewing and updating all our compliance procedures to meet a 'gold standard'.

As a result, we developed up to date and relevant policies, built sophisticated systems and controls and enhanced our compliance team – both in the UK and in Israel. As trustees, we ensure that our compliance remains of the highest standard in order to discharge our duty of care, especially as we are one of the largest charities of its type in the UK, with a turnover of more than £37 million.

We now have over 2,000 charities that received donations from us last year in the UK, Israel and around the world. Each charity has been assessed by the AAC team, with many being visited by our dedicated compliance team. The recipient charities have to be regularly re-checked, to ensure continued compliance. We take this opportunity to thank you for your continued support as we carry out our on-going checks.

Each of the 250,000+ donations that are made per year are reviewed. This is done through an automated system and anything it picks up that warrants further checking is immediately passed to a compliance officer for investigation.

The enhanced governance services that we offer as standard, attracts an increasing number of family trusts/foundations and estates who come to AAC due to the complexities, onerous responsibility and costs involved in running these themselves.

We see this as an investment which adds real value to all our clients giving you peace of mind that your donated funds are being distributed to charities who themselves have a high level of governance.

Our responsibility is to ensure, that your Tzedokoh charity donations to an AAC account and the distribution to the charities, are fully compliant with all UK charity law and HMRC guidance to the highest level, thereby safeguarding your donations.

Meet the Team

Yitzchok Katz

Chairman

y.katz@achisomoch.org

As our chairman, Yitzchok has been with ACC since its inception. With more than 50 years of IT/Systems experience, he is the main architect of the acclaimed online system used by our clients. With decades of work experience as a senior executive of many organisations – in both the private and charity sectors – he offers unparalleled insights into marketing, finance and charity compliance. Apart from AAC matters, he spends the other 25 hours of his day leading the very active Golders Green Beth Hamedrash (GGBH) Welfare Committee, and serving as senior trustee of Gateshead Yeshiva Alumni – not to mention many other communal projects.

Jacky Emanuel

Trustee

Jacky is a South African expat who lives in North West London and works in the construction industry. Having studied at Gateshead Yeshiva for five years, he is involved in many communal initiatives and has been a trustee of AAC for more than 20 years. Like his late father-in-law, David Chontow – one of our founders – Jacky strives to help the public to give Tzedokoh efficiently, ensuring that all profits are dedicated to the furtherance of Jewish education.

Akiva Hackenbroch

Trustee

Akiva is group finance director of one of the UK's largest privately owned property companies, and has been involved with Achisomoch for more than 10 years. Having trained as an accountant and tax adviser – Akiva has decades of experience as a trustee of various charities – he brings with him a wealth of knowledge with regards to tax, accounting and compliance matters. Akiva is also a trustee of Mesila UK, PaL and is governor of Torah Temimah Primary School.

Eli Katz

Trustee

Eli joined as a trustee in 2019, but has "lived" Achisomoch for almost 40 years; his father is our co-founder and chairman, while his mother ran the company's operations for 20 years. By day, Eli is CEO and founder of technology information company XConnect, as well as co-founder and chairman of the Internet Telephony Services Providers' Association (ITSPA) in the UK. In his "spare time", he serves as either a chairman or trustee of various UK charities, including Chomesh L'Chinuch, Shema Koli and NW London School Planning Committee. In his "youth", he was a GGBH Board member and MGS School Governor for many years.

Richard Denton

Trustee

r.denton@achisomoch.org

Richard has been a trustee of AAC since 2018. Having trained with the national firm, Eversheds, before working with Addleshaw Goddard for five years, Richard joined Stock Fraser Denton in August 2006 from the West End and became an equity partner in November 2008. Following a successful merger, Richard is managing partner and head of private clients at OGR Stock Denton. He specialises in wills, trusts, estate planning and the administration of estates. Richard was instrumental in the development of Noam Primary School to its new site, and remains a trustee. He is also a trustee of a number of other charities, as well as various communal endeavours.

Matti Fruhman

CEO

m.fruhman@achisomoch.org

Matti was recently appointed our CEO in June 2020. He leads AAC's strategic direction and oversees the smooth running of the organisation, including operations, IT and compliance. With more than 10 years of leadership experience in both the private and not-for-profit sectors, he is passionate about putting this knowledge to good use, making giving as easy as possible.

Aidel Katzel

Co-Deputy Head of Operations

a.katzel@achisomoch.org

As a qualified Accounts Technician specialising in FRS105 Company Accounts & Tax Returns, and Payroll Management, Aidel works with a range of companies, from the financial industry to retail shops and service companies, with a special interest in the charity sector.

Shuli Chody

Co-Deputy Head of Operations

s.chody@achisomoch.org

Having studied Business Management and Accounting and graduating with honours in 2015, Shuli is committed to running the office with its trademark efficiency, providing clients and charities alike with the service they deserve.

Isi Schnitzer

Head of IT

i.schnitzer@achisomoch.org

Isi joined Achisomoch in March 2020 as Head of IT on a part-time basis. He brings over 20 years' valuable experience, covering numerous industry and services sectors. His technical, practical and commercial skills have been developed through successful roles as a consultant, project manager, IT manager and CTO. Working both in the UK and overseas, Isi built his expertise on the foundations of a degree in computing followed by considerable commercial exposure.

Jono Milner

Product and Marketing Consultant

Jono has worked in product management and marketing across multiple sectors, from technology to education. With an interest in organisations that benefit local chinuch, Jono has volunteered with AAC since 2015, assisting in the development of the online platform and other ongoing initiatives.

David Kahan

Project Manager

d.kahan@achisomoch.org

David has been part of the AAC team since 2017, ensuring that all of our online products are efficient, and overseeing integrations with other fundraising platforms. He is dedicated to improving our services and ensuring that they remain a vital resource for charitable giving.

David Mirwis

IT Developer

d.mirwis@achisomoch.org

With more than 30 years of experience in IT – building marketing systems in the insurance and finance industries for FTSE 100 companies – David has been facilitating the day-to-day running of AAC since mid-2012.

Shalom Solomon

IT Developer

s.solomon@achisomoch.org

Shalom has been an AAC developer for over 12 years, and has more than 23 years of experience in software development and IT. He works with the rest of the development team to build new features and ensure that our systems are running smoothly.

Leah Goodwin

Compliance Administrator

l.goodwin@achisomoch.org

Leah joined us in early 2019, bringing more than a decade of experience in the charity sector. With increasingly stringent HMRC and Charity Commission regulations, the ACC Compliance Team constantly monitors grants and reviews procedures to ensure that clients' funds are secure.

Ruchelle Benedikt

Compliance Administration

r.benedikt@achisomoch.org

Ruchelle is part of the compliance team and assists with the day-to-day functioning of the department. Her focus is to ensure KYC standards for both charities and clients are always up to date.

Reisi Lebrecht

Administrator

r.lebrecht@achisomoch.org

Reisi joined Achisomoch in February 2021. Her role is to liaise with both charities and clients and ensure that access to the service runs smoothly. She has previous office and administrative experience and uses these skills to provide quality customer service.

Esther Guttentag

Administrator

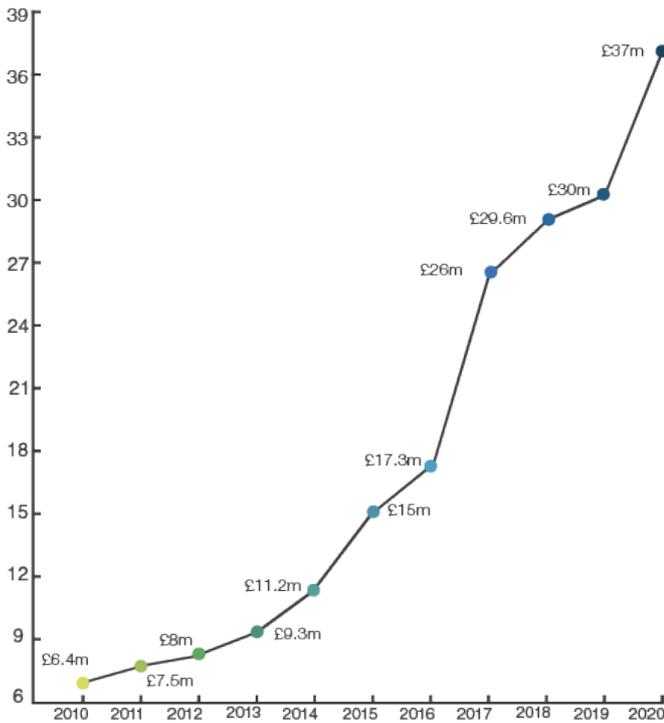
e.guttentag@achisomoch.org

As part of AAC's operations team, Esther ensures that vouchers are processed at record speed. She has a passion for providing a high-quality service and helping both clients and charities. She is proud to be a part of this vital community organisation.

AAC Facts and Figures

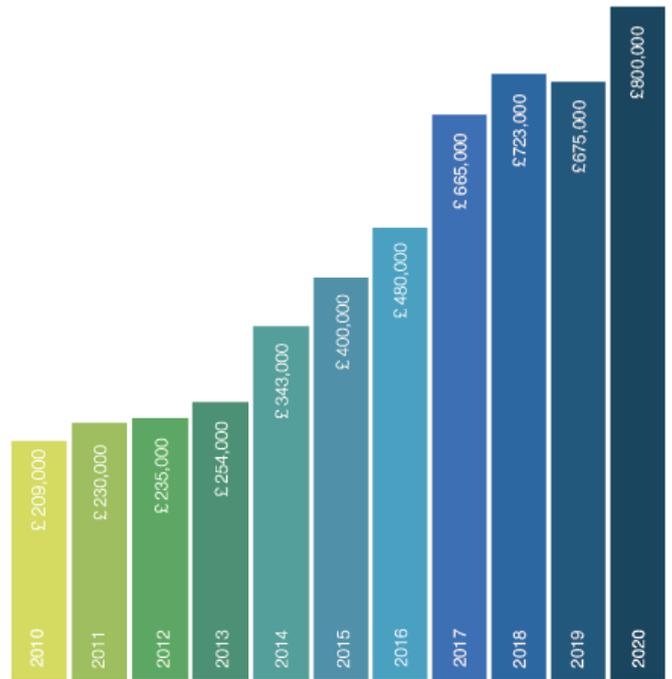
Turnover

Our administration costs have remained less than 1.5% of all turnover.



Profits

All donated to UK-Based educational institutions



Contact Info.

+44 (0)20 8731 8988
admin@achisomoch.org

Enterprise House,
2 The Crest,
London, NW4 2HN

AAC

achisomoch aid company