

### HOW MUCH DO I PAY?

|                                | Basic Rate Tax Payer<br>with Gift Aid | No Gift Aid<br>(non tax payer) | Higher Rate Tax Payer<br>with Gift Aid |
|--------------------------------|---------------------------------------|--------------------------------|--|
| <b>Single Adult</b>            | £535                                  | £669                           | £696                                   |
| <i>*8 months</i>               | <i>£357</i>                           | <i>£446</i>                    | <i>£464</i>                            |
| <i>Monthly rate (7 months)</i> | <i>£50.95</i>                         | <i>£63.71</i>                  | <i>£66.29</i>                          |
| <b>Family</b>                  | £982                                  | £1,228                         | £1,276                                 |
| <i>*8 months</i>               | <i>£655</i>                           | <i>£819</i>                    | <i>£851</i>                            |
| <i>Monthly rate (7 months)</i> | <i>£93.52</i>                         | <i>£116.95</i>                 | <i>£121.52</i>                         |

### Young Adults Categories

|                | Yearly          | <i>*8 months</i> | <i>Monthly rate (7 months)</i> |
|----------------|-----------------|------------------|--------------------------------|
| 18-21 year old | £25             | <i>£17</i>       | <i>£1.67</i>                   |
| 21-25 year old | £25 + JJBS fee  | <i>£17</i>       | <i>£1.67 + JJBS fee</i>        |
| 26-30 year old | £100 + JJBS fee | <i>£67</i>       | <i>£6.67 + JJBS fee</i>        |

\*In 2021 Alyth is changing its financial year and so there is an 8 month Subscription year from January to August 2021.

### Reduced Membership Rates

If you are unable to pay the full Membership rate then we are able to offer reductions based on individual hardship. Please contact one of the following members of the team to discuss a discounted rate:

|  |                      |               |
|--|----------------------|---------------|
| Sam Brunner<br><i>Head of Member Engagement</i>                    | sam@alyth.org.uk     | 020 8457 8796 |
| Lynette Sunderland<br><i>Head of Community Care and Life Cycle</i> | lynette@alyth.org.uk | 020 8457 8793 |
| Adam Martin<br><i>Community Director</i>                           | adam@alyth.org.uk    | 020 8457 8789 |

### IS BURIAL INCLUDED?

**Single and Family rates do not include the Jewish Joint Burial Society (JJBS) premium of £52.**

This is a compulsory payment for all adult members of Reform synagogues and is an option for non-Jewish members of the household. Please add £52 per adult onto your subscription rate if you are paying by credit card or cheque.

Please note, if you are joining the JJBS over the age of 50, depending on that age, there will be a shortfall in funeral expenses to pay and this will be discussed at the time of joining.

### HOW DO I PAY?

#### Payment by Direct Debit

If you are wishing to pay via Direct Debit, we take monthly payments from February – August in 7 equal payments.

#### Payment by Credit or Debit Card

Please complete the attached form and send it back with your Membership Application Form. The credit card form will be shredded once payment has been taken.

#### Payment by Bank Transfer

Please use the following details to pay directly into our bank account.

|                 |                                     |
|-----------------|-------------------------------------|
| Account Name:   | North Western Reform Synagogue      |
| Bank Name:      | Natwest                             |
| Sort Code:      | 56 00 31                            |
| Account Number: | a/c: 02411199                       |
| Reference:      | SUB <i>followed by your surname</i> |

## Payment by Cheque

Please make your cheque payable to NWRS and attach it to your membership form.

## MORE INFORMATION ABOUT SUBSCRIPTION LEVELS

### HIGHER RATE TAX PAYERS

#### Why are Higher Rate Tax Payers asked to pay more?

As a Higher Rate Tax payer you are able to claim back additional tax relief through your Self Assessment. We ask that you pay a higher rate up front as this ensures that Higher Rate Tax payers are paying the same as Basic Rate Tax payers for their synagogue subscription. This benefits the synagogue and it is also fairer for the whole community

#### I'm a Higher Rate Tax Payer. What do I put on my tax return?

It is important for Higher Rate Tax payers to enter their Gift Aid on their annual tax return. If they do not, they will not get the tax relief referred to above. The correct figure to enter is your actual payment to the Synagogue, less the payment to the burial society (which does not count as a charitable gift).

For example, if you are a Family, paying tax at the Higher Rate (these figures are examples and not the actual amounts):

- You make a subscription payment of £1,352
- £50 of this is disallowed as payment to the burial scheme.
- You declare to the Inland Revenue a payment of  $£1,352 - £100 = £1,252$
- You will receive back a tax rebate of £313 (25% of £1,252).

The actual cost to you of Synagogue membership is therefore  $£1,252 - £313 = £939$ .

Also, if you would like to donate your tax rebate on top of your subscription, the synagogue would greatly appreciate it.

### YOUNG ADULT RATES

#### I am a Young Adult member but can afford to pay more than the Young Adult Rate

If you can afford to pay the normal member rate, or a percentage of this rate then we would welcome you to do so, please contact [lelia@alyth.org.uk](mailto:lelia@alyth.org.uk) to organise this.

We want you to be a fully engaged member of the synagogue.

### MEMBERS OF MIXED HERITAGE FAMILIES

#### I come from a mixed heritage family, what would my subscription be?

The non-Jewish parent in the family is equally able to participate in the life of Alyth and we would like to know about all the members of your family so that we can correspond with you appropriately. We ask mixed heritage families to join the Family rate. Please contact Lynette Sunderland at [lynette@alyth.org.uk](mailto:lynette@alyth.org.uk) or 020 8457 8793 if you would rather join differently.

#### Can the non-Jewish adult be buried through the JJBS?

Yes. Non-Jewish adult members of the household are also able to be members of the JJBS and be buried in the Woodland Cemetery at the Western Cemetery Cheshunt. Please tick the Woodland Burial box on the membership form if you would like this option.

### HOW DOES GIFT AID WORK?

Gift Aid is the scheme operated by the Inland Revenue whereby tax payers can get tax relief on donations to Registered Charities – which includes the synagogue.

What it means is that, if you complete a Gift Aid Declaration for us, the synagogue can essentially get 'the Taxman' to pay a proportion of your subscription, roughly equivalent to the amount of Basic Rate Tax. This coming year, that means that the Inland Revenue pays 20% of your basic subscription (excl. JJBS), and you pay the balance. If you are a Basic Rate Tax Payer, that's all there is to it. We reduce the amount we invoice to you, and collect the balance from the Inland Revenue.

#### What if I pay my subscription through a charitable trust (such as a KKL voucher)?

If you pay your subscription via a charitable Trust, KKL voucher or similar, the charitable Trust will have already added the 25% to your account and you therefore need to pay us the higher non gift-aided rate.

**What does gift aid commit me to and how long does it last?**

It commits you to nothing. It lasts indefinitely and allows us to reclaim tax on all donations and subscriptions.

**Is the whole amount of the subscription included in gift aid?**

No. The Inland Revenue does not allow, for tax reclaim purposes, that part of your subscription which pays for the burial fees insurance scheme (currently £50 per person per annum).

Please note that if you pay your subscription via a charitable trust, KKL voucher or similar, the burial scheme fee (£52 per person) must be paid with a separate cheque (not a charitable trust cheque).

**What happens if I do not pay tax?**

Firstly, check that you really do pay no tax at all. You may pay tax if you have a building society savings account. Tax might be deducted from your pension, or you might pay capital gains tax.

As long as you pay, in a tax year, an amount of income tax, or capital gains tax, which amounts to more than 25% of your subscription, or donation (together with any other gift aid donations that you make during the year), then your gift aid form is valid.

Suppose you pay a standard rate single subscription, which, excluding burial fees, is £669. Provided you have paid tax of £167.25 (25% of £669) the Synagogue can claim this back from the Inland Revenue. Please note that you do not have to pay tax at the basic 20% rate for us to reclaim it. We can reclaim any tax at all which you pay in a tax year, including capital gains tax and tax deducted from interest/dividends.

If you really do pay no tax, then you might be able to pay at the lower, Gift Aid rate (although you are unable to sign the Gift Aid form) or an agreed lower rate for those in financial hardship; please ask us about this.

**What happens if I pay tax and do not complete a gift aid form?**

As the Synagogue cannot reclaim the tax, which forms an important part of our annual income, we have to ask you to pay the higher, gross rate, i.e. 25% more. We therefore strongly recommend you sign a gift aid form – it saves you money.

**WHAT HAPPENS IF I JOIN MID-WAY THROUGH THE YEAR?**

New members are expected to pay their subscription or sign a Direct Debit form accompanied by a Gift Aid form before approval by Council and entry onto the membership list. They are charged pro rata for the number of months remaining in the membership year (to November).

**WHAT IF I AM IN ARREARS?**

Members are reminded that our constitution requires us to remove from membership any member whose subscription is more than six months overdue, unless we are aware of special circumstances. This action will be taken if we receive no satisfactory response, despite sending reminder letters. Please contact Lynette Sunderland at [lynette@alyth.org.uk](mailto:lynette@alyth.org.uk) or 020 8457 8793 if you need to speak to someone about your subscription level.