

Alyth

To pray. To learn. To live. Together.



2023
2024

ANNUAL CONTRIBUTION

www.alyth.org.uk
Alyth Gardens. London. NW11 7EN

ANNUAL CONTRIBUTION 2023-2024

A MESSAGE FROM THE ALYTH TEAM

Thank you for continuing to be a member of Alyth.

Alyth is a vibrant and welcoming community, where we embrace prayer and learning. We practice a shared Judaism that is innovative and inclusive and engages in the world around us.

Our outstanding Clergy and Staff Team and committed Lay Leadership continue to do everything that it takes to bring the best programming, prayer and learning to all of our members.

2023-24 will be a year in which we embrace change, create memories and continue to support one another in times of need. It is also the year in which we will open the doors to our new, modern building.

The renewal of our building is underway thanks to generous donations from members and to the go-ahead from the community to take a loan of £3.5million from CAF Bank. The loan repayments will start in the Summer of 2024 and will be funded through ongoing fundraising, hiring out our beautiful new spaces, and by a building levy that is being introduced this year.

Your support for Alyth through making your annual contribution ensures that we have clergy who deliver outstanding prayer and learning, and meet our pastoral and communal needs; and a Professional and Staff Team who are committed to the highest levels of care and service for all our members.

Thank you. We are delighted that you have once again chosen to be part of this K'hillah K'doshah (sacred community).

HOW IS MY CONTRIBUTION MADE UP?

The Four Key Items

Your annual contribution is made up of four key items.

They are:

- Your General subscription which goes directly towards covering the cost of running the synagogue. This amount differs depending on the nature of your household (for example whether you are a single or family household) and by tax status. One of the values of Alyth is that financial need is not a barrier to membership of our community. A proportion of our members are already on a discounted rate and we are now also able to provide short-term support from the Membership Support Fund to enable continued membership of Alyth.
- The Joint Jewish Burial Society (JJBS) charge. This is payable by every adult member. This amount is passed on in its entirety on your behalf, to the burial scheme. The mandatory charge for 2023-24 is £54 per adult member.
- Two optional donations to external organisations - ARZENU (the Progressive Zionist Movement to which we are affiliated) and The Board of Deputies (where we are currently represented by our full complement of five Deputies).
- A building levy which is being introduced in 2023-24. The levy is a contribution to the repayment of the CAF Bank loan. It is set at £67 for families and £54 for singles. See page 2 for more information about the building project and the introduction of the levy.

INFORMATION ABOUT YOUR CONTRIBUTION

1. General Subscriptions

Each year, the level of subscription is recommended by the Synagogue Trustees following a thorough budgeting process that looks at the evolving needs of a community our size. A proposal to approve the subscriptions is put to the membership at a General Meeting, specifically for this purpose, in July of each year.

Despite increasing the breadth of our activities over the past decade, the general subscription level has only ever risen in line with inflation, acknowledging the diversity of our community and the impact of economic changes on our 1500 member households.

Our largest expenditure is on the salaries that we pay to our committed Clergy and Professional Team who hold us through our communal journeys. Subscriptions cover general operating, programming and premises costs (including the Kindergarten and running the High Holy Days across two sites) and our levy payment to the Movement for Reform Judaism.

This year the Members approved an increase in contributions of 6%. This increase was below CPI at the time of preparing the budget.

Your household subscription amount is shown on your statement that is attached to this email. Thank you for your continued support.

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Information about your contributions (continued)

2. Burial Fees - The JJBS Charge of £54/adult

Your renewal notice includes an important amount which is separate from your membership contribution.

This is your fee to the Joint Jewish Burial Society (JJBS)

The amount is paid quarterly, on behalf of members, to the JJBS. Every adult member of Alyth is charged an annual burial fee at an amount that is set by the JJBS trustees.

This year the fee has been set at £54 per adult member.

At the beginning of each year the JJBS carries out a census of the number of ADULT MEMBERS of the Synagogue, and invoices Alyth £54 per adult member. We are responsible for updating our database of adult members to reflect only those who have paid their burial fee, making them eligible for burial. Members who have not paid their fees are not included in the data shared with the JJBS. The next JJBS Census will take place on 1 January 2024. In order to be included in this census, you need to have paid your subscription for the 2023-2024 year, in full or be already paying by Direct Debit.

- If you pay by Direct Debit: You do not need to do anything as you will be included automatically.
- If you are not on Direct Debit: If your annual contribution has not been paid by **20 December 2023**, we will be unable to include you in this census, and according to JJBS rules your membership of their scheme will end and you will not be covered in the event of a funeral.

Over-age payment to rejoin:

If you are over 50 and have not paid your subscription, JJBS will charge you an 'over age' payment to rejoin the scheme.

According to the JJBS rules, if your membership has lapsed due to non-payment of your Synagogue Subscription, they will charge you an additional 'over-age' amount to re-join their scheme. This is the case even if the period outside the scheme (when you are not a member of Alyth due to non-payment) has only been a few days. In the unfortunate event that you die without being a member of the scheme, while Alyth will look to support your family as best we can, the JJBS will require your estate to pay your burial fees in full. This cost is approximately £8,000.

The easiest way to ensure that this does not happen is to pay by monthly Direct Debit. For more details, please contact adam@alyth.org.uk

3. Optional Donations on your renewal notice

There are two optional amounts which have historically been included with your Alyth contribution, recognising the link between Alyth and these organisations.

These are:

- A voluntary membership fee for ARZENU (Pro-Zion) ([click here](#) to find out more about ProZion)
- A voluntary donation to The Board of Deputies ([click here](#) to find out more about The BoD)

We also ask you to make a donation to:

- The Alyth Community Burial Fund: Members are asked for a £1 per adult contribution towards a burial fund that covers the cost of a funeral for members who due to unavoidable circumstances are not covered by the JJBS and their estate is unable to meet such cost.

Please note that these donations are voluntary. While we encourage you to make these contributions, we recognise that not all of our members will wish to, or feel able to do so.

We will only include this amount if you instruct us to do so by clicking on the relevant link in your renewal notice when you return it to us.

4. Building Levy

Thanks to the generosity of members who have donated to the project already, and with the support of the community in 2021 to take a loan to fully fund the project, we have commenced the much needed work on the new wing of our building. The build cost of the project is £6.2million. We have raised £3.2million and will need to raise another £3.5million to repay the loan and related capital and interest payments to CAF Bank.

These repayments will start in Summer 2024 when the construction work is completed, and will be met through:

(i) ongoing fundraising, (ii) hiring out of our new, modern spaces and (iii) the building levy that is being introduced this year.

The introduction of a building levy is critical to the repayment of the CAF loan, and thereafter to ensure that Alyth builds-up a 'Maintenance Fund' that will cover the ongoing costs of the renewal and upkeep of a building that is in use seven days a week.

The Trustees have agreed that payment of the levy will be optional in 2023-24 with an uplift in 2024-25.

This year, the levy is set at £67 for families and £54 for singles.

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EVERYTHING YOU NEED TO KNOW ABOUT PAYMENT

THE EASIEST WAY TO MAKE YOUR ANNUAL CONTRIBUTION IS BY DIRECT DEBIT.

This means that your membership is automatically renewed and that you are included in the JJBS (Burial Society) census without needing to do anything.

If you would like to move to paying by Direct Debit please [click here](#) to complete the direct debit mandate online or return the enclosed mandate to the Synagogue office, together with the subscription statement. The mandate can also be returned via email to adam@alyth.org.uk.

Those who choose to pay by Direct Debit are also exempt from the additional collection and administration fee, which is currently £30.

If you are currently paying by Direct Debit

If you are paying by Direct Debit, then you do not need to do anything.

Your balance will be collected in 10 monthly instalments on the 26th of each month, beginning at the end of October 2023 and ending in July 2024.

If you are paying using another method other than Direct Debit

If you choose to pay by a method other than Direct Debit, please note that your subscription should be paid by **20 December 2023 at the latest.**

Please note that:

Failure to pay by this date may mean that you are no longer able to be included in the JJBS burial scheme and may need to pay additional JJBS charges to re-join the scheme.

For those who choose not to pay by Direct Debit an additional collection fee of £30 is included in your statement to reflect additional administrative costs. Paying by Direct Debit is the simplest and most cost effective way to pay and also helps the Synagogue to manage our cashflow over the year.

Other Methods of Payment

These include payment by Debit or Credit Card, Cheque, Bank Transfers and Standing Orders.

- 1 [Click here](#) to pay online using your credit/debit card.
2. To pay by credit/debit card over the phone, please call the office on 020 8457 8794.
3. To pay by cheque, please make this payable to NWRS and return to the synagogue office.

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Other Methods of Payment (cont.)

3. To pay by Bank Transfer, please make payment to the account details shown on the statement using your name and ID number (shown on the top of your statement) as your reference.

Please note our new bank details.

Account Name: North Western Reform Synagogue
Account Number: 33968454
Sort Code: 56-00-31

4. **A small number of members still pay by Standing Order.**

To ensure that this reflects the correct amount of your contribution for this year, please update your Standing Order mandate as it is shown on your renewal statement, using the bank details below.

Your Standing Order should be updated to be paid into:

Account Name: North Western Reform Synagogue
Account Number: 33968454
Sort Code: 56-00-31

MEMBERS SUPPORTING MEMBERS - MEMBERSHIP SUPPORT FUND

Everyone should be able to be a member of Alyth.

Whether we see Alyth as a place of worship or learning, or as a source of connection in times of loneliness, being part of a thriving community is an important source of meaning and belonging. Community enables each of us to make a difference in the world, provides the support we need through life's journey, and enhances our personal wellbeing in an often challenging world. Payment of the annual contribution is one of the core ways in which each of us expresses our belonging and support for the community, and enables the Synagogue to cover its operational costs.

If you are able to pay in full, then please do so. However, no-one should ever have to leave Alyth membership for financial reasons. The Membership Support Fund is here to help. See below how you can access the fund which was established thanks to the generosity and care of members who wish to support other members at a time when they may be facing unexpected challenges. Details for details of how you can contribute to the fund.

The coming year may continue to be financially challenging for many in our diverse community. We are pleased to let members know that they can access the Membership Support Fund once again for the 2023-24 financial year.

Accessing the Membership Support Fund

If you are unable to afford your annual contribution in full [this financial year](#), and would like to access the Membership Support Fund please contact one of the members of our team listed below, for a confidential conversation.

Lynette Chazen [Head of Community Care and Life Cycle]
Tel: 020 8457 8793 or email: lynette@alyth.org.uk
Adam Martin [Community Director] Tel: 020 8457 8789
or email: adam@alyth.org.uk
Sam Heller [Head of Member Engagement] Tel: 020 8457 8796
or email: sam@alyth.org.uk

Applications to the Membership Support Fund are confidential and will only be seen by the members of the Alyth team listed above.

We are grateful to those members whose generosity and care for other members, makes this possible.

Contributing to the Membership Support Fund

We are grateful that we received an initial pledge for this fund in 2022 which made its creation possible. If you are in a position to support other members by contributing to the fund, it will enable others to stay in membership and ensure that no one has to leave Alyth for financial reasons.

You can make your donation in the following ways:

By Credit Card online:

[Click here](#) to make a payment online by credit card where you have the option to contribute in one payment or to pay in instalments. Or Call Deborah in the Office on 020 8457 8794 to make a payment over the phone.

By bank transfer:

TO: Account Number: 33968454, Sort Code: 56-00-31, with your name and "MSF" as the reference.

By adding to your Direct Debit:

[Click here](#) to complete a form with details of your contribution .

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FREQUENTLY ASKED QUESTIONS

I am experiencing financial difficulty. How can Alyth help me to stay a member?

We believe that everyone should be able to be a member of Alyth, irrespective of financial circumstances. We expect that this next year may once again be financially challenging for members of the community. The Membership Support Fund is available to support those who need assistance over this coming year. With support from this confidential fund, members who are unable to pay in full as normal in 2023-2024 are able to remain as members.

To find out how to access the Membership Support Fund, or to be a member supporting other members by making a donation to the fund, please see details on the previous page.

I cannot afford the full contribution but would like to leave money in my will instead. Is this possible?

Over the years, Alyth has supported many members who are unable to pay in full, to remain in membership. One particular set of circumstances is a change in the amount of annual income received as members move out of full time employment, into retirement. It is a time when annual income might reduce, but assets (property in particular) are retained. If you are in this position, please consider joining other Alyth members who are unable to pay in full, but have instead left a legacy to Alyth in their will. By doing so, members know that they are making a full and lasting contribution to the life of the community.

See the Legacy box below for details on how you can leave a legacy to Alyth.

Why is there a difference between contributions for Basic and Higher Rate Taxpayers?

Annual contributions differ depending on the tax status of the member. It is possible to claim back the tax on charitable donations made through your synagogue contribution, when completing your Self-Assessment. Higher Rate Taxpayers are able to claim back a greater amount than those paying a Basic Rate of tax. We therefore ask that Higher Rate Taxpayers pay a single higher amount upfront, enabling

them to contribute the same amount as Basic Rate Taxpayers, towards the cost of running the community. In order to simplify the process, we add this additional amount to the renewal notice.

If your circumstances have changed, resulting in a change to your Higher Rate Tax status, please let us know by contacting Adam Martin, our Community Director via email: adam@alyth.org.uk or on 020 8457 8789. Thank you to all those who support in this way.

Are there Young Adult rates?

Yes, as it is important to us that Young Adults are able to be members of our community whatever their financial situation. We therefore heavily subsidise the membership contribution for members under the age of 30. We ask that those aged between 21 and 25 contribute a minimum of £26, and those aged between 26 and 30 contribute a minimum of £105. If you do have the funds to pay more than the subsidised Young Adult rate, we ask that you make an additional donation to reflect your circumstances and support the operation of the Synagogue. On reaching the age of 30, the transition to full membership is eased by offering a staggered contribution over three years for those who need.

Single and Family membership – why is the differential as it is?

The principle that underpins our model of subscriptions is not about ‘pay per service’ but about members’ making an appropriate contribution to the cost of running the synagogue.

The current model is designed to respond in a considered manner to the diverse financial and demographic needs of our community. Single households include a number of people with substantial disposable income, whilst many family households include a single-earner with multiple dependents. Where ability to pay is an issue, we have other ways of supporting our members.

Some of our activities also require an additional fee, such as an additional contribution to our Youth and Education costs. Families are more likely to incur some of these additional costs, so will often pay a greater total towards synagogue costs over the year.

WHAT WILL YOUR LEGACY BE?

You can secure the future of Alyth. By remembering Alyth in your will, you will ensure that our sacred community continues to pray and learn together, that we have a beautiful, well kept building in which we come together for Shabbat and festivals, and that we continue to have an outstanding clergy and professional team. This is your legacy.

Should you wish to speak with us about leaving a legacy, a member of our Legacy Group will be pleased to meet to have a confidential conversation, with you and any members of your family who you might like to be there. To let us know:

- please tick the “legacy” box on your renewal notice, or
- call Sarah Langsford, our Head of Development on 020 8457 8787, or
- emailing her at: sarah@alyth.org.uk