

Membership Categories & Annual Rates 2021

If cost is likely to be a problem which might deter you from Synagogue membership please talk to our administrator Ashleigh Loeb on 0203 951 8113. We never want anyone to be excluded from membership for financial reasons. Also see the note on Concessionary Rates below.

Membership renewals take place on 1st February so if you are joining mid-year, you may pay for the remaining year at a monthly pro-rata rate. We welcome those who wish to pay for the entirety of the year but we ask that you still renew your membership in January.

Membership categories	Annual Standard Membership (basic rate taxpayer, above benefit-level income)	Annual Higher Rate Tax Membership (see note below)	Annual Concessionary Membership (see note below)	+ Membership of Burial / Cremation Scheme *
Household 2 adults in the household. Couples with children who attend Cheder must join as a household (including where one partner is not Jewish). Any Children 21 yrs and under in the household are included in their parents' membership.	£720	£960	£336	£75.30
Individual Full Member Jewish adults joining on their own, with no children attending Cheder; Jewish adults with children attending Cheder where there is one adult only in the household. Any Children 21 yrs and under in the household are included in their parent's membership.	£360	£480	£168	
Individual Affiliate Member Non-Jewish, fully participating, receives full pastoral care, non-voting.	£360	£480	£168	
Student Full time, 25 yrs & under only.	N/A	N/A	£72	
Supporting Friend Supports the synagogue, receives the newsletter, normally belongs to another synagogue.	£108	N/A	£60	

***Burial:** If you are aged 55 or over on joining the Kehillah/LJ burial, cremation & funeral scheme there is an additional one-off over-age premium to pay – please see relevant page enclosed.

Concessionary rates

Kehillah North London takes an ethical approach to membership costs. We welcome all, aim to be fair to everyone, and are keen that income (or money in any way) is no bar to membership. **Anyone on benefits or benefit-level income should apply for concessionary membership.** If you are not sure whether this applies to you, or your personal circumstances make it difficult to pay the rates as set out above, please talk to us! We will deal with it in confidence. Just [contact our administrator](#) and she will put you in touch with the right person to talk to.

Are you a Higher Rate Tax Payer?

Tax relief for donors

Basic rate taxpayer: donates £80 to a charity, which claims £20 from HMRC in Gift Aid; donor is assumed to have paid £20 income tax for each £80 donated.

Higher rate taxpayer: donates £80 to a charity, which claims £20 from HMRC in Gift Aid; donor is assumed to have paid £40 tax in total in relation to this donation and *can claim tax relief of the additional £20 they had paid in tax.*

Both earn £100 gross. In both cases, the charity receives £100 in total for its funds.

The basic rate payer has paid £80 of their net pay, whereas the higher rate payer has paid £60 (*assuming they claim the tax relief*).

Hopefully this has the effect of encouraging Higher Rate taxpayers to make bigger donations.

Comparison – Kehillah subs for single Basic Rate and Higher Rate taxpayers at current rates:

	Amount you pay to KNL	Tax relief you claim	Net amount you pay (as long as you claim the tax relief)	Gift Aid claimed by KNL	Total amount collected by KNL
Basic rate	£360	£0	£360	£90	£450
Higher rate	£480	£120	£360	£120	£600

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self-Assessment tax return or ask HM Revenue and Customs to adjust your tax code.

The donor must pay at least as much UK tax (Income Tax and/or Capital Gains Tax) as the amount of Income Tax that the charity is reclaiming. If a donor makes a number of Gift Aid donations, including to other charities, they must pay a sufficient amount of UK tax on the total amount of those donations or they may be required to pay any shortfall in tax paid to HMRC.

If you'd like to discuss this with us at Kehillah, please email us at the address below.

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email: info@kehillah.org.uk website: www.kehillah.org.uk

Kehillah North London is a constituent congregation of Liberal Judaism

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