

August 6, 2021 / 28 Av 5781

Dear CBI Members & Friends ~

CBI is **continuing our alternative dues model for sustaining** and growing our Synagogue where instead of determining a fixed amount for dues, we ask that you make a pledge to help **sustain** our community. This is based on the thinking that members should tell the shul what value it has in their life and how important the **sustainability** of the shul is to them.

We are, however, **exploring a new model of sustainability that has worked well in other congregations**. You may have heard or seen communications regarding an Annual Fund approach from the Strategic Planning Committee. More details will be forthcoming soon.

Guidelines have been created for what we suggest each membership unit pledge. While it's not enough to balance the budget in its current state, which is our goal, with increased fundraising, we hope to get to that point. The **suggested** membership pledge amount to support the 2021-2022 budget that was approved at the recent Annual Meeting, is \$2,800 per membership unit. The **suggested** amount is the average amount that is required to support the budget. However, as a personal target, each person and family is asked to consider pledging 1.5% of its Gross Household Income (GHI); however, you can pledge whatever amount is comfortable for you.

Please note that we do not ask for income verification or disclosure. We trust each family to do what they are able. **We are committed to the ideal that CBI will never turn away a member due to financial circumstances.** At the same time, if you are fortunate enough to be able to make a larger pledge than the **suggested** amount, your generosity will help offset those who pledge less.

Enclosed is your new 2021-2022 Membership Support Pledge Form. Please complete and return it as soon as possible, though not later than September 1, 2021. The Pledge Form details payment options. If you have any questions about our **sustaining membership pledge model**, please contact Amy in the office, 978.474.0540, amy@BethIsraelMV.org, and an Officer or Board Member will gladly get back to you.

As part of the CBI community, we joyously pray together, support one another in difficult times, celebrate one another's *simchas*, mark life cycle events, learn from one another, and usually surround these occasions with delicious food. We look forward to 'breaking bread' together again. We remain the wonderful, *haimisha* shul in the Merrimack Valley. As we change, grow, and meet the challenges of life in the 21st century, let us pave the way for this Jewish community – for the next hundred years and beyond.

Thank you for making as generous a pledge as possible. Your support and your commitment to CBI matter. **It takes every one of us to nurture, sustain, and grow this place that we call home.**

Very truly yours,

The CBI Board of Directors





Voluntary Membership Pledge Guide – 2021-2022

Congregation Beth Israel (CBI) is a vibrant Jewish community in the Merrimack Valley that embraces tradition and creates a warm home where Jews and families of all backgrounds are welcomed and cherished. Whether you are at the Synagogue once a day, once a week, or once a year, our community is here and ready to support you in every facet of your life. CBI community membership is not something we purchase like a gym pass. Each of us chooses to belong to CBI as members and partners in community, and each of us voluntarily pledges financial support.

Annual membership pledges are an investment in the Jewish values and practice that are the heart and soul of CBI. Voluntary pledges represent an annual commitment to our community, Jewish life learning, and social justice. We celebrate joyous times together and we support one another in times of need. In short, CBI is a Jewish spiritual, social and cultural home. Our parents and grandparents built an amazing institution for us and placed it into our hands as a sacred trust. We invite each and every family to continue this tradition, in part by helping to financially support CBI as we continue a legacy of Jewish life in the Merrimack Valley.

Rabbi Mandell reminds us of an important teaching in *Pirkei Avot*, “If there is no bread, there is no Torah.” The rabbis recognized that basic financial needs are necessary to sustain a holy community.

How does the voluntary membership pledge structure work, and what does CBI recommend?

To sustain our community, each member or family voluntarily pledges support annually, based upon a self-assessment of financial means and priorities. (CBI does not ask for income verification or disclosure or abatements.) We are an economically diverse community and everyone, no matter what their pledge, is a full member of CBI.

Currently, we are 60 member “units” (families or individuals). Our budget deficit is about \$48,000. Dues income is expected to be about \$100,000. Specific appeals and fundraising is expected to total \$58,000. In order for pledges to cover the entire budget to sustain our community, we calculate suggested dues in two ways:

1. If we back out the expected dues income of \$100,000, our deficit would be \$148,000, assuming we can generate \$58,000 from specific appeals/fundraising. $\$148,000/60 = \$2,466$ suggested dues with appeals and fundraising.
2. If we back out dues and specific appeals/fundraising, our deficit would be \$206,000. $\$206,000/60 = \$3,433$ suggested dues without specific appeals and fundraising.

Based on the values of these two calculations, the suggested dues amount for the fiscal year 2021-2022 is between the two amounts above and set at \$2,800. This is called a **sustaining membership model**.

Another way to think about membership at CBI is to consider pledging a percentage of annual income, rather than a set amount. The standard is **1.5% “fair share” of Gross Household Income (GHI)**. For some families, 1.5% of GHI will be more than the \$2,800 annually, while for others it will be less. For everyone:

The essence of *tzedakah* – righteousness and justice – as our tradition teaches: *Everyone shall give as he or she is able, according to the blessings that God has offered.*

Deuteronomy 16:17

FAQs – Frequently Asked Questions

1. **How do I apply for membership?** To become a member, please fill out a Membership Information Form and the Membership Pledge Form, which includes a payment schedule.
2. **Are High Holy Day tickets included in membership?** High Holy Day tickets are included for those whose membership pledges are \$360 or more, per person, per year. For friends, extended family, and others, tickets are available at \$125 for one holiday or \$200 for both holidays.
3. **When are Membership Pledge Forms and payments due?** Preferably, members will return the Membership Pledge Form and a payment, or payment plan, by September 1.
4. **What is CBI’s fiscal year, and what if I want to join mid-year?** CBI’s fiscal year is July 1 through June 30. CBI welcomes members to join at any time of the year.
5. **Do memberships get cancelled if we don’t honor our pledge?** Membership may be cancelled after one year of non-payment. This is done at the discretion of the Financial Review Committee and the Board of Directors.
6. **Is a written resignation required to terminate continuing pledges and similar financial obligations?** When CBI receives a written resignation, pledges and similar obligations will discontinue; however, prior to a former member rejoining CBI, all past financial obligations will be addressed.
7. **Who should I contact if I have questions about synagogue finances and membership pledges?** Please contact Amy Sherr, the Synagogue Office Administrator, at 978.474.0540, amy@BethIsraelMV.org, for a confidential conversation regarding financial arrangements.



July 1, 2021 – June 30, 2022 Membership Pledge Form

Member Name(s): _____

Phone Number: _____ Email: _____

Preferred Method of Communication: Phone or Email (please circle one)

The Membership Pledge replaces membership dues.

- The Suggested Membership Pledge amount for 2021-2022 is \$2,800.
- The Suggested Membership Pledge amount is 1.5% of Gross Household Income (GHI).
- A minimum \$360 pledge, per person, per year, is required to receive complimentary High Holy Day tickets and rabbinic services for life cycle events for members.
- Pledges greater than the Suggested Pledge will be honored with recognition in our community.*

Yes! I am / We are pleased to confirm my / our CBI membership, and in recognition of the importance of CBI, I am / we are pleased to make a 2021-2022 Pledge commitment of:

- | | | |
|--------------------------|-------------------------|-----------|
| <input type="checkbox"/> | Tzedakah Pledge | \$5,000 * |
| <input type="checkbox"/> | Chai Pledge | \$3,600 * |
| <input type="checkbox"/> | Suggested Pledge | \$2,800 |
| <input type="checkbox"/> | Other Pledge / GHI 1.5% | \$_____ |

Please choose a Payment Schedule:

- ☐ 1 payment in full (due by September 1)
☐ 2 equal payments (due by September 1 & by December 1)
☐ 8 equal, monthly payments (due September through April)

Please Choose a Payment Method:

- ☐ **Check Payments:** Handwritten or Automatic Bill Pay through a financial institution.
- ☐ **Credit Card Payments:** Processed securely through the PayPal link on our website, <https://www.BethIsraelMV.org>. **Please add 3% to your pledge to offset the cost of credit card processing.**

Signature: _____ Date: _____

Please return this form to CBI as soon as possible. Thank you!