



## GIFTS OF THE HEART

### ADDITIONAL INFORMATION

#### FINANCIAL COMMITMENT TO B'NAI HAVURAH

For B'nai Havurah to meet our 2023 financial commitments, our total revenue requirement will be approximately \$575,000. Of this, we need approximately \$ 375,000 (or ~60%) from pledged income. We fully recognize that some can give more than others. This is one reason that B'nai Havurah has moved from a model of mandatory dues to one of donor choice. Additionally, we no longer divide pledged giving into dues and "The Other Half" and instead we have simplified it into a single gift called ***Gifts of the Heart***.

B'nai Havurah has a long egalitarian tradition and values the time, talents, and financial contributions of all members. In all things, we wish to be transparent and honest and to encourage individual choice and commitment to community. Financial support, as well as sustaining and growing our community through service-oriented engagement, are both important ***Gifts of the Heart*** and invaluable treasures to our community.

In shifting the conversation to one of capacity and intention, our congregation decided to adopt a support model that embraces all ***Gifts of the Heart***. We are committed to providing our community with information about B'nai Havurah's needs and budget and invite you to choose an annual gift that is based on your unique circumstances as well as a real understanding of your impact on the health of our community.

We encourage you to learn more about B'nai's financial picture and needs so you can determine how you can support our community. A high-level financial overview is provided on page 4 of this document. B'nai's books are open to all members upon request. For returning members who have the capacity, we do ask for a minimum increase of your 2022 pledged gift by 10%. This will allow us to strengthen our ability to welcome new members, keep up with inflation, and continue our renewal.

With these financial needs in mind, we offer the following guidelines of how you might think about your annual gift:

- *Kehillah* / קהילה (Gift of the Community) - \$5000 – Based on the average annual gift by the top tier of existing donors. We will continue to need some members with the capacity to give generously to balance a range of gifts from all members.
- *Bayit* / בית (Gift of the Home) - \$2500 – Approximate result from dividing total ***Gifts of the Heart*** budget by the total number of households (as of Rosh Hashanah 5783 / 2022).
- *Adama* / אדמה (Gift of the Earth) - \$1500 – Approximate result from dividing the total ***Gifts of the Heart*** budget by the total number of individual members (as of Rosh Hashanah 5783 / 2022).

**Cash is not the only way to make a financial contribution to B'nai Havurah!** Donating appreciated securities -- like stock, bonds, or mutual funds -- can be an even better way to contribute for some. By doing so, you avoid paying taxes on the capital gains resulting from a sale and more goes to B'nai. A Required Minimum Distribution from your IRA (for those in this age group) satisfies that obligation, too. Talk to your tax advisor, then contact our office directly about how to donate.

## COMMITMENT TO SOCIAL JUSTICE

B'nai Havurah has a historical and deep conviction to Social Justice, acts of kindness to our fellow humans and a devotion to repairing the world. Many B'nai members find reward in providing modest, direct financial support to two Restricted Funds dedicated to this purpose: Tikkun Olam and Social Justice. Any contribution is greatly appreciated; the historical guideline has been a minimum gift to each fund of \$18 per family member (over age 13). This helps sustain the work of our community to repair the world and support the defense of our values.

### Tikkun Olam

Our Tikkun Olam Committee provides grants that help alleviate hunger, homelessness, disease, ignorance, abuse, and oppression among all people. Also, the committee works to preserve the health of the global ecosystem upon which all life depends. In 2021 thanks to membership generosity, the Tikkun Olam Committee provided grants totaling \$5,800 to 12 deserving non-profit organizations!

### Social Justice

The pursuit of Social Justice requires engagement in the local community. B'nai Havurah has dues-paying memberships and is actively engaged with Coloradans for the Common Good (CCG) and Colorado Faith Communities United To End Gun Violence (CFCU). Additionally, B'nai Havurah engages in other social action initiatives on an ad hoc basis. This has included the defense of immigration and Black Lives Matter.

### Restricted Funds

Restricted Funds are donations that are designated to a specific, or directed, purpose and cannot be spent elsewhere without the giver's consent. In 2022 the most active Restricted Funds were the CBG Family Fund, Youth Education, Ed Towbin Fund for Reconstructionist Thought, Acts of Kindness, Tikkun Olam and Social Justice.

If you are interested in giving to a restricted fund other than Tikkun Olam and/or Social Justice, please contact the front office directly.

## ADDITIONAL WAYS TO FINANCIALLY SUPPORT B'NAI HAVURAH

### B'nai Chai Legacy

We are fortunate to have more than 90 members who included B'nai Havurah in their will, trust, retirement account, or life insurance policy. If you are not a legacy member and want to ensure that B'nai will continue for future generations, you may want to learn more about becoming a B'nai Chai Legacy member.

Please contact Becky Epstein at 303-388-4441 ext. 15 or 720-327-5394 if you would like more information. You may also learn more at <https://www.bnaihavurah.org/bnaichailegacy>.



## GIFTS OF THE HEART – SERVICE OPPORTUNITIES

Since B’nai Havurah’s inception in the 1960’s we have been a Jewish Community in which the deep involvement of membership is a critical element of who we are, how we function and how we govern ourselves. Growing a community requires rolling up one’s sleeves every bit as much as opening one’s wallet.

So, we ask you to help B’nai Havurah – and enhance your experience of our community – through service if you are able. It may help if you think of your service to B’nai in any of the following ways:

**By just “Showing-up.”** Examples could include a self-promise to:

- Attend one Shabbat service / month.
- Attend a Shabbat in the Park service this summer.
- Sign up or teach a class at B’nai.
- Attend at least two Wise Guys sessions.
- Support a B’nai sanctioned social action event, such as CFCU action against gun violence.
- Show up and help with several holiday celebrations throughout the year.
- Support, and show up for, Rabbi Katie whenever we have joint activities with another religious organization.

**Through personal “Engagement.”** Examples could include:

- Join the “Office Elves” and be on-call when the front office has a push deadline and help is needed.
- Participate in an Affinity Group.
- Participating in a Task Force or ongoing Committee.
- Become a Zoom gabbi for on-line services or activities.
- Be a Shabbat greeter and welcome new members.

**Commitment to “Leading” B’nai.** Examples would be:

- Forming an Affinity Group.
- Chairing a committee or task force.
- Joining the Board of Trustees.

In addition to the above, **members of a havurah** could (for example):

- Host on Oneg (light meal) Shabbat.
- Sponsor a welcoming event for new members.
- Engage in a multi-havurah gathering to grapple with issues of our time.

The above list is far from complete. Any other Gifts of your time, presence and expertise are always greatly appreciated

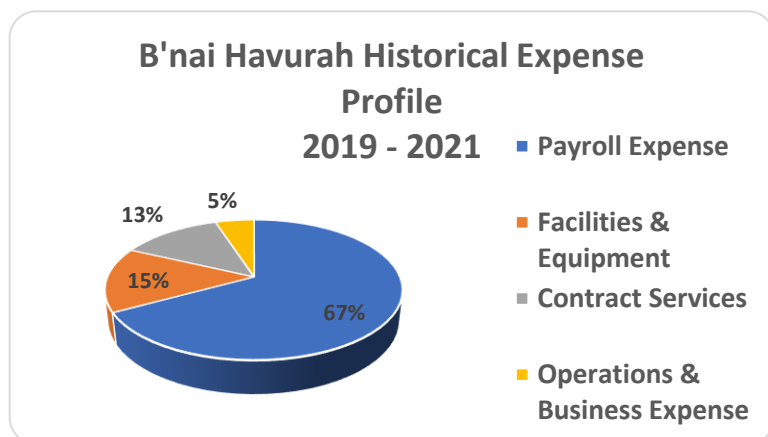


# Historical Overview of B'nai Havurah Finances

This Information Sheet is to provide a basic understanding of B'nai's annual finances. For clarity, numbers and percentages provided are close approximations. B'nai's books are open to any member upon request.

## Expenses – Where our money goes

Our projected 2023 Total Expenses are approximately \$575,000. This is the target amount to be covered by our Ordinary Income, of which Pledged Income has been 65%.



### Payroll Expenses (67%):

Salaries (inc. Youth Ed), Clergy Parsonage, Health Benefits, Payroll Taxes

### Facilities & Equipment (15%):

Rent/Mortgage, Equipment Rentals, Building and Grounds Maintenance, Taxes, Insurance, Utilities

### Contract Services (13%):

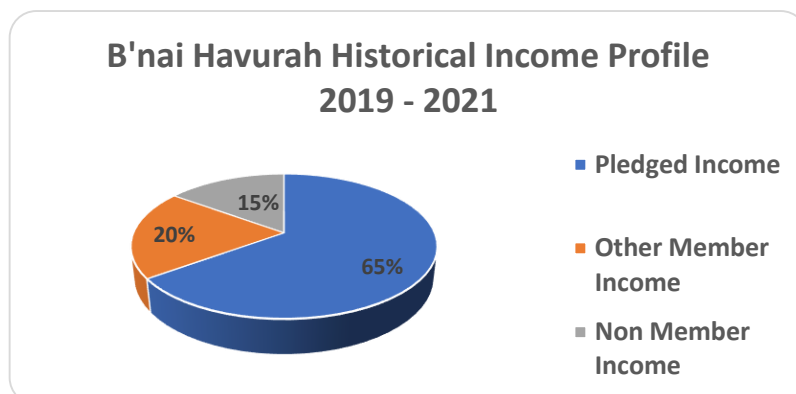
Financial, Admin, IT & Cyber, Music, Adult Education

### Operations and Business (5%):

Postage, Print/Copy, Supplies, Telecom/Web,

Financial Fees, Dues, Staff/Volunteer Development

## Income – Where our money comes from



### Pledged Income (65%):

Dues and "The Other Half", now *Gifts of the Heart*

### Other Member Income (20%):

Religious School, Annual Fundraiser, Program Fees, Yahrzeit, Oneg Shabbat Sponsorship, Yom Kippur Appeal, General Contributions

### Non-Member Income (15%)

Rentals, Investments, Legacies & Bequests, Grants

**But Money comes in different amounts from different people.**

