

CURRENT DRAFT

Transforming our Privilege through Redistribution

Dear Kehilla Community,

In the spring of 2020, Kehilla Community Synagogue was privileged to have the capacity and connections to understand, file for, and be awarded a federal Paycheck Protection Program (PPP) loan which granted the synagogue \$150,000 for personnel expenses for three months. The loan allowed Kehilla to keep its synagogue workforce employed during the most tenuous months of the pandemic. Subsequently, the full loan amount was forgiven. Also in 2020, Kehilla instituted our Sustaining Dues framework which indicated to members the average cost per household per year to sustainably run Kehilla, and invited members to help meet that amount.

With this, Kehilla's members showed up with generosity and commitment through dues and donations, even in spite of the pandemic. By year's end, we had met our obligations to support our growing community, and we closed the year with a surplus in excess of the forgiven PPP loan.

The Board recognizes that PPP money came to us through a system that reinforces structures of white privilege: we are connected to Jewish organizations that offered us guidance, we had a pre-existing banking relationship with one of the SBA-approved banks for PPP loans, and we have in-house accounting support. The obstacles for lower-income people and people of color not getting timely information and support on how to proceed to apply, not having established banking relationships, etc -- are the entrenched realities of systemic racism and what some call "racial capitalism" that Kehilla works so hard to dismantle. After we applied for the PPP loan, we learned about the drastic inequities in the program, which kept desperately-needed money from flowing to the people, businesses and nonprofits who needed it the most, especially in lower-income communities of color.¹

Given Kehilla's commitment to undo economic and social inequities, the Board decided to redistribute 50% of the budget surplus that resulted from the forgiveness of the PPP

1

<https://lawandinequality.org/2021/04/25/ppp-loans-a-plethora-of-profits-program-for-the-big-a-penny-pinch-ing-peril-for-the-small/>

<https://apnews.com/article/technology-small-business-new-york-coronavirus-pandemic-7613e946275f085367b5fc8c9a496aea>

<https://apnews.com/article/technology-small-business-new-york-coronavirus-pandemic-7613e946275f085367b5fc8c9a496aea>

loan (\$75,000) to local direct-service organizations and Kehilla Immigration, Economic Justice and Homeless Action committees that will then distribute it to the partners with whom they work. The goal is to serve primarily low-income communities of color. The remaining \$75,000 in budget surplus from the forgiveness of the loan will continue to be held within the Kehilla budget and allocated to address significant unmet needs for our building, accessibility, technology upgrades for streaming, and other needs, as deemed appropriate by the Executive Director, Finance Committee, and Board of Trustees.

Kehilla's clergy, staff and board are deeply grateful and proud to be able to act in alignment with our mission and values in this significant way, using our privilege to bring needed financial relief where structural racism keeps dollars from flowing.

Should you have questions, comments, or concerns about these decisions, please contact Executive Director Michael Saxe-Taller or Board Members Nina Cohen or Rachael Reiley.

In community,

Catherine Lyons
Kehilla Board Chair

Dev Noily
Senior Rabbi

Michael Saxe-Taller
Executive Director

Nina Cohen, cohen.ninar@gmail.com
Rachael Reiley, suzukigrrl@yahoo.com
Talya Husbands-Hankin
Ad Hoc Working Group Members

