



JAYA KULA

DASHAMAMSHA is Sanskrit for “giving a tenth.” It refers to the time-honored practice, in both Hindu and other spiritual traditions, of offering the first fruits of our labor to God.

DASHAMAMSHA is how you can support Shambhavi, the teachings, and the Mandala by giving a set percentage of your income to Jaya Kula.

Living Our Lives Together

A message from Jaya Kula’s Board of Directors

TOGETHER AS JAYA KULA, we have created a unique community based on our shared, honest desire to discover what human beings and human life can be when we are more awake.

AT THE HEART OF JAYA KULA is devotional living and the commitment to making the teachings and our community accessible to anyone wishing to join us on the path.

- DASHAMAMSHA OPENS THE WAY for you to enjoy more ease and freedom in coming to teachings.
- DASHAMAMSHA SUPPORTS SHAMBHAVI and the Jaya Kula community to further realize our dream of establishing a functional community of householder practitioners in the modern era.
- DASHAMAMSHA CREATES OPPORTUNITIES for making the teachings more sustainable and accessible.
- DASHAMAMSHA PARTICIPATION IS SADHANA. We can get more deeply in touch with the heart’s innate generosity and let go of fear.

Take a few moments to read about Jaya Kula’s Dashamamsha program. If you would like to participate or have questions, please contact Nirmana.

Jai Maa!

Dashamamsha FAQ

What is Jaya Kula's Dashamamsha program?

Dashamamsha is Sanskrit for "giving a tenth." It refers to the time-honored practice, in both Hindu and other spiritual traditions, of offering the first fruits of one's labor to God.

Dashamamsha participants give a percentage of their income to Jaya Kula.

People who participate in Dashamamsha may attend, without making further donations, all satsangs, regular teachings, special teachings, live-streams, on-going teaching cycles, and retreats.

There are three exceptions to the above.

1. When teachings or events are offered by teachers other than Shambhavi or teachers she authorizes, Dashamamsha participants pay the regular or low-income fee. For instance, if a visiting teacher offers a workshop, Dashamamsha participants pay the regular or low-income fee.
2. When retreats include rental housing and meals, Dashamamsha participants pay for these and for any other needed supplies, but they may forego paying the donation for teachings if they so choose. People giving at the 10% level or above are also covered for housing and food at retreats.
3. Yatras are always paid for separately.

Are there prerequisites for participating in Dashamamsha?

Mandala members who have contributed to MGO for at least the previous consecutive twelve months are eligible to move to the Dashamamsha program. Others may participate in consultation with Shambhavi.

Is Dashamamsha the new MGO, or the new Trident Fund?

Dashamamsha is a distinct Jaya Kula giving program. However, if you choose to participate in Dashamamsha, it takes the place of both your MGO and Trident Fund donations.

What are the minimum annual donation levels?

Dashamamsha is a sliding-scale program based on a percentage of your gross or adjusted gross income. See below for explanations of what to count as income. You may choose your own donation percentage as long as you meet the minimum requirements.

The minimum annual donation is 7% of your annual income if you earn more than 40k per year.

If your income is 30k to 40k per year, you may choose to give at a 6% level.

If your income is less than 30k per year, in our experience it may be an undue hardship for you to participate in Dashamamsha. But we welcome you to speak with Shambhavi about your particular situation. You may still participate in MGO and the Trident Fund.

On what income streams are Dashamamsha donations based?

If you are not self-employed or a business owner, base your Dashamamsha donation on your gross income.

Gross income is your total income before any deductions are taken, including the IRS personal deduction and itemized expenses. Gross income may include:

- Earned income from employment
- Passive income from social programs, social security, trusts, interest income, inheritances, sales of property, cashing in investments, windfalls, gifts, money given to you by family or friends, etc.
- Rental income

If you are self-employed and/or a business owner, base your Dashamamsha on a version of your adjusted gross income (see below).

Self-employed people and people who own businesses have expenses that employees do not have.

In order to create more parity in the Dashamamsha program, the Jaya Kula Board of Directors has established the following guidelines for self-employed people and business owners.

These guidelines ask you to calculate your Dashamamsha donation using a basis that is similar, but not identical, to your IRS-determined adjusted gross income.

Adjusted gross income as we are using it here is your gross income minus business expenses and minus the employer's 50% of self-employment tax (social security+medicare), but before the personal deduction or non-schedule C itemized deductions are taken.

*Please note that, as of this time, we are not including any provision to deduct costs for health insurance as this is a very complex field, and there is no way to ensure fairness.

Self-employed people and people who own businesses should include the following when calculating their monthly or quarterly Dashamamsha donation:

- Gross salary minus reasonable expenses and minus the employer's 50% of self-employment tax (social security+medicare): applies if you are incorporated as a business and pay yourself a salary;
- Net profit: applies if you don't have a set salary. Net profit is what you get after reasonable expenses and 50% of the self-employment tax have been deducted;
- Profit: applies if your LLC or business earns you money that is not paid to you in your regular salary, but is your money. So, for instance, profit is money that is held in company bank accounts for you, or invested for you.
- The value of goods and services you receive from your business, such as a company car or utilities or office rent and expenses if paid for by your business in addition to your salary or other monetary compensation you receive.

- Passive income from social programs, social security, trusts, interest income, inheritances, sales of property, cashing in investments, windfalls, gifts, money given to you by family or friends, etc.
- Rental income

Do I count my student loans as income?

You may leave students loans out of income calculations if you wish.

What if another person is contributing to my basic living expenses?

If you are partially dependent on others for your monthly living expenses, you must count the value of that support as income when calculating your Dashamamsha contribution.

Can we join as a household or couple?

Each member of a household gives according to their own income. With one exception, there are no couple or family memberships.

The exception to the above is if one person in a long-term committed partnership earns no income, or very little income, and is entirely or mostly supported by the earning partner. In this case, the partners can decide to participate in one of two ways.

1. The gross income of the household can be used as a basis for each person participating individually as if the gross income were divided into two equal incomes, each person deciding individually at what percentage to participate.
2. Alternately, the earning partner can contribute for a joint Dashamamsha membership as long as the total commitment still meets the minimum donation percentage requirements for each person as if they were giving separately.

I love this! How can I get started?

You can enroll in Dashamamsha on the 1st of any month. Contributions are made on a monthly or quarterly basis. *The minimum pledge period is one year.*

- Monthly donations are made by the 10th of each month and are calculated using your actual income from the previous month.
- Quarterly donations are given by January 10, April 10, July 10 and October 10 and are calculated based on the previous quarter's real income.

Here's what to do.

- Inform Nirmana in writing that you are starting Dashamamsha so that you don't get removed from MGO Slack channels! Let Nirmana know:
 - your start date;
 - the percentage level you are pledging to give for the coming 12 months; and
 - whether you wish to contribute monthly or quarterly.
- Then go ahead and cancel your MGO recurring donation during the month before you begin contributing via the Dashamamsha program.
- If applicable, make a final, non-recurring MGO donation that is pro-rated to cover the remaining days until the first of the month when your Dashamamsha participation begins.
- If you are contributing monthly, calculate your first Dashamamsha contribution and submit it by the 10th of your first month as a participant.
- If you are contributing quarterly, contribute by January 10, April 10, July 10, or October 10. Pro-rate your first contribution to reflect the actual number of days you have been participating in Dashamamsha.
- If your MGO participation ended on December 31, March 31, June 30, or September 30, wait until the following quarter to make your first Dashamamsha contribution.

You will receive a thank-you letter stating your Dashamamsha start date, end date and pledge percentage.

Do I have to provide proof of income or tax returns?

No! Calculating Dashamamsha donation amounts is done on the honor system.

How do I pay my Dashamamsha pledge?

You may donate by Paypal (donate@jayakula.org), personal check, or bank bill pay. Send donation checks to Jaya Kula, 369-B Third St., #184, San Rafael, CA 94901. You may also give your check to Nirmana.

What if my donation is late?

We understand that life happens, and one late donation per year is allowed. If you make a second late donation, your Dashamamsha membership will be cancelled.

Are Dashamamsha donations tax deductible?

Jaya Kula is a registered 501(c)3 nonprofit organization. If you itemize your expenses on your tax return, your contribution to Dashamamsha is deductible to the fullest extent allowable by law. Here is an easy-to-understand article about making the most of your charitable donations: "[How to Get Tax Deductions for Charitable Donations](#)" by Money Girl.

Examples of giving at different income levels

GROSS INCOME	6%*	7%**	8%	9%	10%
30k	1800	2100	2400	2700	3000
40k	2400	2800	3200	3600	4000
50k	xxxxxxxxxxxxxxx	3500	4000	4500	5000
60k	xxxxxxxxxxxxxxx	4200	4800	5400	6000
70k	xxxxxxxxxxxxxxx	4900	5600	6300	7000
80k	xxxxxxxxxxxxxxx	5600	6400	7200	8000

*The 6% minimum is only for people whose gross annual income is 40k or less.

**7% is the minimum donation for people earning more than 40k per year.