

# Three Counties Liberal Jewish Community Ltd.

England & Wales · Charity number 1159055

## Details

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**Other names** GLOUCESTERSHIRE LIBERAL JEWISH COMMUNITY LIMITED

**Status** Registered

**Legal form** Charitable company

**Company number** [09219225](#)

**Registered** 2014-11-03

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Connemara  
High Street  
St. Briavels  
Lydney  
Gloucestershire  
GL15 6TD

**Phone** 01568701885

**Email** [shalom@3cljc.org.uk](mailto:shalom@3cljc.org.uk)

**Website** <http://www.3cljc.org.uk>

## Activities

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**Objects:** (1) THE ADVANCEMENT AND PRACTICE OF THE JEWISH RELIGION IN ACCORDANCE WITH THE PRINCIPLES OF LIBERAL AND PROGRESSIVE JUDAISM WHICH SHALL INCLUDE, BUT NOT BE LIMITED TO:(A) THE PROMOTION OF JEWISH VALUES SUCH AS SOCIAL JUSTICE, COMMUNAL HARMONY, PEACE AND FREEDOM, CHARITY AND GOOD DEEDS, REPENTANCE AND PRAYER;(B) MAINTENANCE OF A SYNAGOGUE (WHETHER ON A PERMANENT OR TEMPORARY BASIS) FOR THE PURPOSE OF JEWISH PUBLIC WORSHIP AND SOCIAL AND CULTURAL INTERACTION;(C) CONDUCT OF JEWISH RELIGIOUS SERVICES FOR THE MEMBERS OF THE CHARITY AND GUESTS (INCLUDING BUT NOT LIMITED TO RITES OF PASSAGE);(D) ADVANCEMENT OF JEWISH EDUCATION; (E) SUPPORT FOR OTHER RELIGIOUS ORGANISATIONS (WHICH SHALL INCLUDE, BUT NOT BE LIMITED TO INTERFAITH WORK); AND(F) THE PROVISION OF PASTORAL CARE; AND(2) THE FURTHERANCE OF SUCH OTHER PURPOSES AS ARE CHARITABLE UNDER THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES IN THEIR DISCRETION DECIDE IN PARTICULAR BY THE MAKING OF GRANTS OR LENDING OF SUPPORT TO OTHER CHARITABLE ORGANISATIONS

**Activities:** THE ADVANCEMENT AND PRACTICE OF THE JEWISH RELIGION IN ACCORDANCE WITH THE PRINCIPLES OF LIBERAL AND PROGRESSIVE JUDAISM

## Classification

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- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

## Geography

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- Gloucestershire
- Herefordshire
- Worcestershire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-08-31	£42,320	£44,320	-	-
2024-08-31	£42,673	£40,651	-	-
2023-08-31	£30,194	£27,386	-	-
2022-09-30	£33,104	£30,916	-	-
2021-09-30	£31,258	£32,199	-	-
2020-09-30	£28,173	£21,465	-	-

## Trustees

Name	Role	Appointed
<b>Mark Walton</b>	Chair	2018-11-18
Dr NATALIE TOWLE		2017-11-26
Jack Leopold Liebeskind		2026-02-01
Julian Brown		2025-01-26
Karen Reynolds		2017-11-10
Martin Arthur Gregg		2026-02-01
Patricia Ann Wakely		2023-02-05
Raoul Thomas Roni Smith		2024-01-28
Ronald Solomon		2025-01-26

**Three Counties Liberal Jewish Community Ltd.**

England & Wales - Charity number 1159055

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# Accounts

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Company registration number: 09219225  
Charity registration number: 1159055

**THREE COUNTIES LIBERAL JEWISH COMMUNITY LTD  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 AUGUST 2025**

## **Three Counties Liberal Jewish Community Ltd Contents**

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**Three Counties Liberal Jewish Community Ltd**  
**Company No. 09219225**  
**Trustees' Report For The Year Ended 31 August 2025**

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The trustees present their report and the financial statements for the year ended 31 August 2025.

## **Objectives and Activities**

### **Aims and Objectives**

The trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

### **Mission statement**

3CLJC is an inclusive Liberal Jewish Community. We offer Jewish services and life cycle events; a religion school for children and adult education. 3CLJC has a wonderful community spirit and provides the opportunity to socialise with others interested in Judaism.

### **About 3CLJC**

3CLJC was formed from the merger of the former Gloucestershire Liberal Jewish Community and the Herefordshire Jewish Community. We are a friendly community of just under two hundred souls of all ages and are mainly spread across the three counties of Gloucestershire, Herefordshire and Worcestershire and to counties beyond! We are committed to the pursuit of peace, social justice, care for the environment and inter-faith understanding.

### **Membership and Conversion**

We welcome into membership all those who want to share in Jewish worship, study and community. It is not necessary to have any Jewish connection or indeed to have any Jewish family members in order to become a member of 3CLJC. We welcome couples from mixed marriages and our community includes many families where only one adult is Jewish. Children in mixed families are recognised as Jewish. We support non Jewish members who wish to begin the process of conversion.

### **Services, Meetings and Social Events**

We typically hold services at fortnightly intervals throughout the year. In addition we observe the major festivals and family life cycle events. Our services are conducted in Hebrew and English and men and women participate equally in all that we do.

Social events such as rambles, quizzes, coffee mornings, Friday night dinners and events for young adults are a feature of our social calendar.

### **Membership Contributions**

We do not have a fixed annual subscription but ask that members contribute what they can afford given their personal circumstances.

### **Public Benefit**

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

## **Financial Review**

### **Financial Position**

The results for the year are given in the Statement of Financial Activities on page 5.

### **Reserves Policy**

Reserves are held to ensure the charity is well placed to meet future demands on its resources. Unrestricted Reserves as at 31st August 2025 were £36,590 and the trustees consider the level of reserves to be adequate.

## **Structure, Governance and Management**

### **Governing Document**

Three Counties Liberal Jewish Society (3CLJC), previously known as the Gloucestershire Liberal Jewish Community, is a company limited by guarantee, incorporated on 15 September 2014 and governed by articles of association.

**Three Counties Liberal Jewish Community Ltd  
Trustees' Report (continued)  
For The Year Ended 31 August 2025**

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**Trustee Selection Methods**

Trustees, who are also directors for the purposes of company law, are recruited from members and are elected at the Annual General Meeting. The Council of trustees may co-opt trustees to fill vacancies. These council members must apply for election at the next Annual General Meeting.

**Risk Policy**

It is the policy of the trustees to review all risks on regular basis. Each review seeks to establish that all risks are documented and that steps to mitigate such risks are established and executed. As a result of this process, the trustees are satisfied that residual risks are minimal.

**Reference and Administrative Details**

**Trustees**

Mrs Charlotte Hough  
Mr Mark Walton  
Mrs Patricia Wakely  
Mr Raoul Smith  
Mr Ronald Solomon (appointed 27/01/2025)  
Ms Karen Reynolds  
Mr Henry Naydorf  
Ms Hazel Phillips  
Natalie Towle  
Mr Julian Brown (appointed 27/01/2025)

**Charity Number**

1159055

**Company Number**

09219225

**Independent Examiner**

Michael A G Bull Bsc (hons) FCA  
BPC Partners Limited  
Chartered Accountants  
3 Royal Crescent  
Cheltenham  
GL50 3DA

**Three Counties Liberal Jewish Community Ltd  
Trustees' Report (continued)  
For The Year Ended 31 August 2025**

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**Statement of Trustees' Responsibilities**

The trustees (who are also the directors of Three Counties Liberal Jewish Community Ltd for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statement unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Ronald Solomon

Mr Ronald Solomon

Trustee

18th March 2026

**Three Counties Liberal Jewish Community Ltd**  
**Independent Examiner's Report to the Trustees of Three Counties Liberal Jewish**  
**Community Ltd**  
**For The Year Ended 31 August 2025**

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I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2025.

**Responsibilities and Basis of Report**

As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael A G Bull Bsc (hons) FCA  
31st March 2026  
3 Royal Crescent  
Cheltenham  
GL50 3DA

**Three Counties Liberal Jewish Community Ltd**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For The Year Ended 31 August 2025**

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		<b>2025</b>	<b>2024</b>
	<b>Notes</b>	<b>Unrestricted funds</b>	<b>Total funds</b>
		<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS FROM:</b>			
Donations and legacies		39,207	40,134
Charitable activities	<b>3</b>	2,715	2,314
Investments	<b>4</b>	398	225
		42,320	42,673
<b>EXPENDITURE ON:</b>			
Charitable activities	<b>5</b>	(44,320)	(40,651)
<b>NET (EXPENDITURE)/INCOME</b>		(2,000)	2,022
<b>NET MOVEMENT IN FUNDS</b>		(2,000)	2,022
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward		38,590	36,568
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>12</b>	36,590	38,590

The notes on pages 8 to 11 form part of these financial statements.

**Three Counties Liberal Jewish Community Ltd**  
**Comparative Statement of Financial Activities (including Income and Expenditure**  
**Account)**  
**For The Year Ended 31 August 2025**

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		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2024</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>Total funds</b>
				<b>£</b>
<b>INCOME AND ENDOWMENTS FROM:</b>				
Donations and legacies		36,134	4,000	40,134
Charitable activities	<b>3</b>	2,314	-	2,314
Investments	<b>4</b>	225	-	225
		<u>38,673</u>	<u>4,000</u>	<u>42,673</u>
<b>EXPENDITURE ON:</b>				
Charitable activities	<b>5</b>	(35,851)	(4,800)	(40,651)
<b>NET INCOME</b>		2,822	(800)	2,022
Transfers between funds	<b>12</b>	(800)	800	-
<b>NET MOVEMENT IN FUNDS</b>		2,022	-	2,022
<b>RECONCILIATION OF FUNDS:</b>				
Total funds brought forward		36,568	-	36,568
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>12</b>	<u><u>38,590</u></u>	<u><u>-</u></u>	<u><u>38,590</u></u>

The notes on pages 8 to 11 form part of these financial statements.

**Three Counties Liberal Jewish Community Ltd**  
**Balance Sheet**  
**As At 31 August 2025**

		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2025 Total funds</b>	<b>2024 Total funds</b>
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>CURRENT ASSETS</b>					
Debtors	<b>10</b>	6,138	-	6,138	5,667
Cash at bank and in hand		31,755	-	31,755	35,706
		<u>37,893</u>	<u>-</u>	<u>37,893</u>	<u>41,373</u>
<b>Creditors: Amounts Falling Due Within One Year</b>	<b>11</b>	<u>(1,303)</u>	<u>-</u>	<u>(1,303)</u>	<u>(2,783)</u>
<b>NET CURRENT ASSETS (LIABILITIES)</b>		<u>36,590</u>	<u>-</u>	<u>36,590</u>	<u>38,590</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>36,590</u>	<u>-</u>	<u>36,590</u>	<u>38,590</u>
<b>NET ASSETS</b>		<u>36,590</u>	<u>-</u>	<u>36,590</u>	<u>38,590</u>
<b>FUNDS OF THE CHARITY</b>					
Unrestricted Funds				<u>36,590</u>	<u>38,590</u>
<b>TOTAL FUNDS</b>	<b>12</b>			<u>36,590</u>	<u>38,590</u>

For the year ending 31 August 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the board

Ronald Solomon

Mr Ronald Solomon

Trustee

18th March 2026

The notes on pages 8 to 11 form part of these financial statements.

**Three Counties Liberal Jewish Community Ltd**  
**Notes to the Financial Statements**  
**For The Year Ended 31 August 2025**

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**1. General Information**

Three Counties Liberal Jewish Community Ltd is a company limited by guarantee, incorporated in England & Wales, registered number 09219225 and registered charity number 1159055. The registered office is .

**2. Accounting Policies**

**2.1. Basis of Preparation of Financial Statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

**2.2. Incoming Resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

·income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

·legacy income is recognised when receipt is probable and entitlement is established.

·income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

·income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

**2.3. Resources Expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

·expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

·expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

·other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**2.4. Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

**3. Income from Charitable Activities**

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>
Advancement of Liberal Judaism & Community Support :		
Events	2,715	2,314
	2,715	2,314

**4. Investment Income**

**Three Counties Liberal Jewish Community Ltd**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 August 2025**

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>
Bank interest receivable	398	225

**5. Analysis of Expenditure**

		<b>2025</b>
	<b>Activities undertaken directly</b>	<b>Support costs (see note 6)</b>
	<b>£</b>	<b>£</b>
	<b>£</b>	<b>Total £</b>
Advancement of Liberal Judaism & Community Support	2,765	41,555
	<u>2,765</u>	<u>44,320</u>

		<b>2024</b>
	<b>Activities undertaken directly</b>	<b>Support costs (see note 6)</b>
	<b>£</b>	<b>£</b>
	<b>£</b>	<b>Total £</b>
Advancement of Liberal Judaism & Community Support	2,555	38,096
	<u>2,555</u>	<u>40,651</u>

**6. Support Costs**

	<b>2025</b>
	<b>Advancement of Liberal Judaism &amp; Community Support</b>
	<b>£</b>
Employee costs:	
Wages and salaries	28,000
Employers pensions - defined contributions scheme	1,088
Staff expenses	1,821
Premises expenses:	
Rent	2,540
General administration:	
Website, media and IT	930
Insurance	179
Capitation to Liberal Judaism	4,359
Payroll fees	180
Sundry expenses	2,038
Governance costs:	
Independent examiner's fees	420
	<u>41,555</u>

**Three Counties Liberal Jewish Community Ltd**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 August 2025**

	<b>2024</b> <b>Advancement</b> <b>of Liberal</b> <b>Judaism &amp;</b> <b>Community</b> <b>Support</b> <b>£</b>
Employee costs:	
Wages and salaries	20,986
Employers pensions - defined contributions scheme	1,382
Staff expenses	1,594
Premises expenses:	
Rent	1,544
General administration:	
Website, media and IT	594
Insurance	293
Capitation to Liberal Judaism	5,235
Payroll fees	183
Sundry expenses	1,065
Mobile Ark	4,800
Governance costs:	
Independent examiner's fees	420
	38,096
	38,096

**7. Independent Examiner's Remuneration**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Independent examination of the financial statements	420	420
	420	420
	420	420

**8. Staff Costs**

Staff costs were as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	28,000	20,986
Other pension costs	1,088	1,382
	29,088	22,368
	29,088	22,368

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

**9. Average Number of Employees**

Average number of employees during the year was: 1 (2024: 1)

**10. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Due within one year</b>		
Other debtors	6,138	5,667
	6,138	5,667
	6,138	5,667

**Three Counties Liberal Jewish Community Ltd**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 August 2025**

**11. Creditors: Amounts Falling Due Within One Year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other creditors	-	1,943
Taxation and social security	883	421
Accruals and deferred income	420	419
	1,303	2,783

**12. Movement in Funds**

	<b>As at 1 September 2024</b>	<b>Income</b>	<b>Expenditure</b>	<b>As at 31 August 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	38,590	42,320	(44,320)	36,590
<b>Total funds</b>	38,590	42,320	(44,320)	36,590

	<b>As at 1 September 2023</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>As at 31 August 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>					
General:					
General unrestricted fund	36,568	38,673	(35,851)	(800)	38,590
<b>Restricted funds</b>					
Purchase of Mobile Ark	-	4,000	(4,800)	800	-
<b>Total funds</b>	36,568	42,673	(40,651)	-	38,590

**13. Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

**14. Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure.

**15. Company limited by guarantee**

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

**Three Counties Liberal Jewish Community Ltd.**

England & Wales - Charity number 1159055

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# Accounts

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**COMPANY REGISTRATION NUMBER: 9219225**  
**CHARITY REGISTRATION NUMBER: 1159055**

**Three Counties Liberal Jewish Community Ltd**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**31 August 2024**

# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

Financial Statements

Year ended 31 August 2024

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 August 2024

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 August 2024.

#### Reference and administrative details

**Registered charity name** Three Counties Liberal Jewish Community Ltd

**Charity registration number** 1159055

**Company registration number** 9219225

**Principal office and registered office** Connemara High Street  
St. Briavels  
Lydney  
GL15 6TD

**The trustees** Mr Mark Walton (Chair from 28/01/2024)  
Ms Reynolds (Treasurer)  
Mr Raoul Smith (Secretary – appointed 28/01/2024)  
Dr Natalie Towle (Chair until 28/01/2024)  
Mr Henry Naydorf  
Mrs Louise Radford  
Ms Lily Sutton  
Mrs Hazel Phillips  
Mrs Charlotte Hough  
Mrs Pat Wakely

#### Structure, governance and management

##### Nature of Governing Document

Three Counties Liberal Jewish Society (3CLJC), previously known as the Gloucestershire Liberal Jewish Community, is a company limited by guarantee, incorporated on 15 September 2014 and governed by articles of association.

##### Recruitment and Appointment of Trustees

Trustees, who are also directors for the purposes of company law, are recruited from members and are elected at the Annual General Meeting. The Council of trustees may co-opt trustees to fill vacancies. These council members must apply for election at the next Annual General Meeting.

##### Risk Policy

It is the policy of the trustees to review all risks on regular basis. Each review seeks to establish that all risks are documented and that steps to mitigate such risks are established and executed. As a result of this process, the trustees are satisfied that residual risks are minimal.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 August 2024

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#### **Objectives and activities**

The trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

#### Mission statement

3CLJC is an inclusive Liberal Jewish Community. We offer Jewish services and life cycle events; a religion school for children and adult education. 3CLJC has a wonderful community spirit and provides the opportunity to socialise with others interested in Judaism.

#### About 3CLJC

3CLJC was formed from the merger of the former Gloucestershire Liberal Jewish Community and the Herefordshire Jewish Community. We are a friendly community of just under two hundred souls of all ages and are mainly spread across the three counties of Gloucestershire, Herefordshire and Worcestershire and to counties beyond! We are committed to the pursuit of peace, social justice, care for the environment and inter-faith understanding.

#### Membership and Conversion

We welcome into membership all those who want to share in Jewish worship, study and community. It is not necessary to have any Jewish connection or indeed to have any Jewish family members in order to become a member of 3CLJC. We welcome couples from mixed marriages and our community includes many families where only one adult is Jewish. Children in mixed families are recognised as Jewish. We support non Jewish members who wish to begin the process of conversion.

#### Services, Meetings and Social Events

We typically hold services at fortnightly intervals throughout the year. In addition we observe the major festivals and family life cycle events. Our services are conducted in Hebrew and English and men and women participate equally in all that we do.

Social events such as rambles, quizzes, coffee mornings, Friday night dinners and events for young adults are a feature of our social calendar.

#### Membership Contributions

We do not have a fixed annual subscription but ask that members contribute what they can afford given their personal circumstances.

#### **Financial review**

#### General

The results for the year are given in the Statement of Financial Activities on page 5.

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 August 2024

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##### Reserves Policy

Reserves are held to ensure the charity is well placed to meet future demands on its resources. Unrestricted Reserves as at 31st August 2024 were £38,590 and the trustees consider the level of reserves to be adequate.

##### **Plans for future periods**

The charity plans to continue to pursue and develop its activities for the foreseeable future.

##### **Small company provisions**

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 26<sup>th</sup> November 2024 and signed on behalf of the board of trustees by:



Ms Karen Reynolds  
(Treasurer) Trustee

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Independent Examiner's Report to the Trustees of Three Counties Liberal Jewish Community Ltd

Year ended 31 August 2024

---

I report to the trustees on my examination of the financial statements of Three Counties Liberal Jewish Community Ltd ('the charity') for the year ended 31 August 2024.

#### Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Michael Bull Bsc FCA  
Independent Examiner

BPC Partners Ltd  
Chartered  
Accountants  
3 Royal Crescent  
Cheltenham  
Gloucestershire  
GL50 3DA

Date: 6<sup>th</sup> January 2025

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Year ended 31 August 2024

		Year to 31 Aug 24			Period from 1 Oct 22 to 31 Aug 23
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	36,134	4,000	40,134	28,454
Charitable activities	6	2,314	–	2,314	1,740
Investment income	7	225	–	225	–
<b>Total income</b>		<u>38,673</u>	<u>4,000</u>	<u>42,673</u>	<u>30,194</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8,9	35,851	4,800	40,651	27,386
<b>Total expenditure</b>		<u>35,851</u>	<u>4,800</u>	<u>40,651</u>	<u>27,386</u>
<b>Net income</b>		<u>2,822</u>	<u>(800)</u>	<u>2,022</u>	<u>2,808</u>
Transfers between funds		(800)	800	–	–
<b>Net movement in funds</b>		<u>2,022</u>	<u>–</u>	<u>2,022</u>	<u>2,808</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		36,568	–	36,568	33,760
<b>Total funds carried forward</b>		<u>38,590</u>	<u>–</u>	<u>38,590</u>	<u>36,568</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 12 form part of these financial statements.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Statement of Financial Position

31 August 2024

	Note	2024 £	2023 £
<b>Current assets</b>			
Debtors	13	5,667	4,430
Cash at bank and in hand		35,706	33,034
		<u>41,373</u>	<u>37,464</u>
<b>Creditors: amounts falling due within one year</b>	14	<u>2,783</u>	<u>896</u>
<b>Net current assets</b>		<u>38,590</u>	<u>36,568</u>
<b>Total assets less current liabilities</b>		<u>38,590</u>	<u>36,568</u>
<b>Net assets</b>		<u><u>38,590</u></u>	<u><u>36,568</u></u>
<b>Funds of the charity</b>			
Unrestricted funds		38,590	36,568
<b>Total charity funds</b>	16	<u><u>38,590</u></u>	<u><u>36,568</u></u>

For the year ending 31 August 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 26<sup>th</sup> November 2024, and are signed on behalf of the board by:



Ms Reynolds (Treasurer)  
Trustee

The notes on pages 7 to 12 form part of these financial statements.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 31 August 2024

---

#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Connemara High Street, St. Briavels, Lydney, GL15 6TD.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 August 2024

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#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 August 2024

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#### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the repayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

#### 4. Limited by guarantee

The liability of the Members of the Charity is limited.

Every Member of the Charity promises, if the Charity is dissolved while he or she is a member of within twelve months after he or she ceases to be a Member of the Charity, to contribute such sum (not exceeding £1) as may be demanded of him or her towards the payment of the debts and liabilities of the Charity incurred before he or she ceases to be a Member of the Charity, and of the costs charges and expenses of winding up, and the adjustment of the right of the contributors among themselves.

#### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Membership	28,257	–	28,257
Gift aid	5,667	–	5,667
Donations	2,210	–	2,210
<b>Grants</b>			
Grants receivable	–	4,000	4,000
	<u>36,134</u>	<u>4,000</u>	<u>40,134</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<b>Donations</b>			
Membership	23,899	–	23,899
Gift aid	4,430	–	4,430
Donations	125	–	125
<b>Grants</b>			
Grants receivable	–	–	–
	<u>28,454</u>	<u>–</u>	<u>28,454</u>

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 August 2024

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#### 6. Charitable activities

	Unrestricted Funds	<b>Total Funds 2024</b>	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Event income	<u>2,314</u>	<u>2,314</u>	<u>1,740</u>	<u>1,740</u>

#### 7. Investment income

	Unrestricted Funds	<b>Total Funds 2024</b>	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Bank interest receivable	<u>225</u>	<u>225</u>	<u>–</u>	<u>–</u>

#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	<b>Total Funds 2024</b>
	£	£	£
Charitable activities	35,248	4,800	40,048
Support costs	603	–	603
	<u>35,851</u>	<u>4,800</u>	<u>40,651</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Charitable activities	26,966	–	26,966
Support costs	420	–	420
	<u>27,386</u>	<u>–</u>	<u>27,386</u>

#### 9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	<b>Total funds 2024</b>	Total fund 2023
	£	£	£	£
Charitable activities	40,048	–	40,048	26,966
Governance costs	–	603	603	420
	<u>40,048</u>	<u>603</u>	<u>40,651</u>	<u>27,386</u>

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 August 2024

---

#### 10. Independent examination fees

	<b>Year to 31 Aug 24</b>	Period from 1 Oct 22 to 31 Aug 23
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	420	420

#### 11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>Year to 31 Aug 24</b>	Period from 1 Oct 22 to 31 Aug 23
	£	£
Wages and salaries	20,986	–
Employer contributions to pension plans	1,382	–
	<u>22,368</u>	<u>–</u>

The average head count of employees during the year was 1 (2023: Nil).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

#### 12. Trustee remuneration and expenses

Trustees received no expenses, remuneration or benefits in this period. (2023 - nil)

The charity benefits from the time given by unpaid volunteers in the furtherance of the Charity's activities and objectives.

#### 13. Debtors

	<b>2024</b>	2023
	£	£
Other debtors	<u>5,667</u>	<u>4,430</u>

#### 14. Creditors: amounts falling due within one year

	<b>2024</b>	2023
	£	£
Accruals and deferred income	419	896
Social security and other taxes	421	–
Other creditors	<u>1,943</u>	<u>–</u>
	<u>2,783</u>	<u>896</u>

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 August 2024

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#### 15. Pensions and other post retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,382 (2023: £Nil).

#### 16. Analysis of charitable funds

##### Unrestricted funds

	At 1 September 2023 £	Income £	Expenditure £	Transfers £	At 31 August 20 24 £
General funds	<u>36,568</u>	<u>38,673</u>	<u>(35,851)</u>	<u>(800)</u>	<u>38,590</u>

	At 1 October 20 22 £	Income £	Expenditure £	Transfers £	At 31 August 202 3 £
General funds	<u>33,760</u>	<u>30,194</u>	<u>(27,386)</u>	<u>–</u>	<u>36,568</u>

##### Restricted funds

	At 1 September 2023 £	Income £	Expenditure £	Transfers £	At 31 August 20 24 £
Purchase of Mobile Ark	<u>–</u>	<u>4,000</u>	<u>(4,800)</u>	<u>800</u>	<u>–</u>

	At 1 October 20 22 £	Income £	Expenditure £	Transfers £	At 31 August 202 3 £
Purchase of Mobile Ark	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>

The community purchased a mobile ark cost that cost £4,800 but was funded by a grant of £4,000.

# **Three Counties Liberal Jewish Community Ltd**

**Company Limited by Guarantee**

**Management Information**

**Year ended 31 August 2024**

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**The following pages do not form part of the financial statements.**

# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

## Detailed Statement of Financial Activities

Year ended 31 August 2024

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	Year to 31 Aug 24 £	Period from 1 Oct 22 to 31 Aug 23 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Membership	28,257	23,899
Gift aid	5,667	4,430
Donations	2,210	125
Grants receivable	4,000	–
	<u>40,134</u>	<u>28,454</u>
<b>Charitable activities</b>		
Event income	2,314	1,740
	<u>2,314</u>	<u>1,740</u>
<b>Investment income</b>		
Bank interest receivable	225	–
	<u>225</u>	<u>–</u>
<b>Total income</b>	<u>42,673</u>	<u>30,194</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Wages and salaries	20,986	–
Pension costs	1,382	–
Rabbi expenses	1,594	
Guest and Student Rabbi	–	16,012
Venue hire	1,544	1,214
Insurance	293	476
General expenses	1,065	1,043
Legal and professional fees	603	420
Mobile Ark	4,800	–
Liberal Judaism	5,235	4,950
Website, media and IT	594	574
Event expenses	2,555	2,697
	<u>40,651</u>	<u>27,386</u>
<b>Total expenditure</b>	<u>40,651</u>	<u>27,386</u>
<b>Net income</b>	<u>2,022</u>	<u>2,808</u>

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**Three Counties Liberal Jewish Community Ltd.**

England & Wales - Charity number 1159055

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# Accounts

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**COMPANY REGISTRATION NUMBER: 9219225**  
**CHARITY REGISTRATION NUMBER: 1159055**

**Three Counties Liberal Jewish Community Ltd**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**31 August 2023**

# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

Financial Statements

Period from 1 October 2022 to 31 August 2023

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Independent examiner's report to the trustees	<b>4</b>
Statement of financial activities (including income and expenditure account)	<b>5</b>
Statement of financial position	<b>6</b>
Notes to the financial statements	<b>7</b>
<b>The following pages do not form part of the financial statements</b>	
Detailed statement of financial activities	<b>13</b>

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Period from 1 October 2022 to 31 August 2023

---

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the period ended 31 August 2023.

#### Reference and administrative details

**Registered charity name** Three Counties Liberal Jewish Community Ltd

**Charity registration number** 1159055

**Company registration number** 9219225

**Principal office and registered office** Connemara High Street  
St Briavels  
Lydney  
GL15 6TD

**The trustees** Dr Towle (Chair)  
Ms Reynolds (Treasurer)  
Ms Rosenheim (resigned 05/02/2023)  
Ms Radford  
Mr Naydorf  
Mr Brown (resigned 05/02/2023)  
Mr Walton  
Ms Sutton  
Mrs Phillips  
Ms Clarke (resigned 05/02/2023)  
Ms Hough (appointed 5/2/2023)  
Ms Wakely (appointed 5/2/2023)

#### Structure, governance and management

##### Nature of Governing Document

Three Counties Liberal Jewish Society (3CLJC), previously known as the Gloucestershire Liberal Jewish Community, is a company limited by guarantee, incorporated on 15 September 2014 and governed by articles of association.

##### Recruitment and Appointment of Trustees

Trustees, who are also directors for the purposes of company law, are recruited from members and are elected at the Annual General Meeting. The Council of trustees may co-opt trustees to fill vacancies. These council members must apply for election at the next Annual General Meeting.

##### Risk Policy

It is the policy of the trustees to review all risks on regular basis. Each review seeks to establish that all risks are documented and that steps to mitigate such risks are established and executed. As a result of this process, the trustees are satisfied that residual risks are minimal

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Period from 1 October 2022 to 31 August 2023

---

#### **Objectives and activities**

The trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

#### Mission statement

3CLJC is an inclusive Liberal Jewish community. We offer Jewish services and life cycle events; a religion school for children and adult education. 3CLJC has a wonderful community spirit and provides the opportunity to socialise with others interested in Judaism.

#### About 3CLJC

3CLJC was formed from the merger of the former Gloucestershire Liberal Jewish Community and the Herefordshire Jewish Community. We are a friendly community of just under two hundred souls of all ages and are mainly spread across the three counties of Gloucestershire, Herefordshire and Worcestershire and to counties beyond! We are committed to the pursuit of peace, social justice, care for the environment and inter-faith understanding.

#### Membership and Conversion

We welcome into membership all those who want to share in Jewish worship, study and community. It is not necessary to have any Jewish connection or indeed to have any Jewish family members in order to become a member of 3CLJC. We welcome couples from mixed marriages and our community includes many families where only one adult is Jewish. Children in mixed families are recognised as Jewish. We support non Jewish members who wish to begin the process of conversion.

#### Services, Meetings and Social Events

We typically hold services at fortnightly intervals throughout the year. In addition we observe the major festivals and family life cycle events. Our services are conducted in Hebrew and English and men and women participate equally in all that we do.

Social events such as rambles, quizzes, coffee mornings, Friday night dinners and events for young adults are a feature of our social calendar.

#### Membership Contributions

We do not have a fixed annual subscription but ask that members contribute what they can afford given their personal circumstances.

#### **Financial review**

##### General

The results for the year are given in the Statement of Financial Activities on page 5.

##### Reserves Policy

Reserves are held to ensure the charity is well placed to meet future demands on its resources. Unrestricted Reserves as at 31<sup>st</sup> August 2023 were £36,568 and the trustees consider the level of reserves to be adequate.

---

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Period from 1 October 2022 to 31 August 2023

---

#### Plans for future periods

The charity plans to continue to pursue and develop its activities for the foreseeable future.

#### Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 9th January 2024 and signed on behalf of the board of trustees by:



Ms Karen Reynolds (Treasurer)  
Trustee

# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

## Independent Examiner's Report to the Trustees of Three Counties Liberal Jewish Community Ltd

Period from 1 October 2022 to 31 August 2023

---

I report to the trustees on my examination of the financial statements of Three Counties Liberal Jewish Community Ltd ('the charity') for the period ended 31 August 2023.

### Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

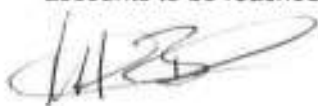
Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael Bull Bsc FCA  
Independent Examiner

BPC Partners Ltd  
Chartered Accountants  
3 Royal Crescent  
Cheltenham  
Gloucestershire  
GL50 3DA

Date: 26th January 2024

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# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

## Statement of Financial Activities (including income and expenditure account)

Period from 1 October 2022 to 31 August 2023

		Period from 1 Oct 22 to 31 Aug 23		Year to 30 Sep 22
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	5	28,454	28,454	30,183
Charitable activities	6	1,740	1,740	2,421
Other trading activities	7	–	–	500
<b>Total income</b>		<u>30,194</u>	<u>30,194</u>	<u>33,104</u>
<b>Expenditure</b>				
Expenditure on raising funds:				
Costs of raising donations and legacies	8	–	–	57
Expenditure on charitable activities	9,10	27,386	27,386	30,859
<b>Total expenditure</b>		<u>27,386</u>	<u>27,386</u>	<u>30,916</u>
<b>Net income and net movement in funds</b>		<u>2,808</u>	<u>2,808</u>	<u>2,188</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		33,760	33,760	31,572
<b>Total funds carried forward</b>		<u>36,568</u>	<u>36,568</u>	<u>33,760</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 11 form part of these financial statements.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Statement of Financial Position

31 August 2023

	Note	31 Aug 23 £	30 Sep 22 £
<b>Current assets</b>			
Debtors	14	4,430	4,424
Cash at bank and in hand		33,034	31,328
		<u>37,464</u>	<u>35,752</u>
<b>Creditors: amounts falling due within one year</b>	15	896	1,992
<b>Net current assets</b>		<u>36,568</u>	<u>33,760</u>
<b>Total assets less current liabilities</b>		<u>36,568</u>	<u>33,760</u>
<b>Net assets</b>		<u>36,568</u>	<u>33,760</u>
<b>Funds of the charity</b>			
Unrestricted funds		36,568	33,760
<b>Total charity funds</b>	16	<u>36,568</u>	<u>33,760</u>

For the period ending 31 August 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the period in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 9th January 2024, and are signed on behalf of the board by:



Ms Reynolds (Treasurer)  
Trustee

The notes on pages 7 to 11 form part of these financial statements.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements

Period from 1 October 2022 to 31 August 2023

---

#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Connemara High Street, St. Briavels, Lydney, GL15 6TD.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 1 October 2022 to 31 August 2023

---

##### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### **Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 1 October 2022 to 31 August 2023

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#### 4. Limited by guarantee

The liability of the Members of the Charity is limited.

Every Member of the Charity promises, if the Charity is dissolved while he or she is a member of within twelve months after he or she ceases to be a Member of the Charity, to contribute such sum (not exceeding £1) as may be demanded of him or her towards the payment of the debts and liabilities of the Charity incurred before he or she ceases to be a Member of the Charity, and of the costs charges and expenses of winding up, and the adjustment of the right of the contributors among themselves.

#### 5. Donations and legacies

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
<b>Donations</b>				
Membership	23,899	23,899	24,660	24,660
Gift aid	4,430	4,430	4,424	4,424
Donations	125	125	619	619
Other income	–	–	480	480
	<u>28,454</u>	<u>28,454</u>	<u>30,183</u>	<u>30,183</u>

#### 6. Charitable activities

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Fundraising	–	–	282	282
Event income	1,740	1,740	2,139	2,139
	<u>1,740</u>	<u>1,740</u>	<u>2,421</u>	<u>2,421</u>

#### 7. Other trading activities

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Other trading income	–	–	500	500
	<u>–</u>	<u>–</u>	<u>500</u>	<u>500</u>

#### 8. Costs of raising donations and legacies

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Fundraising expenses	–	–	57	57
	<u>–</u>	<u>–</u>	<u>57</u>	<u>57</u>

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Period from 1 October 2022 to 31 August 2023

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#### 9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Charitable activities	26,966	26,966	30,499	30,499
Support costs	420	420	360	360
	<u>27,386</u>	<u>27,386</u>	<u>30,859</u>	<u>30,859</u>

#### 10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	<b>Total funds 2023 £</b>	Total fund 2022 £
Charitable activities	26,966	–	26,966	30,499
Governance costs	–	420	420	360
	<u>26,966</u>	<u>420</u>	<u>27,386</u>	<u>30,859</u>

#### 11. Independent examination fees

	<b>Period from 1 Oct 22 to 31 Aug 23 £</b>	Year to 30 Sep 22 £
Fees payable to the independent examiner for: Independent examination of the financial statements	420	420

#### 12. Staff costs

There were no staff for the period ended 31<sup>st</sup> August 2023 or the previous year.

#### 13. Trustee remuneration and expenses

Trustees received no expenses, remuneration or benefits in this period. (2022 - nil)

The charity benefits from the time given by unpaid volunteers in the furtherance of the Charity's activities and objectives.

#### 14. Debtors

	<b>31 Aug 23 £</b>	30 Sep 22 £
Other debtors	<u>4,430</u>	<u>4,424</u>

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 1 October 2022 to 31 August 2023

---

##### 15. Creditors: amounts falling due within one year

	31 Aug 23	30 Sep 22
	£	£
Accruals and deferred income	896	1,992

##### 16. Analysis of charitable funds

###### Unrestricted funds

	At 1 October 2022	Income £	Expenditure £	Transfers £	At 31 August 2023
General funds	33,760	30,194	(27,386)	–	36,568

	At 1 October 2021	Income £	Expenditure £	Transfers £	At 30 September 2022
General funds	30,369	33,104	(30,916)	1,203	33,760

##### 17. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2023 £
Current assets	37,464	37,464
Creditors less than 1 year	(896)	(896)
<b>Net assets</b>	<b>36,568</b>	<b>36,568</b>

	Unrestricted Funds £	Total Funds 2022 £
Current assets	35,752	35,752
Creditors less than 1 year	(1,992)	(1,992)
<b>Net assets</b>	<b>33,760</b>	<b>33,760</b>

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# **Three Counties Liberal Jewish Community Ltd**

**Company Limited by Guarantee**

**Management Information**

**Period from 1 October 2022 to 31 August 2023**

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**The following pages do not form part of the financial statements.**

# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

## Detailed Statement of Financial Activities

Period from 1 October 2022 to 31 August 2023

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	Period from 1 Oct 22 to 31 Aug 23 £	Year to 30 Sep 22 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Membership	23,899	24,660
Gift aid	4,430	4,424
Donations	125	619
Other income	—	480
	<u>28,454</u>	<u>30,183</u>
<b>Charitable activities</b>		
Fundraising	—	282
Event income	1,740	2,139
	<u>1,740</u>	<u>2,421</u>
<b>Other trading activities</b>		
Other trading activities	—	500
	<u>—</u>	<u>500</u>
<b>Total income</b>	<u>30,194</u>	<u>33,104</u>
<b>Expenditure</b>		
<b>Costs of raising donations and legacies</b>		
Fundraising expenses	—	57
	<u>—</u>	<u>57</u>
<b>Expenditure on charitable activities</b>		
Guest and Student Rabbi	16,012	20,332
Venue hire	1,214	1,530
Insurance	476	438
General expenses	1,043	68
Website, media and IT	574	1,083
Legal and professional fees	420	360
Liberal Judaism	4,950	4,840
Event expenses	2,697	2,208
	<u>27,386</u>	<u>30,859</u>
<b>Total expenditure</b>	<u>27,386</u>	<u>30,916</u>
<b>Net income</b>	<u>2,808</u>	<u>2,188</u>

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**Three Counties Liberal Jewish Community Ltd.**

England & Wales - Charity number 1159055

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# Accounts

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COMPANY REGISTRATION NUMBER: 9219225  
CHARITY REGISTRATION NUMBER: 1159055

**Three Counties Liberal Jewish Community Ltd**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**30 September 2022**

# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

Financial Statements

Year ended 30 September 2022

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Independent examiner's report to the trustees	4
Statement of financial activities (including income and expenditure account)	5
Statement of financial position	6
Notes to the financial statements	7
<b>The following pages do not form part of the financial statements</b>	
Detailed statement of financial activities	14

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 30 September 2022

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2022.

#### Reference and administrative details

**Registered charity name** Three Counties Jewish Community Limited

**Charity registration number** 1159055

**Company registration number** 9219225

**Principal office and registered office** 7 Sydenham Villas Road  
Cheltenham  
GL 52 6EG

**The trustees** Dr Towle (Chair)  
Ms Reynolds (Treasurer)  
Ms Rosenheim  
Ms Radford  
Mr Naydorf  
Ms Bluett  
Mr Platman (retired 23/01/2022)  
Mr Brown  
Mr Walton  
Ms Sutton  
Mrs Hazel Phillips (appointed 23/01/2022)  
Ms Iraina Clarke (appointed 23/01/2022)

**Independent Examiner** Michael Bull Bsc FCA  
BPC Partners Ltd  
Chartered Accountants  
3 Royal Crescent  
Cheltenham  
GL50 3DA

#### Structure, governance and management

##### Nature of Governing Document

Three Counties Liberal Jewish Society (3CLJS), previously known as the Gloucestershire Liberal Jewish Community, is a company limited by guarantee, incorporated on 15 September 2014 and governed by articles of association.

##### Recruitment and Appointment of Trustees

Trustees, who are also directors for the purposes of company law, are recruited from members and are elected at the Annual General Meeting. The Council of trustees may co-opt trustees to fill vacancies. These council members must apply for election at the next Annual General Meeting.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2022

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#### Risk Policy

It is the policy of the trustees to review all risks on regular basis. Each review seeks to establish that all risks are documented and that steps to mitigate such risks are established and executed. As a result of this process, the trustees are satisfied that residual risks are minimal

#### **Objectives and activities**

The trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

#### Mission statement

3CLJC is an inclusive Liberal Jewish community. We offer Jewish services and life cycle events; a religion school for children and adult education. 3CLJC has a wonderful community spirit and provides the opportunity to socialise with others interested in Judaism.

#### About 3CLJC

3CLJC was formed from the merger of the former Gloucestershire Liberal Jewish Community and the Herefordshire Jewish Community. We are a friendly community of just under two hundred souls of all ages and are mainly spread across the three counties of Gloucestershire, Herefordshire and Worcestershire and to counties beyond! We are committed to the pursuit of peace, social justice, care for the environment and inter-faith understanding.

#### Membership and Conversion

We welcome into membership all those who want to share in Jewish worship, study and community. It is not necessary to have any Jewish connection or indeed to have any Jewish family members in order to become a member of 3CLJC. We welcome couples from mixed marriages and our community includes many families where only one adult is Jewish. Children in mixed families are recognised as Jewish. We support non Jewish members who wish to begin the process of conversion.

#### Services, Meetings and Social Events

We typically hold services at fortnightly intervals throughout the year. In addition we observe the major festivals and family life cycle events. Our services are conducted in Hebrew and English and men and women participate equally in all that we do.

Social events such as rambles, quizzes, coffee mornings, Friday night dinners and events for young adults are a feature of our social calendar.

#### Membership Contributions

We do not have a fixed annual subscription but ask that members contribute what they can afford given their personal circumstances.

# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2022

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## Financial review

### General

The results for the year are given in the Statement of Financial Activities on page 5.

### Reserves Policy

Reserves are held to ensure the charity is well placed to meet future demands on its resources. Unrestricted Reserves as at 30 September 2022 were £33,760 and the trustees consider the level of reserves to be adequate.

### **Plans for future periods**

The charity plans to continue to pursue and develop its activities for the foreseeable future.

### **Small company provisions**

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 9<sup>th</sup> January 2023 and signed on behalf of the board of trustees by:



Ms Karen Reynolds (Treasurer)  
Trustee

# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

## Independent Examiner's Report to the Trustees of Three Counties Liberal Jewish Community Ltd

Year ended 30 September 2022

---

I report to the trustees on my examination of the financial statements of Three Counties Liberal Jewish Community Ltd ('the charity') for the year ended 30 September 2022.

### Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 306 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael Bull BSc FCA  
Independent Examiner

BPC Partners Ltd  
Chartered Accountants  
3 Royal Crescent  
Cheltenham  
Gloucestershire  
GL50 3DA

Date: 31<sup>st</sup> March 2023

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Year ended 30 September 2022

		Unrestricted funds £	2022 Restricted funds £	Total funds £	2021 Total funds £
<b>Income and endowments</b>	<b>Note</b>				
Donations and legacies	5	30,683	–	30,683	31,258
Charitable activities	6	2,421	–	2,421	–
<b>Total income</b>		<u>33,104</u>	<u>–</u>	<u>33,104</u>	<u>31,258</u>
<b>Expenditure</b>					
Expenditure on raising funds	7	57	–	57	–
Expenditure on charitable activities	8,9	30,859	–	30,859	32,199
<b>Total expenditure</b>		<u>30,916</u>	<u>–</u>	<u>30,916</u>	<u>32,199</u>
<b>Net income/(expenditure)</b>		<u>2,188</u>	<u>–</u>	<u>2,188</u>	<u>(941)</u>
Transfers between funds		1,203	(1,203)	–	–
<b>Net movement in funds</b>		<u>3,391</u>	<u>(1,203)</u>	<u>2,188</u>	<u>(941)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		30,369	1,203	31,572	32,513
<b>Total funds carried forward</b>		<u>33,760</u>	<u>–</u>	<u>33,760</u>	<u>31,572</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 12 form part of these financial statements.

# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

Statement of Financial Position

30 September 2022

	Note	2022 £	2021 £
<b>Current assets</b>			
Debtors	13	4,424	4,788
Cash at bank and in hand		31,328	29,195
		<u>35,752</u>	<u>33,983</u>
<b>Creditors: amounts falling due within one year</b>	14	1,992	2,411
<b>Net current assets</b>		<u>33,760</u>	<u>31,572</u>
<b>Total assets less current liabilities</b>		<u>33,760</u>	<u>31,572</u>
<b>Net assets</b>		<u>33,760</u>	<u>31,572</u>
<b>Funds of the charity</b>			
Restricted funds		—	1,203
Unrestricted funds		33,760	30,369
<b>Total charity funds</b>	15	<u>33,760</u>	<u>31,572</u>

For the year ending 30 September 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 9<sup>th</sup> January 2023 and are signed on behalf of the board by:



Ms Reynolds (Treasurer)  
Trustee

The notes on pages 7 to 12 form part of these financial statements.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 30 September 2022

---

#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 7 Sydenham Villas Road, Cheltenham, GL 52 6EG.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 30 September 2022

---

#### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

#### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 30 September 2022

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#### 4. Limited by guarantee

The liability of the Members of the Charity is limited.

Every Member of the Charity promises, if the Charity is dissolved while he or she is a member of within twelve months after he or she ceases to be a Member of the Charity, to contribute such sum (not exceeding £1) as may be demanded of him or her towards the payment of the debts and liabilities of the Charity incurred before he or she ceases to be a Member of the Charity, and of the costs charges and expenses of winding up, and the adjustment of the right of the contributors among themselves.

#### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
<b>Donations</b>			
Membership	24,660	–	24,660
Gift aid	4,424	–	4,424
Donations	619	–	619
Other income	980	–	980
	<u>30,683</u>	<u>–</u>	<u>30,683</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Donations</b>			
Membership	23,375	–	23,375
Gift aid	4,788	–	4,788
Donations	695	2,000	2,695
Other income	400	–	400
	<u>29,258</u>	<u>2,000</u>	<u>31,258</u>

#### 6. Charitable activities

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Fundraising	282	282	–	–
Event income	2,139	2,139	–	–
	<u>2,421</u>	<u>2,421</u>	<u>–</u>	<u>–</u>

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# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 30 September 2022

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#### 7. Costs of raising donations and legacies

	Unrestricted Funds	Total Funds 2022	Unrestricted Funds	Total Funds 2021
	£	£	£	£
Fundraising expenses	57	57	–	–

#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Charitable activities	30,499	–	30,499
Support costs	360	–	360
	<u>30,859</u>	<u>–</u>	<u>30,859</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Charitable activities	30,982	797	31,779
Support costs	420	–	420
	<u>31,402</u>	<u>797</u>	<u>32,199</u>

#### 9. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2022	Total fund 2021
	£	£	£	£
Charitable activities	30,499	–	30,499	31,779
Governance costs	–	360	360	420
	<u>30,499</u>	<u>360</u>	<u>30,859</u>	<u>32,199</u>

#### 10. Independent examination fees

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>360</u>	<u>420</u>

#### 11. Staff costs

There were no staff for the year ended 30<sup>th</sup> September 2022 or the previous year.

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 30 September 2022

---

#### 12. Trustee remuneration and expenses

Trustees received no expenses, remuneration or benefits in this period. (2021 - nil)

The charity benefits from the time given by unpaid volunteers in the furtherance of the Charity's activities and objectives.

#### 13. Debtors

	2022	2021
	£	£
Other debtors	<u>4,424</u>	<u>4,788</u>

#### 14. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	<u>1,992</u>	<u>2,411</u>

#### 15. Analysis of charitable funds

##### Unrestricted funds

	At 1 October 2021	Income	Expenditure	Transfers	At 30 September 2022
	£	£	£	£	£
General funds	<u>30,369</u>	<u>33,104</u>	<u>(30,916)</u>	<u>1,203</u>	<u>33,760</u>

	At 1 October 2020	Income	Expenditure	Transfers	At 30 September 2021
	£	£	£	£	£
General funds	<u>32,513</u>	<u>29,258</u>	<u>(31,402)</u>	<u>—</u>	<u>30,369</u>

# Three Counties Liberal Jewish Community Ltd

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 30 September 2022

---

#### Restricted funds

	At 1 October 2021	Income	Expenditure	Transfers	At 30 September 2022
	£	£	£	£	£
IT Fund	<u>1,203</u>	<u>—</u>	<u>—</u>	<u>(1,203)</u>	<u>—</u>

	At 1 October 2020	Income	Expenditure	Transfers	At 30 September 2021
	£	£	£	£	£
IT Fund	<u>—</u>	<u>2,000</u>	<u>(797)</u>	<u>—</u>	<u>1,203</u>

A donation was received to purchase IT equipment to enable hybrid (live and virtual) services. The residual funds, with the agreement of the donor, were transferred to unrestricted funds during the year.

#### 16. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Current assets	35,752	—	35,752
Creditors less than 1 year	<u>(1,992)</u>	<u>—</u>	<u>(1,992)</u>
<b>Net assets</b>	<u>33,760</u>	<u>—</u>	<u>33,760</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Current assets	32,780	1,203	33,983
Creditors less than 1 year	<u>(2,411)</u>	<u>—</u>	<u>(2,411)</u>
<b>Net assets</b>	<u>30,369</u>	<u>1,203</u>	<u>31,572</u>

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**Three Counties Liberal Jewish Community Ltd**

**Company Limited by Guarantee**

**Management Information**

**Year ended 30 September 2022**

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**The following pages do not form part of the financial statements.**

# Three Counties Liberal Jewish Community Ltd

Company Limited by Guarantee

## Detailed Statement of Financial Activities

Year ended 30 September 2022

---

	2022 £	2021 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Membership	24,660	23,375
Gift aid	4,424	4,788
Donations	619	2,095
Other income	980	400
	<u>30,683</u>	<u>31,258</u>
<b>Charitable activities</b>		
Fundraising	282	—
Event income	2,139	—
	<u>2,421</u>	<u>—</u>
<b>Total income</b>	<u>33,104</u>	<u>31,258</u>
<b>Expenditure</b>		
<b>Raisings Funds</b>		
Fundraising expenses	57	—
<b>Expenditure on charitable activities</b>		
Guest and Student Rabbi	20,332	24,445
Venue hire	1,530	538
Insurance	438	428
General expenses	68	142
Website, media and IT	1,083	1,354
Independent examination fees	360	420
Liberal Judaism	4,840	4,840
Event expenses	2,208	32
	<u>30,859</u>	<u>32,199</u>
<b>Total expenditure</b>	<u>30,916</u>	<u>32,199</u>
<b>Net income/(expenditure)</b>	<u>2,188</u>	<u>(941)</u>

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**Three Counties Liberal Jewish Community Ltd.**

England & Wales - Charity number 1159055

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# Accounts

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**COMPANY REGISTRATION NUMBER: 9219225**  
**CHARITY REGISTRATION NUMBER: 1159055**

**Three Counties Liberal Jewish Community Limited**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**30 September 2021**

# Three Counties Liberal Jewish Community Limited

Company Limited by Guarantee

Financial Statements

Year ended 30 September 2021

---

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Trustees' annual report (incorporating the director's report)	<b>1</b>
Independent examiner's report to the trustees	<b>4</b>
Statement of financial activities (including income and expenditure account)	<b>5</b>
Statement of financial position	<b>6</b>
Notes to the financial statements	<b>7</b>
<b>The following pages do not form part of the financial statements</b>	
Detailed statement of financial activities	<b>14</b>

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# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report)

Year ended 30 September 2021

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2021.

#### Reference and administrative details

**Registered charity name** Three Counties Jewish Community Limited

**Charity registration number** 1159055

**Company registration number** 9219225

**Principal office and registered office** 7 Sydenham Villas Road  
Cheltenham  
GL 52 6EG

**The trustees** Dr Towle (Chair)  
Ms Reynolds (Treasurer)  
Ms Rosenheim  
Ms Radford  
Mr Naydorf  
Mr Platman  
Mr Brown  
Mr Walton  
Ms Sutton (appointed 31/01/21)

**Independent Examiner** Michael Bull Bsc FCA  
BPC Partners Ltd  
Chartered Accountants  
3 Royal Crescent  
Cheltenham  
GL50 3DA

#### Structure, governance and management

##### Nature of Governing Document

Three Counties Liberal Jewish community (3CLJC), previously known as the Gloucestershire Liberal Jewish Community, is a company limited by guarantee, incorporated on 15 September 2014 and governed by articles of association.

##### Recruitment and Appointment of Trustees

Trustees, who are also directors for the purposes of company law, are recruited from members and are elected at the Annual General Meeting. The Council of trustees may co-opt trustees to fill vacancies. These council members must apply for election at the next Annual General Meeting.

##### Risk Policy

It is the policy of the trustees to review all risks on regular basis. Each review seeks to establish that all risks are documented and that steps to mitigate such risks are established and executed. As a result of this process, the trustees are satisfied that residual risks are minimal

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# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 30 September 2021

---

#### **Objectives and activities**

The trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

#### Mission statement

3CLJC is an inclusive Liberal Jewish community. We offer Jewish services and life cycle events; a religion school for children and adult education. 3CLJC has a wonderful community spirit and provides the opportunity to socialise with others interested in Judaism.

#### About 3CLJC

3CLJC was formed from the merger of the former Gloucestershire Liberal Jewish Community and the Herefordshire Jewish Community. We are a friendly community of just under two hundred souls of all ages and are mainly spread across the three counties of Gloucestershire, Herefordshire and Worcestershire and to counties beyond! We are committed to the pursuit of peace, social justice, care for the environment and inter-faith understanding.

#### Membership and Conversion

We welcome into membership all those who want to share in Jewish worship, study and community. It is not necessary to have any Jewish connection or indeed to have any Jewish family members in order to become a member of 3CLJC. We welcome couples from mixed marriages and our community includes many families where only one adult is Jewish. Children in mixed families are recognised as Jewish. We support non Jewish members who wish to begin the process of conversion.

#### Services, Meetings and Social Events

We typically hold services at fortnightly intervals throughout the year. In addition we observe the major festivals and family life cycle events. Our services are conducted in Hebrew and English and men and women participate equally in all that we do.

Social events such as rambles, quizzes, coffee mornings, Friday night dinners and events for young adults are a feature of our social calendar.

#### Membership Contributions

We do not have a fixed annual subscription but ask that members contribute what they can afford given their personal circumstances.

#### **Financial review**

##### General

The results for the year are given in the Statement of Financial Activities on page 5.

##### Reserves Policy

Reserves are held to ensure the charity is well placed to meet future demands on its resources. Unrestricted Reserves as at 30 September 2021 were £30,369 and the trustees consider the level of reserves to be adequate.

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# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2021

---

#### Plans for future periods

The charity plans to continue to pursue and develop its activities for the foreseeable future.

#### Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 5<sup>th</sup> January 2022 and signed on behalf of the board of trustees by:



Type text here

Karen Reynolds (Treasurer)  
Trustee

# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Independent Examiner's Report to the Trustees of Three Counties Jewish Community Limited

Year ended 30 September 2021

---

I report to the trustees on my examination of the financial statements of Three Counties Jewish Community Limited ('the charity') for the year ended 30 September 2021.

#### Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael Bull Bsc FCA  
Independent Examiner

BPC Partners Ltd  
Chartered Accountants  
3 Royal Crescent  
Cheltenham  
Gloucestershire  
GL50 3DA

3<sup>rd</sup> March 2022

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# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Year ended 30 September 2021

		2021	2020		
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	29,258	2,000	31,258	27,823
Charitable activities	6	–	–	–	350
<b>Total income</b>		<u>29,258</u>	<u>2,000</u>	<u>31,258</u>	<u>28,173</u>
<b>Expenditure</b>					
Expenditure on charitable activities	7,8	31,402	797	32,199	21,465
<b>Total expenditure</b>		<u>31,402</u>	<u>797</u>	<u>32,199</u>	<u>21,465</u>
<b>Net (expenditure)/income</b>		<u>(2,144)</u>	<u>1,203</u>	<u>(941)</u>	<u>6,708</u>
<b>Transfer of funds from Herefordshire Jewish Community</b>		–	–	–	2,406
<b>Net movement in funds</b>		<u>(2,144)</u>	<u>1,203</u>	<u>(941)</u>	<u>9,114</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		32,513	–	32,513	23,399
<b>Total funds carried forward</b>		<u>30,369</u>	<u>1,203</u>	<u>31,572</u>	<u>32,513</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 12 form part of these financial statements.

# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Statement of Financial Position

30 September 2021

	Note	2021 £	2020 £
<b>Current assets</b>			
Debtors	12	4,788	4,446
Cash at bank and in hand		29,195	29,258
		<u>33,983</u>	<u>33,704</u>
<b>Creditors: amounts falling due within one year</b>	13	2,411	1,190
<b>Net current assets</b>		<u>31,572</u>	<u>32,514</u>
<b>Total assets less current liabilities</b>		<u>31,572</u>	<u>32,514</u>
<b>Net assets</b>		<u><u>31,572</u></u>	<u><u>32,514</u></u>
<b>Funds of the charity</b>			
Restricted funds		1,203	–
Unrestricted funds		30,369	32,513
<b>Total charity funds</b>	14	<u><u>31,572</u></u>	<u><u>32,513</u></u>

For the year ending 30 September 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 5th January 2022, and are signed on behalf of the board by:

 Type text here

Karen Reynolds (Treasurer)  
Trustee

The notes on pages 7 to 12 form part of these financial statements.

# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 30 September 2021

---

#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 7 Sydenham Villas Road, Cheltenham, GL52 6EG.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 30 September 2021

---

##### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### **Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 30 September 2021

---

#### 4. Limited by guarantee

The liability of the Members of the Charity is limited.

Every Member of the Charity promises, if the Charity is dissolved while he or she is a member of within twelve months after he or she ceases to be a Member of the Charity, to contribute such sum (not exceeding £1) as may be demanded of him or her towards the payment of the debts and liabilities of the Charity incurred before he or she ceases to be a Member of the Charity, and of the costs charges and expenses of winding up, and the adjustment of the right of the contributors among themselves.

#### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Donations</b>			
Membership	23,375	–	23,375
Gift aid	4,788	–	4,788
Donations	695	2,000	2,695
Other income	400	–	400
	<u>29,258</u>	<u>2,000</u>	<u>31,258</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
<b>Donations</b>			
Membership	22,442	–	22,442
Gift aid	4,446	–	4,446
Donations	935	–	935
Other income	–	–	–
	<u>27,823</u>	<u>–</u>	<u>27,823</u>

#### 6. Charitable activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Charitable activities	<u>–</u>	<u>–</u>	<u>350</u>	<u>350</u>

#### 7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Charitable activities	30,982	797	31,779
Support costs	420	–	420
	<u>31,402</u>	<u>797</u>	<u>32,199</u>

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# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 30 September 2021

---

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Charitable activities	21,045	–	21,045
Support costs	420	–	420
	<u>21,465</u>	<u>–</u>	<u>21,465</u>

#### 8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Charitable activities	31,779	–	31,779	21,045
Governance costs	–	420	420	420
	<u>31,779</u>	<u>420</u>	<u>32,199</u>	<u>21,465</u>

#### 9. Independent examination fees

	2021 £	2020 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>420</u>	<u>420</u>

#### 10. Staff costs

There were no staff for the year ended 30<sup>th</sup> September 2021 or the previous year.

#### 11. Trustee remuneration and expenses

Trustees received no expenses, remuneration or benefits in this period. (2020 - nil)

The charity benefits from the time given by unpaid volunteers in the furtherance of the Charity's activities and objectives.

#### 12. Debtors

	2021 £	2020 £
Other debtors	<u>4,788</u>	<u>4,446</u>

#### 13. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	<u>2,411</u>	<u>1,190</u>

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**Three Counties Liberal Jewish Community Limited**

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 30 September 2021

**14. Analysis of charitable funds**

**Unrestricted funds**

	At 1 October 2020 £	Income £	Expenditure £	Transfers £	At 30 September 2021 £
General funds	32,513	29,258	(31,402)	-	30,369

	At 1 October 2019 £	Income £	Expenditure £	Transfers £	At 30 September 2020 £
General funds	23,399	28,173	(21,465)	2,406	32,513

The Gloucestershire Liberal Jewish Community merged with another community during 2019. During the period under review, the bank balance of £2,406 was transferred over to the Community. The funds have been shown as a transfer to unrestricted funds on the basis that that there were previously no restrictions placed on the funds.

**Restricted funds**

	At 1 October 2020 £	Income £	Expenditure £	Transfers £	At 30 September 2021 £
IT Fund	-	2,000	(797)	-	1,203

	At 1 October 2019 £	Income £	Expenditure £	Transfers £	At 30 September 2020 £
IT Fund	-	-	-	-	-

A donation was received to purchase IT equipment to enable hybrid (live and virtual) services.

# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 30 September 2021

---

#### 15. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Current assets	32,780	1,203	33,983
Creditors less than 1 year	(2,411)	–	(2,411)
<b>Net assets</b>	<u>30,369</u>	<u>1,203</u>	<u>31,572</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Current assets	33,703	–	33,703
Creditors less than 1 year	(1,190)	–	(1,190)
<b>Net assets</b>	<u>32,513</u>	<u>–</u>	<u>32,513</u>

# **Three Counties Liberal Jewish Community Limited**

**Company Limited by Guarantee**

**Management Information**

**Year ended 30 September 2021**

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**The following pages do not form part of the financial statements.**

# Three Counties Liberal Jewish Community Limited

## Company Limited by Guarantee

### Detailed Statement of Financial Activities

Year ended 30 September 2021

---

	2021 £	2020 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Membership	23,375	22,442
Gift aid	4,788	4,446
Donations	2,695	935
Other income	400	–
	<u>31,258</u>	<u>27,823</u>
<b>Charitable activities</b>		
Charitable activities	–	350
	<u>–</u>	<u>350</u>
<b>Total income</b>	<u>31,258</u>	<u>28,173</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Guest and Student Rabbi	24,445	14,784
Liberal Judaism	4,840	3,974
Insurance	428	392
Events	32	272
General expenses	142	585
Venue hire	538	1,038
Website, media and IT	1,354	–
Independent examination fees	420	420
	<u>32,199</u>	<u>21,465</u>
<b>Total expenditure</b>	<u>32,199</u>	<u>21,465</u>
<b>Net (expenditure)/income</b>	<u>(941)</u>	<u>6,708</u>

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**Three Counties Liberal Jewish Community Ltd.**

England & Wales - Charity number 1159055

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# Accounts

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**COMPANY REGISTRATION NUMBER: 9219225**  
**CHARITY REGISTRATION NUMBER: 1159055**

**Gloucestershire Liberal Jewish Community Limited**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**30 September 2020**

# Gloucestershire Liberal Jewish Community Limited

Company Limited by Guarantee

Financial Statements

Year ended 30 September 2020

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Independent examiner's report to the trustees	<b>4</b>
Statement of financial activities (including income and expenditure account)	<b>5</b>
Statement of financial position	<b>6</b>
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Detailed statement of financial activities	<b>14</b>

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# Gloucestershire Liberal Jewish Community Limited

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report)

Year ended 30 September 2020

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 30 September 2020.

#### Reference and administrative details

**Registered charity name** Gloucestershire Liberal Jewish Community Limited

**Charity registration number** 1159055

**Company registration number** 9219225

**Principal office and registered office** 7 Sydenham Villas Road  
Cheltenham  
GL52 6EG

**The trustees** Dr Natalie Towle (Chair)  
Ms Karen Reynolds (Treasurer)  
Ms Jill Rosenheim  
Ms Louise Radford  
Mr Henry Naydorf  
Ms Patricia Bluett (resigned  
03/09/2020)  
Mr Bernard Platman  
Mr Julian Brown  
Mr Mark Walton

**Independent Examiner** Michael Bull Bsc FCA  
BPC Partners Ltd  
Chartered Accountants  
3 Royal Crescent  
Cheltenham  
GL50 3DA

#### Structure, governance and management

##### Nature of Governing Document

Gloucestershire Liberal Jewish Community is a company limited by guarantee, incorporated on 15 September 2014 and governed by articles of association.

##### Recruitment and Appointment of Trustees

Trustees, who are also directors for the purposes of company law, are recruited from members and are elected at the Annual General Meeting. The Council of trustees may co-opt trustees to fill vacancies. These council members must apply for election at the next Annual General Meeting.

##### Risk Policy

It is the policy of the trustees to review all risks on regular basis. Each review seeks to establish that all risks are documented and that steps to mitigate such risks are established and executed. As a result of this process, the trustees are satisfied that residual risks are minimal

# Gloucestershire Liberal Jewish Community Limited

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2020

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#### Objectives and activities

The trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

#### Objects

The Objects of the Charity are:

(1) The advancement and practice of the Jewish religion in accordance with the principles of liberal and progressive Judaism which shall include, but not be limited to:

(a) the promotion of Jewish values such as social Justice, communal harmony, peace freedom, charity and good deeds, repentance and prayer;

(b) maintenance of a synagogue (whether on a permanent or temporary basis) for the purpose of Jewish public worship and social and cultural Interaction;

(c) conduct of Jewish religious services for the Members of the Charity and guests (including but not limited to rites of passage);

(d) advancement of Jewish education;

(e) support for other religious organisations (which shall include, but not be limited to interfaith work); and

(f) the provision of pastoral care; and

(2) The furtherance of such other purposes as are charitable under the laws of England and Wales as the trustees in their discretion decide. In particular by the making of grants or lending of support to other charitable organisations.

#### Activities

We are open to all Jews and friends of Judaism, and have a diverse calendar of services and events which include shabbat services, festival celebrations, and cultural and social gatherings. This is intermingled with other important life events (from birth, through cheder, bar/bat mitzvah, marriage, to death & bereavement).

Learning opportunities include cheder for the children and adult and family learning gatherings, social and cultural gatherings, and programmes for Bar/Bat Mitzvah and conversion.

In June 2019 Gloucestershire Liberal Jewish Community merged with Hereford Jewish Community. The combined group now operates under the name of 'Three Counties Liberal Jewish Community'. However, we made a decision not to change the legal entity.

We meet in various locations in Gloucestershire, Herefordshire and Worcestershire.

#### Financial review

##### General

The results for the year are given in the Statement of Financial Activities on page 5.

##### Reserves Policy

Reserves are held to ensure the charity is well placed to meet future demands on its resources. Reserves as at 30 September 2020 were £32,513 and the trustees consider the level of reserves to be adequate.

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# Gloucestershire Liberal Jewish Community Limited

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 30 September 2020

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#### Plans for future periods

The charity plans to continue to pursue and develop its activities for the foreseeable future.

#### Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 11<sup>th</sup> January 2021 and signed on behalf of the board of trustees by:



Ms Karen Reynolds (Treasurer)  
Trustee

# Gloucestershire Liberal Jewish Community Limited

Company Limited by Guarantee

## Independent Examiner's Report to the Trustees of Gloucestershire Liberal Jewish Community Limited

Year ended 30 September 2020

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I report to the trustees on my examination of the financial statements of Gloucestershire Liberal Jewish Community Limited ('the charity') for the year ended 30 September 2020.

### Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael Bull Bee FCA  
Independent Examiner

BPC Partners Ltd  
Chartered Accountants  
3 Royal Crescent  
Cheltenham  
Gloucestershire  
GL50 3DA

Date: 29<sup>th</sup> January 2021

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# Gloucestershire Liberal Jewish Community Limited

Company Limited by Guarantee

## Statement of Financial Activities (including income and expenditure account)

Year ended 30 September 2020

		2020		2019
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	5	27,823	27,823	26,225
Charitable activities	6	350	350	7,832
Other trading activities	7	–	–	1,066
<b>Total income</b>		<u>28,173</u>	<u>28,173</u>	<u>35,123</u>
<b>Expenditure</b>				
Expenditure on raising funds:				
Costs of raising funds	8	–	–	1,012
Expenditure on charitable activities	9,10	21,465	21,465	34,837
<b>Total expenditure</b>		<u>21,465</u>	<u>21,465</u>	<u>35,849</u>
<b>Net income/(expenditure)</b>		<u>6,708</u>	<u>6,708</u>	<u>(726)</u>
<b>Transfer of funds from Herefordshire Jewish Community</b>		2,406	2,406	–
<b>Net movement in funds</b>		<u>9,114</u>	<u>9,114</u>	<u>(726)</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		23,399	23,399	24,125
<b>Total funds carried forward</b>		<u>32,513</u>	<u>32,513</u>	<u>23,399</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 7 to 12 form part of these financial statements.

# Gloucestershire Liberal Jewish Community Limited

## Company Limited by Guarantee

### Statement of Financial Position

30 September 2020

	Note	2020 £	2019 £
<b>Current assets</b>			
Debtors	14	4,446	4,397
Cash at bank and in hand		29,257	19,643
		<u>33,703</u>	<u>24,040</u>
<b>Creditors: amounts falling due within one year</b>	15	1,190	641
<b>Net current assets</b>		<u>32,513</u>	<u>23,399</u>
<b>Total assets less current liabilities</b>		<u>32,513</u>	<u>23,399</u>
<b>Net assets</b>		<u>32,513</u>	<u>23,399</u>
<b>Funds of the charity</b>			
Unrestricted funds		32,513	23,399
<b>Total charity funds</b>	17	<u>32,513</u>	<u>23,399</u>

For the year ending 30 September 2020 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 11<sup>th</sup> January 2021, and are signed on behalf of the board by:



Ms Karen Reynolds (Treasurer)  
Trustee

The notes on pages 7 to 12 form part of these financial statements.

# Gloucestershire Liberal Jewish Community Limited

## Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 30 September 2020

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#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 7 Sydenham Villas Road, Cheltenham, GL 52 6EG.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Gloucestershire Liberal Jewish Community Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 30 September 2020

---

#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

# Gloucestershire Liberal Jewish Community Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 30 September 2020

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Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

#### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

#### 4. Limited by guarantee

The liability of the Members of the Charity is limited.

Every Member of the Charity promises, if the Charity is dissolved while he or she is a member of within twelve months after he or she ceases to be a Member of the Charity, to contribute such sum (not exceeding £1) as may be demanded of him or her towards the payment of the debts and liabilities of the Charity incurred before he or she ceases to be a Member of the Charity, and of the costs charges and expenses of winding up, and the adjustment of the right of the contributors among themselves.

#### 5. Donations and legacies

	Unrestricted Funds £	<b>Total Funds 2020 £</b>	Unrestricted Funds £	Total Funds 2019 £
<b>Donations</b>				
Membership	22,442	22,442	21,777	21,777
Gift aid	4,446	4,446	4,397	4,397
Donations	935	935	51	51
	<u>27,823</u>	<u>27,823</u>	<u>26,225</u>	<u>26,225</u>

#### 6. Charitable activities

	Unrestricted Funds £	<b>Total Funds 2020 £</b>	Unrestricted Funds £	Total Funds 2019 £
Fundraising	–	–	4,494	4,494
Charitable activities	350	350	3,338	3,338
	<u>350</u>	<u>350</u>	<u>7,832</u>	<u>7,832</u>

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# Gloucestershire Liberal Jewish Community Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 30 September 2020

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#### 7. Other trading activities

	Unrestricted Funds £	<b>Total Funds 2020 £</b>	Unrestricted Funds £	Total Funds 2019 £
Other trading activities	<u>–</u>	<u>–</u>	<u>1,066</u>	<u>1,066</u>

#### 8. Costs of raising funds

	Unrestricted Funds £	<b>Total Funds 2020 £</b>	Unrestricted Funds £	Total Funds 2019 £
Fundraising	<u>–</u>	<u>–</u>	<u>1,012</u>	<u>1,012</u>

#### 9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	<b>Total Funds 2020 £</b>	Unrestricted Funds £	Total Funds 2019 £
Charitable activities	21,045	21,045	34,537	34,537
Support costs	420	420	300	300
	<u>21,465</u>	<u>21,465</u>	<u>34,837</u>	<u>34,837</u>

#### 10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	<b>Total funds 2020 £</b>	Total fund 2019 £
Charitable activities	21,045	–	21,045	34,537
Governance costs	–	420	420	300
	<u>21,045</u>	<u>420</u>	<u>21,465</u>	<u>34,837</u>

#### 11. Independent examination fees

	<b>2020 £</b>	2019 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>420</u>	<u>300</u>

#### 12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2020 £</b>	2019 £
Wages and salaries	–	21,907
Employer contributions to pension plans	–	2,077
	<u>–</u>	<u>23,984</u>

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# Gloucestershire Liberal Jewish Community Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 30 September 2020

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The average head count of employees during the year was Nil (2019: 1).

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

#### 13. Trustee remuneration and expenses

Trustees received no expenses, remuneration or benefits in this period. (2019 - nil)

The charity benefits from the time given by unpaid volunteers in the furtherance of the Charity's activities and objectives.

#### 14. Debtors

	<b>2020</b>	2019
	£	£
Other debtors	4,446	4,397

#### 15. Creditors: amounts falling due within one year

	<b>2020</b>	2019
	£	£
Accruals and deferred income	1,190	573
Social security and other taxes	–	68
	<u>1,190</u>	<u>641</u>

#### 16. Pensions and other post retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £Nil (2019: £2,077).

#### 17. Analysis of charitable funds

##### Unrestricted funds

	At 1 October 2019	Income	Expenditure	Transfers	At 30 September 2020
	£	£	£	£	£
General funds	<u>23,399</u>	<u>28,173</u>	<u>(21,465)</u>	<u>2,406</u>	<u>32,513</u>

	At 1 October 2018	Income	Expenditure	Transfers	At 30 September 2019
	£	£	£	£	£
General funds	<u>24,125</u>	<u>35,123</u>	<u>(35,849)</u>	<u>–</u>	<u>23,399</u>

The Gloucestershire Liberal Jewish Community merged with another community during 2019. During the period under review, the bank balance of £2,406 was transferred over to the Community. The funds have been shown as a transfer to unrestricted funds on the basis that there were previously no restrictions placed on the funds.

# Gloucestershire Liberal Jewish Community Limited

Company Limited by Guarantee

Management Information

Year ended 30 September 2020

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## 18. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2020 £
Current assets	33,703	33,703
Creditors less than 1 year	(1,190)	(1,190)
<b>Net assets</b>	<u>32,513</u>	<u>32,513</u>

	Unrestricted Funds £	Total Funds 2019 £
Current assets	24,040	24,040
Creditors less than 1 year	(641)	(641)
<b>Net assets</b>	<u>23,399</u>	<u>23,399</u>

# **Gloucestershire Liberal Jewish Community Limited**

**Company Limited by Guarantee**

**Management Information**

**Year ended 30 September 2020**

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**The following pages do not form part of the financial statements.**

# Gloucestershire Liberal Jewish Community Limited

Company Limited by Guarantee

## Detailed Statement of Financial Activities

Year ended 30 September 2020

---

	2020 £	2019 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Membership	22,442	21,777
Gift aid	4,446	4,397
Donations	935	51
	<u>27,823</u>	<u>26,225</u>
<b>Charitable activities</b>		
Fundraising	—	4,494
Charitable activities	350	3,338
	<u>350</u>	<u>7,832</u>
<b>Other trading activities</b>		
Other trading activities	—	1,066
	<u>—</u>	<u>1,066</u>
<b>Total income</b>	<u>28,173</u>	<u>35,123</u>
<b>Expenditure</b>		
<b>Costs of raising funds</b>		
Raising funds	—	1,012
	<u>—</u>	<u>1,012</u>
<b>Expenditure on charitable activities</b>		
Rabbi salary	—	21,907
Pension costs	—	2,077
Guest and student Rabbi	14,784	1,283
Rabbi expenses	—	1,510
Liberal Judaism	3,974	2,436
Insurance	392	545
Events	272	2,129
General expenses	585	511
Venue hire	1,038	1,303
Getaway	—	836
Independent examination fees	420	300
	<u>21,465</u>	<u>34,837</u>
<b>Total expenditure</b>	<u>21,465</u>	<u>35,849</u>
<b>Net income/(expenditure)</b>	<u>6,708</u>	<u>(726)</u>

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