

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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# 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

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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.

##### 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**

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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 5<sup>th</sup> January 2022 and signed on behalf of the board of trustees by:

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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

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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

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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, 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

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#### 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

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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 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

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	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

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#### 14. Analysis of charitable funds

##### Unrestricted funds

	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>

	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>

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	<u>—</u>	<u>2,000</u>	<u>(797)</u>	<u>—</u>	<u>1,203</u>

	At 1 October 2019 £	Income £	Expenditure £	Transfers £	At 30 September 2020 £
IT Fund	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>

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

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#### 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>—</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>