

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**

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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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		2025	2024
		Unrestricted funds	Total funds
	Notes	£	£
<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
		<hr/>	<hr/>
		42,320	42,673
<b>EXPENDITURE ON:</b>			
Charitable activities	<b>5</b>	(44,320)	(40,651)
		<hr/>	<hr/>
<b>NET (EXPENDITURE)/INCOME</b>		(2,000)	2,022
		<hr/>	<hr/>
<b>NET MOVEMENT IN FUNDS</b>		(2,000)	2,022
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward		38,590	36,568
		<hr/>	<hr/>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>12</b>	36,590	38,590
		<hr/> <hr/>	<hr/> <hr/>

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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				2024
		Unrestricted	Restricted	Total
	Notes	funds	funds	funds
		£	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>				
Donations and legacies		36,134	4,000	40,134
Charitable activities	3	2,314	-	2,314
Investments	4	225	-	225
		<u>38,673</u>	<u>4,000</u>	<u>42,673</u>
<b>EXPENDITURE ON:</b>				
Charitable activities	5	(35,851)	(4,800)	(40,651)
<b>NET INCOME</b>		<u>2,822</u>	<u>(800)</u>	<u>2,022</u>
Transfers between funds	12	(800)	800	-
<b>NET MOVEMENT IN FUNDS</b>		<u>2,022</u>	<u>-</u>	<u>2,022</u>
<b>RECONCILIATION OF FUNDS:</b>				
Total funds brought forward		<u>36,568</u>	<u>-</u>	<u>36,568</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	12	<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>2025</b>	<b>2024</b>
		<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds</b>	<b>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

2025	2024
Unrestricted funds	Total funds
£	£
2,715	2,314

Advancement of Liberal Judaism & Community Support :  
Events

#### 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</b>	<b>Total</b>
	<b>funds</b>	<b>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>
Advancement of Liberal Judaism & Community Support	2,765	41,555
	<b>£</b>	<b>£</b>
	2,765	44,320

  

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

**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
	<b>41,555</b>

**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
	<u>38,096</u>

**7. Independent Examiner's Remuneration**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Independent examination of the financial statements	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
	<u>29,088</u>	<u>22,368</u>

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

**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
	<u>1,303</u>	<u>2,783</u>

**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>	<u>38,590</u>	<u>42,320</u>	<u>(44,320)</u>	<u>36,590</u>

	<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>	<u>36,568</u>	<u>42,673</u>	<u>(40,651)</u>	<u>-</u>	<u>38,590</u>

**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.