JRoots Limited

(Limited by guarantee)

Company Number 07114903
Charity Number 1136532

Trustees' Report

And

Financial Statements

For the Year Ended

31 December 2025

JRoots Limited

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JRoots Limited

Legal and Administrative Information

Directors / Trustees

D Goldberg (Chair)
D Kay
E Lee
P Vecht
N Schiff (Chief Executive)

Company Secretary

D Goldberg

Principal Address and Registered Office

Mountcliff House
154 Brent Street
London
NW4 2DR

Details of Incorporation

The company was incorporated on 3 January 2010 in England and Wales under company registration number 07114903, and was registered with the Charity Commission on 22 June 2010, governed by its memorandum and articles of association, charity number 1136532.

Bankers

National Westminster Bank Plc
21 Golders Green Road
London
NW11 8EB

Auditors

Goldwins Limited
Chartered Accountants
75 Maygrove Road
London,
NW6 2EG

JRoots Limited

Trustees' Report

The Trustees, who are also Directors of the Charity for the purposes of the Companies Act, submit their annual report and the financial statements of JRoots Ltd (the Company) for the year ended 31 December 2025. The Trustees confirm that the annual report and financial statements of the Company comply with current statutory requirements, the requirements of the Company's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2015.

Legal and administrative information set out on page 1 forms part of this report.

Structure, Governance and Finance

Organisation structure
JRoots Ltd is a Company limited by guarantee and registered as a charitable Company. The charity's objects are set out below in the Charity's Objectives and Activities.

The Trustees, who are also the directors for the purpose of Company law, and who served during the year were D Goldberg, D Kay, E Lee, P Vecht, N Schiff. None of the Trustees have any beneficial interest in the Company. Jewish Futures Trust Limited, the parent Company, is the only member of JRoots Ltd and guarantees to contribute £1 in the event of a winding up.

There are no specific restrictions imposed by the governing document concerning the way the charity can operate.

The management of the Company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association. The number of Trustees shall not be subject to any maximum but shall not be less than two.

Appointment of Trustees
The appointment and training of a new trustee is subject to the oversight of current trustees.

Induction and training
New trustees are given a brief induction by the charity's legal advisors on their responsibilities in accordance with the requirements of the Charity Commissioners. They are also given an induction by the current trustees regarding the activities of the charity and its statutory responsibilities.

Charity's Objectives and Activities

JRoots core objective is to facilitate immersive Jewish cultural and educational experiences. This experience is a powerful pedagogical tool that serves to inspire and educate Jews of all backgrounds, affiliations and ages, especially when combined with travel to places of Jewish interest, worldwide.

JRoots core objective is to facilitate Jewish journeys to international as well as domestic destinations that tell a Jewish story. The immersive educational and cultural experiences organised hand in hand with groups from all backgrounds, affiliations and age groups, combine to create monumental milestones in participants lives.

JRoots was established in order to visit the past, engage with the present and ensure the future of a vibrant Jewish community whose members play active roles both in their own communities and in society beyond.

JRoots has developed a particular expertise in organising momentous informative and inspirational journeys to Poland and other European sites with respect to Holocaust education. Extensive interaction with Holocaust Survivors (including the latest technological and professional interviewing and recording of their testimonies, life experience and wisdom shared, through documentary film production), places JRoots guides and educators in a uniquely powerful position to impart knowledge and values to the younger generation.

JRoots Limited

Trustees' Report (continued)

Charity's Objectives and Activities (continued)

By sharing with participants an intimate personal and hands on connection with the past, the charity aims to instil a deep sense of historic pride and responsibility to shoulder leadership and moral leadership within society. This includes combatting Holocaust denial and standing up for decency, tolerance, volunteerism and goodness across the community.

JRoots has become the largest provider of Holocaust related educational journeys in the U.K. Jewish community. Over recent years the scope of educational journeys has expanded beyond to include Lithuania, Ukraine, Czech Republic, Spain, Morocco, Portugal, Israel and Greece.
JRoots continues to produce top quality educational material in the form of books, workbooks and workshops many of which have become the mainstay for groups visiting Holocaust sites in Europe.

Multimedia Division

The charity has invested resource over many years in professionally recording life lessons and testimonies of Holocaust Survivors worldwide in order to educate future generations. These testimonies are of a unique quality in their pedagogical focus which reaches beyond the stark evidential content to probing more deeply into universal life lessons that can be passed on from Survivors to young people in particular. Over 200 Survivors have been recorded. Having facilitated the return of numerous Survivors to lead educational journeys along with large student groups, JRoots now aims, via the continuing production of both long and short documentaries, for people to come as close to "meeting" a Survivor as possible.

JRoots plans to build free online access to archives that will both bring the Holocaust narratives of numerous Survivors to future generations. We believe that Survivors can also be the greatest teachers of essential life issues, values and sense of identity. Since inception many full length documentaries have been produced along with tens of short but invaluable life lessons conveyed by Survivors. There are a number of such series in production. These include "Timeless Wisdom from Survivors" series, 70 Faces and more.

The multimedia division prides itself on the high quality of its work which it achieves through the efforts of skilled and experienced personnel. Some of the consultants have worked at places such as the BBC, Sky and many other large, professional outfits.

Active member of Jewish Futures Group

JRoots is an active member of the Jewish Futures Trust group of charities, the sole member of which is Jewish Futures Trust. Jewish Futures Trust provides centralised head office services to all the group charities to enable the group to benefit from economies of scale and shared services. Charities in the group are actively encouraged to benefit from the services of each other where shared expertise will facilitate better use of resources. All the charities are encouraged to run their overseas trips through JRoots.

Achievements and Performance

There was a strong demand for international educational trips in 2025. JRoots completed 91 trips supporting 4,065 participants (2024 88 and 4,225 participants) . At the time of preparing this report trip bookings are increasing and JRoots expects to support even more trips and participants in 2026, able to offer the most immersive, experiential trips for UK and international participants.

The Charity continued the production of 3D filming techniques for Survivors of the Holocaust to capture individual testimony to develop an immersive interactive experience for future users to hear and see , in 3D.

Financial Review

During 2025 JRoots overall income from participants was £5,063,250 (2024: £4,100,891). Donations, general and designated were £84,735 (2024: £164,409) and overall the Charity generated a loss of **£178,487** (2024: loss £107,534).

JRoots is supported by a broad spectrum of donors from across the community, ranging from grassroots student-level program participants and alumni to a number of philanthropists who partner with our charity and help encourage our activities.

All of JRoots' expenditure is focused on creating the wide range of successful high-quality educational courses and popular, impactful activities that deliver our stated charitable objectives.

Fundraising

JRoots is committed to the highest standards in fundraising. At all times it aims to ensure that its processes and staff are respectful, open, honest and accountable to our supporters and the public.

JRoots is a medium sized charity that principally raises funds from individuals, family trusts and foundations, and companies who have a connection with and support the work of the charity. Its approach is generally on a personal level, but the group also raises funds through community events and activities.

Fundraising approaches made by JRoots are personal and targeted, focussed on those individuals and institutions who have expressed interest in its work. JRoots does not engage in large scale fundraising activities like mass mailings, unsolicited telephone fundraising or door-to-door campaigns.

JRoots has a small fundraising team. The Chief Executive is responsible for the day to management of fundraising activities. The Trustees provide oversight of fundraising strategy and delivery. The Fundraising Team receive regular training and guidance and aim to adhere to methods of best practise including the Fundraising Regulator's Code of Fundraising Practice.

Under no circumstances does JRoots share personal information of its supporters for the purposes of third party marketing or processing.

There have been no complaints about fundraising activities reported in the year to 31 December 2025, or subsequently.

JRoots has not used third party organisations for its fundraising activities during 2025.

Key Risks and Uncertainties

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks. A reduction in donor base could cause cash flow issues; any delayed receipt of pledged donations income could also potentially cause cash flow issues.

The major risks facing the charity are reviewed regularly at management meetings. Regular reviews of cash flow projections and budget forecasts are also undertaken, as well as a continual drive to reduce expenditure and negotiate better terms and rates.

JRoots Limited

Trustees' Report (continued)

Public Benefit

The Trustees acknowledge the duty in Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's published general and relevant sub-sector guidance on public benefit.

All activities undertaken by JRoots are for the public benefit. With a focus on providing Jewish culture, history and heritage activities, the organisation's operation is very much geared to providing benefit to the Jewish and wider community as is highlighted by the activities reported herein.

By sharing with today's generation of Jews an understanding of the past, the Charity aims to instil a sense of moral responsibility, citizenship and leadership within society as a whole. This will also continue to be central to its future plans.

Plans for the Future

The main activity of the Charity continues to be the provision of educational journeys, educational seminars, production of educational materials and documentary films and books.

Reserves

JRoots needs free reserves to enable it to fulfil its charitable obligations and commitments that it enters into. The Charity also requires reserves to ensure continuance of these obligations in the eventuality of any unexpected revenue shortfall. The Trustees aim for the Charity to hold free reserves equal to not less than 6 months of normal running costs, approximately £450,000. As at 31 December 2025 free reserves were £445,598 (2024: £634,699).

Statement of Trustees' Responsibilities

The Trustees (who are also the directors of JRoots Limited for the purposes of Company law) are responsible for preparing the Report of the Trustees 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 which 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 those 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 judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable Company will continue in business.

JRoots Limited

Trustees' Report (continued)

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable Company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable Company's auditors are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Small Companies Exemption

In preparing this report, the Directors have taken advantage of the small companies exemption provided by section 415A of the Companies Act 2006

Auditors

Goldwins Limited; will be proposed for appointment at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:



D Goldberg

28 October 2026

Independent Auditor's Report to the Members of JRoots Ltd

Opinion

We have audited the financial statements of JRoots Ltd for the year ended 31 December 2025 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent Auditor's Report to the Members of JRoots Ltd (continued)

Opinions on other matters prescribed by the Companies Act 2006

In our opinion based on the work undertaken in the course of our audit

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the trustees' report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 5 and 6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Independent Auditor's Report to the Members of JRoots Ltd (continued)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory frameworks within which the company operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charities SORP (FRS102) 2019 and Companies Act 2006.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be the override of controls by management and the recognition of income. Our audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, sample testing on income recognized in the accounts and reviewing accounting estimates for biases.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

These inherent limitations are particularly significant in the case of misstatement resulting from fraud as this may involve sophisticated schemes designed to avoid detection, including deliberate failure to record transactions, collusion or the provision of intentional misrepresentations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Nabeel Shahzad

Nabeel Shahzad (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG
Date: 28 October 2026

JRoots Limited

Statement of Financial Activities
(incorporating Income and Expenditure Account)

for the year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	2025 Total Funds £	2024 Total Funds £
Income:					
Donations and legacies	4	73,735	11,000	84,735	164,409
Income from charitable activities:					
Participant payments	5	5,063,250	-	5,063,250	4,100,891
Other income	5	9,637	-	9,637	1,621
Total income		5,146,622	11,000	5,157,622	4,266,921
Expenditure:					
Raising funds:					
Donor fundraising costs	6	5,880	-	5,880	615
Expenditure on charitable activities:					
Charitable donations		424,007	-	424,007	465,391
Charitable activities	7	4,906,222		4,906,222	3,908,449
Total expenditure		5,336,109	-	5,336,109	4,374,455
Net income/(expenditure) for the year		(189,487)	11,000	(178,487)	(107,534)
Reconciliation of funds:					
Total funds brought forward		669,619	-	669,619	777,153
Total funds carried forward		480,132	11,000	491,132	669,619

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

The notes on pages 13 to 20 form part of these accounts.

JRoots Limited
Company number 07114903

Balance Sheet

As at 31 December 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible assets	11	34,534	34,920
Current Assets			
Debtors	12	1,784,172	1,671,379
Cash at bank and in hand		794,785	932,707
		2,578,957	2,604,086
Creditors: Amounts falling due within one year	13	(2,122,359)	(1,969,387)
Net current assets		456,599	634,699
Total assets		491,132	669,619
Funds			
Unrestricted funds	16	480,132	669,619
Restricted funds	16	11,000	0
Total funds		491,132	669,619

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The accounts were approved by the trustees and authorised for issue on 28 October 2026



D Goldberg, Chairman

The notes on pages 13 to 20 form part of these accounts.

JRoots Limited

Statement of Cash Flows

As at 31 December 2025

	2025 £	2024 £
Cash flows from operating activities:		
Net incoming/(outgoing) resources	(178,487)	(107,534)
Depreciation	387	515
Loss on disposal of tangible fixed assets	-	-
(increase) in debtors	(112,793)	(1,107,217)
Increase/(decrease) in creditors	153,555	(1,184,851)
Net cash provided by operating activities	(137,338)	(29,385)
Cash flows from investing activities		
Purchase of tangible fixed assets	-	(33,411)
(Repaying)/Borrowing of funds from CBILS Loan Scheme	-	-
Additional / (repayment) of credit card loans	(584)	(10,174)
Net cash generated/ (used by) investing activities	(584)	(44,125)
Change in cash and cash equivalents in the year	(137,922)	(73,510)
Cash and cash equivalents at the beginning of the year	932,707	1,006,217
Total cash and cash equivalents at the end of the year	794,785	932,707

JRoots Limited

Notes to the Accounts – 31 December 2025

1 Company information

The principal activity of JRoots Limited is the advancement of Jewish education and culture. The Company is registered as a charitable Company limited by guarantee (Company number: 07114903, charity number 1136532). It is incorporated and domiciled in the UK. The address of the registered office is Mountcliff House, 154 Brent Street, London NW4 2DR.

2 Accounting policies

a. Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015), applicable UK accounting standards including the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006. The Company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. The principal accounting policies adopted in the preparation of the financial statements are as follows:

b. Income

All incoming resources are included on the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

c. Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

d. Charitable activities

Charitable activities comprise those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

e. Governance costs

Governance costs comprise those costs associated with meeting the constitutional and strategic requirements of the Charity and the audit fees and costs linked to the strategic management of the Charity.

f. Allocation and apportionment of costs

Overhead and support costs relating to charitable activities have been apportioned based on staff time.

g. Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment	- 25% on reducing balance
Heritage Asset – sefer torah	Zero

Assets greater than £1,000 are capitalised.

Accounting Policies (continued)

h. **Taxation**

The Charity is exempt from corporation tax on its charitable activities

i. **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

j. **Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure.

k. **Translation of foreign currencies**

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction.

Exchange gains and losses are recognised in the Statement of Financial Activities.

l. **Financial instruments**

The Charity holds only financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments include debtors and creditors. Debtors and creditors are initially recognised at transaction value and subsequently measured at amortised costs. Note 19 provides more information on financial instruments where future cash flows are anticipated, with financial assets referring to debtor balances excluding prepayments, and financial liabilities referring to all creditor balances excluding deferred income and other taxation and social security.

m. **Going Concern**

Having reviewed the financial position, the Trustees consider that with current cash resources, general reserves, potential appeal for fundraising, and a full schedule for future trips, there are no material uncertainties about the Charity's ability to continue as a going concern and have reasonable expectations that the Charity has adequate resources to continue for the foreseeable future. Accordingly they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

n. **Government Grants**

Grants are accounted for under the performance model as permitted by the Charity SORP. Coronavirus Job Retention Scheme grant income was therefore recognised on a straight line basis over the furlough period for each relevant employee.

3 Key judgements and estimates

In the application of the Charity's accounting policies, which are described in note 2, 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 on-going 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 the current and future periods.

The Trustees consider that there are no material judgements in applying accounting policies or key sources of estimation uncertainty.

4 Income from donations and legacies

	2025 £	2024 £
Gifts	84,735	164,409

5 Income from charitable activities

Trip and event participant payments	5,063,250	4,100,891
Other income		
Bank interest received	9,637	1,621
	9,637	1,621

6 Donor fundraising costs

	2024 £	2024 £
Donor relations	3,522	286
Support costs	2,358	329
	5,880	615

JRoots Limited

Notes to the Accounts – 31 December 2025

7 Analysis of expenditure on charitable activities

	Basis of allocation	Charitable activities £	Support costs £	Governance costs £	2025 Total £	2024 Total £
Staff costs	Direct	128,962	85,975	-	214,937	187,280
Programme trip expenditure	Direct	4,417,884	-	-	4,417,884	3,427,242
Film and book production	Direct	-	69,788	-	69,788	72,956
General office	Direct	189,215	-	-	189,215	216,171
Audit fees/Legal & Proff	Direct	-	-	14,398	14,398	4,800
		4,736,061	155,763	14,398	4,906,222	3,908,449
Support costs		155,763	(155,763)	-	-	-
Governance costs		14,398	-	(14,398)	-	-
Total charitable activity expenditure		4,906,222	-	-	4,906,222	3,908,449

Of the total expenditure £4,906,222 (2024: £3,879,208) was unrestricted .

8 Net incoming / (expenditure) for the year

	2025 £	2024 £
This is stated after charging / (crediting):		
Audit Fees	4,800	4,800
Depreciation	387	515

JRoots Limited

Notes to the Accounts – 31 December 2025

9 **Analysis of staff costs, trustee remuneration and expenses**

	2025	2024
	£	£
Salaries and wages	165,921	157,977
Social security costs	21,234	17,265
Pension costs	4,076	3,879
Other staff costs	23,706	8,159
	214,937	187,280

There were no Trustees' remuneration or other benefits for the year ended 31 December 2025 (2024: £nil). There were no Trustees' expenses paid for the year ended 31 December 2025 (2024: £nil).

The average monthly number of employees during the year was as follows:

	2025	2024
Support	6	6

No employee received remuneration amounting to more than £60,000 in either year. £0 remuneration was paid to key management personnel in 2025 (2024: £0). All Trustees are included as key personnel.

10 **Taxation**

The charitable Company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 **Tangible fixed assets**

	Computer equipment	Totals
	£	£
COST		
At 1 January 2024 and 31 December 2025	19,878	19,878
DEPRECIATION		
At 1 January 2025	18,332	18,332
Charge for the year	387	387
At 31 December 2025	18,719	18,719
NET BOOK VALUE		
At 31 December 2025	1,159	1,159
At 31 December 2024	1,509	1,509
Heritage Asset - – sefer torah	-	33,375
Total value of Tangible assets		34,534

12 **Debtors**

	2025	2024
	£	£
Trade debtors	795,786	859,750
Other debtors	520,387	565,046
Prepayments and accrued income	467,999	246,853
	1,784,172	1,671,379

JRoots Limited

Notes to the Accounts – 31 December 2025

13 **Creditors:** Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	219,875	73,825
Social security and other taxation	4,249	4,193
Amounts owed to sister charities	-	-
Other creditors	742	768
Accruals and deferred income	1,893,890	1,886,416
Credit cards	3,603	4,187
	2,122,359	1,969,387

14 **Deferred Income**

	2025	2024
	£	£
Balance as at 1 January 2025	1,776,054	702,888
Amount released to income in the year	(1,776,054)	(702,888)
Amount deferred in the year	1,804,037	1,776,054
Balance as at 31 December 2025	1,804,037	1,776,054

Deferred Income at each year end represents amounts received from participants for educational trips that will take place in the period after the year end. Income is released to the Statement of Financial Activities for the year in which the activity occurs.

15 **Capital commitments**

Amounts contracted for, but not provided in the accounts, amount to £nil (2024: £nil).

16 **Movement in Funds**

	1 January 2025	Income resources & gains	Outgoing resources & losses	31 December 2025
	£	£	£	£
Unrestricted Funds				
General funds	669,619	5,146,622	(5,336,109)	480,132
Restricted Fund	-	11,000	-	11,000
Total Funds balances	669,619	5,157,622	(5,336,109)	491,132

Unrestricted funds represent funds available to the Trustees for the general purposes of the Charity. Restricted Funds represent donations and expenditure on films and projects to pay tribute and. remember people who survived the Holocaust.

17 **Related Party Transactions**

JRoots is a subsidiary of Jewish Futures Trust which organises central resources for JRoots and other sister charities so that the group benefits from economies of scale and shared expertise and experience. During the year under review Jewish Futures Trust charged JRoots £241,013 (2024: £212,226). During the year Jewish Futures Trust made donations to JRoots of £15,050 (2024: £2000). JRoots provided a grant of £35,000 to JFT to subsidise educational trips (2024: £35000).

JRoots Limited

Notes to the Accounts – 31 December 2025

17 **Related Party Transactions (continued)**

JFT-Jewish Futures Foundation Inc is a charity in the USA which shares a trustee with JRoots. During the year, JRoots received donations from JFT - JFF Inc totalling £2,477,101 (2024: £2,267,202). At the end of the year JRoots Ltd was owed £507,855 (2024: £561,376) by JFF – JFF Inc.

The following amounts were due from charities within the JFT group. The amounts are interest free.

	2025	2024
JFT	£6,637	£3,078
AISH	£5,762	£360
FJL	£134	£134
Klal Chazon	£7,540	

During the course of the year charity received the following donations from charities within the JFT group.

	2025	2024
JFT	£16,000	£2,000

During the course of the year charity provided charitable activities and received participant payments from charities within the JFT group, as follows.

	2025	2024
Klal Chazon	£136,755	£185,254

During the course of the year the charity paid £218,207 (2024: £354,916) to JFT for back office functions recharged at cost.

During the year the Trustees made donations to the charity of £nil (2024: £nil).

18 **Parent Undertaking and Ultimate Controlling Party**

The Company is a 100% subsidiary of Jewish Futures Trust Limited, a limited liability Company, registered number 07884678 and a registered charity number 1151066.
Jewish Futures Trust is involved in public education and cultural activities.

The Trustees regard Jewish Futures Trust Limited as the immediate and ultimate parent Company. Jewish Futures Trust prepare consolidated annual accounts , including the results of the Company.
A copy of the consolidated accounts can be obtained from the JFT head office at 379 Hendon Way, London NW4 3LP.

19 **Financial instruments**

	2025 £	2024 £
Charity		
Financial assets measured at amortised cost	1,647,375	2,110,978
Financial liabilities measured at amortised cost	318,321	129,923

Financial assets measured at amortised cost include trade debtors, amount owed by group undertakings, other debtors and cash equivalents.

Financial liabilities measured at amortised cost comprise trade creditors, other creditors and accruals excluding deferred income.

20 Comparative Statement of Financial Activities January to December 2024

	Note	Unrestricted Funds	Restricted Funds	2024 Total Funds £
Income:				
Donations and legacies	4	144,521	19,888	164,409
Income from charitable activities:				
Participant payments	5	4,100,891	-	4,100,891
Other income		1,621	-	1,621
Total income		4,247,033	19,888	4,266,921
Expenditure:				
Raising funds:				
Donor fundraising costs	6	615	-	615
Expenditure on charitable activities:				
Charitable donations		465,391	-	465,391
Charitable activities	7	3,879,208	29,241	3,908,449
Total expenditure		4,345,214	29,241	4,374,455
Net income/(expenditure) for the year		(98,181)	(9,353)	(107,534)
Reconciliation of funds:				
Total funds brought forward		767,800,	9,533	777,153
Total funds carried forward		669,619	-	669,619