COMPANY REGISTRATION NUMBER: 02148406
CHARITY REGISTRATION NUMBER: 0297369

ROALUF LIMITED

COMPANY LIMITED BY GUARANTEE

UNAUDITED FINANCIAL STATEMENTS

31 MARCH 2026

ROALUF LIMITED

COMPANY LIMITED BY GUARANTEE

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2026

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ROALUF LIMITED

COMPANY LIMITED BY GUARANTEE

TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 MARCH 2026

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 March 2026.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Roaluf Limited
Charity registration number	0297369
Company registration number	02148406
Principal office and registered office	7 Colroy Court 127 Bridge Lane NW11 9LL London
The trustees	Mr S Luftig Mrs R Luftig Mr I Luftig
Company secretary	Mrs Rachel Luftig
Independent examiner	David Goldberg, FCA DChA New Burlington House 1075 Finchley Road London NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity is constituted as a Company Limited by guarantee, and is therefore governed by its Memorandum and Articles of Association.

The day-to-day affairs of the Charity are administered by the council of Trustees. None of the Trustees who are also the Directors have any beneficial interest in the Company.

It is not currently the intention of the Trustees of the Charity to appoint new Trustees. Should the situation change in the future, the Trustees will apply suitable recruitment training and procedures.

OBJECTIVES AND ACTIVITIES

The Charity's object and its principal activity continues to be that providing grants for the enhancement of education and religion and for the relief of poverty.

The Charity receives income mainly from its property investments which it utilises in the provision and distribution of grants and donations.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning future activities and setting the grant making policy for the year.

ACHIEVEMENTS AND PERFORMANCE

During the year the Charity continued its philanthropic activities in support of religious, education and other charitable institutions and, aggregate donations in the sum of £39,908 (2025: £41,854) were paid in the year to 31 March 2026.

The financial results of the Charity's activities for the year ended 31 March 2026 are fully reflected in the attached Financial Statements together with the Notes thereon.

FINANCIAL REVIEW

Reserve Policy
It is the policy of the charity to maintain unrestricted funds, at a level which the Trustees think appropriate, after considering the future commitments of the Charity and the likely costs of the Charity for the next year.

As at 31 March 2026 the Charity has total funds of £268,090, all of which are free reserves.

Grant making policy
Grants are made to charitable institutions and organisations which accord with the objects of the Charity.

Investment Powers and Policy and Objectives
Under the Memorandum and Articles of Association, the charity has the power to make any investment, which the Trustees see fit. The Trustees regularly review the Charity's position and needs in respect of the investment policy.

Risk Management
The Trustees have identified and reviewed the major risks to which the Charity is exposed, in particular those related to the operations and finance of the Charity, and are satisfied that systems are in place to manage those risks.

PLANS FOR FUTURE PERIODS

The Trustees plan to continue to make distributions in accordance with their grant making policy and to ensure that an appropriate level of reserves is maintained.

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 23 October 2026 and signed on behalf of the board of trustees by:



MR S LUFTIG
Trustee

ROALUF LIMITED

COMPANY LIMITED BY GUARANTEE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ROALUF LIMITED

YEAR ENDED 31 MARCH 2026

I report to the trustees on my examination of the financial statements of Roaluf Limited ('the charity') for the year ended 31 March 2026.

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.

DAVID GOLDBERG, FCA DCHA
Independent Examiner

New Burlington House
1075 Finchley Road
London
NW11 0PU

23 October 2026

ROALUF LIMITED

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2026

	Note	2026 Unrestricted funds £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS				
Investment income	5	40,825	**40,825**	39,282
TOTAL INCOME		40,825	**40,825**	39,282
EXPENDITURE				
Expenditure on charitable activities	6,7	(40,142)	**(40,142)**	(42,128)
TOTAL EXPENDITURE		(40,142)	**(40,142)**	(42,128)
Net income/(expenditure) and net movement in funds		683	**683**	(2,846)
RECONCILIATION OF FUNDS				
Total funds brought forward		267,407	**267,407**	270,253
TOTAL FUNDS CARRIED FORWARD		268,090	**268,090**	267,407

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

ROALUF LIMITED

COMPANY LIMITED BY GUARANTEE

STATEMENT OF FINANCIAL POSITION

31 MARCH 2026

	Note	2026 £	£	2025 £
FIXED ASSETS				
Investments	11		275,000	275,000
CURRENT ASSETS				
Cash at bank and in hand		8,903		8,220
CREDITORS: amounts falling due within one year	12	(15,813)		(15,813)
NET CURRENT LIABILITIES			(6,910)	(7,593)
TOTAL ASSETS LESS CURRENT LIABILITIES			268,090	267,407
NET ASSETS			268,090	267,407
FUNDS OF THE CHARITY				
Unrestricted funds			268,090	267,407
TOTAL CHARITY FUNDS	13		268,090	267,407

For the year ending 31 March 2026 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 23 October 2026, and are signed on behalf of the board by:

S. Luftig

MR S LUFTIG
Trustee

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 Colroy Court, 127 Bridge Lane, NW11 9LL, London.

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

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Judgements made by the directors in the application of these accounting policies that have significant effect on the financial statements and estimates with a significant risk of material adjustment in the next year are as follows:

Property valuation

The valuation of the charity's investment properties is inherently subjective, depending on many factors, including the individual nature of each property, its location and expected future net rental values, market yields and comparable market transactions. Therefore the valuations are subject to a degree of uncertainty and are made on the basis of assumptions which may not prove to be accurate, particularly in periods of difficult market or economic conditions.

3. ACCOUNTING POLICIES *(continued)*

Fund accounting

General unrestricted funds comprise the accumulated surplus or deficit on income and expenditure account. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity.

Restricted funds are funds subject to specific restricted conditions imposed by donors.

Designated funds are funds which have been set aside at the discretion of the Trustees for specific purposes. There are no Designated Funds as at Balance Sheet date.

Incoming resources

All income is 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.

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.

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 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.

Charitable activities

Grants payable are charged to the statement of financial activities once the charity has made a commitment to pay the grant and this has been communicated to the beneficiary or the grant has been paid, whichever is earlier.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Investment property

Investment Properties are included at trustees' valuation as at the Balance sheet date. Any realised or unrealised gains or losses are taken to the statements of financial activities.

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

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

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

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

Debt instruments are subsequently measured at amortised cost.

4. LIMITED BY GUARANTEE

The Charity is a Company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

5. INVESTMENT INCOME

	Unrestricted Funds	**Total Funds 2026**	Unrestricted Funds	Total Funds 2025
	£	**£**	£	£
Income from investment properties	40,825	**40,825**	39,282	39,282

6. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	**Total Funds 2026**	Unrestricted Funds	Total Funds 2025
	£	**£**	£	£
Grants	39,908	**39,908**	41,854	41,854
Support costs	234	**234**	274	274
	40,142	**40,142**	42,128	42,128

7. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly	Support costs	**Total funds 2026**	Total funds 2025
	£	£	**£**	£
Grants	39,908	–	**39,908**	41,854
Governance costs	–	234	**234**	274
	39,908	234	**40,142**	42,128

The composition of donations is shown below:

	£
Manor Drive Torah Keren Limited	7,390
Chassidei Belz Manchester	4,000
Mercaz Torah Vechesed Limited	4,000
British Friends of Kupat Ha'ir	2,543
Ezras Achim UK	2,250
The London School of Jewish Studies	2,000
Bikur Cholim And Gemiluth Chesed Trust	1,050
Gateshead Talmudical College	1,000
Less than £1,000	15,675
Total	39,908

Grants were made for the advancement of Jewish religion and education, and for the prevention or relief of poverty.

8. INDEPENDENT EXAMINATION FEES

	2026	2025
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	**180**	180

9. STAFF COSTS

No salaries or employee benefits were paid during the year (2025: £Nil)

10. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

The charity did not meet any expenses incurred by the trustee for services provided to the charity (2025: £Nil)

11. INVESTMENTS

	Investment properties £
Cost or valuation	
At 1 April 2025 and 31 March 2026	**275,000**
Impairment	
At 1 April 2025 and 31 March 2026	
Carrying amount	
At 31 March 2026	**275,000**
At 31 March 2025	275,000

All investments shown above are held at valuation.

Investment properties

The investment properties are stated at Trustees' valuation as at 31 March 2026. The historical cost of the properties at 31 March 2026 is £105,860.

12. CREDITORS: amounts falling due within one year

	2026	2025
	£	£
Trade creditors	**11,833**	11,833
Accruals and deferred income	**180**	180
Other creditors	**3,800**	3,800
	15,813	15,813

13. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 April 2025 £	Income £	Expenditure £	**At 31 March 2026 £**
General funds	267,407	40,825	(40,142)	**268,090**

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
General funds	270,253	39,282	(42,128)	267,407

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	**Total Funds 2026**
	£	**£**
Investments	275,000	**275,000**
Current assets	8,903	**8,903**
Creditors less than 1 year	(15,813)	**(15,813)**
Net assets	268,090	**268,090**

	Unrestricted Funds	Total Funds 2025
	£	£
Investments	275,000	275,000
Current assets	8,220	8,220
Creditors less than 1 year	(15,813)	(15,813)
Net assets	267,407	267,407

15. RELATED PARTIES

Included in other creditors is £3,800 owed to the trustees of the charity.