

Overall Certificate
For Financial Statements
Section 347 (2)(b), Companies Act 2014

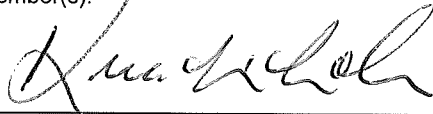
Company Name: Ruby Holdings Unlimited Company

Company Number: 44679

Financial Year: 1 January 2025 to 31 December 2025

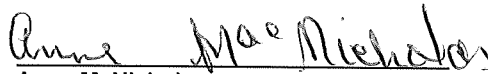
CERTIFICATE:

We hereby certify that all financial statement documents which are required under Part 6 of the Companies Act 2014 to be annexed to this annual return, have been so annexed, and that they are true copies of the originals, or information extracted from the originals, laid or to be laid before the relevant general meeting, or presented to the member(s).



Kevin McNicholas
Director

6 February 2026



Anne McNicholas
Secretary

6 February 2026

Company Number: 44679

Ruby Holdings Unlimited Company
Abridged Unaudited Financial Statements
for the financial year ended 31 December 2025

Ruby Holdings Unlimited Company

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Ruby Holdings Unlimited Company
DIRECTORS AND OTHER INFORMATION

Directors	Kevin McNicholas Anne McNicholas
Company Secretary	Anne McNicholas
Company Number	44679
Registered Office and Business Address	153 Upper Leeson Street Dublin 2 Ireland
Accountants	O'Dwyer Delaney Limited Chartered Certified Accountants 33 Upper Fitzwilliam Street Dublin 2

Ruby Holdings Unlimited Company

DIRECTORS' RESPONSIBILITIES STATEMENT

for the financial year ended 31 December 2025

The directors made the following statement in respect of the unaudited financial statements:

"General responsibilities

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard, issued by the Financial Reporting Council. Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the profit or loss of the company for the financial year and otherwise comply with the Companies Act 2014.

In preparing these financial statements, the directors are required to:

- select suitable accounting policies for the company financial statements and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and profit or loss of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014. 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.

Directors' declaration on unaudited financial statements

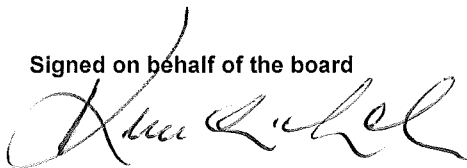
In relation to the financial statements which comprise the Balance Sheet, the Reconciliation of Shareholders' Funds and the related notes:

The directors approve these financial statements and confirm that they are responsible for them, including selecting the appropriate accounting policies, applying them consistently and making, on a reasonable and prudent basis, the judgements underlying them. They have been prepared on the going concern basis on the grounds that the company will continue in business.

The directors confirm that they have made available to O'Dwyer Delaney Limited, (Chartered Certified Accountants), all the company's accounting records and provided all the information, books and documents necessary for the compilation of the financial statements.

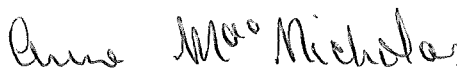
The directors confirm that to the best of their knowledge and belief, the accounting records reflect all the transactions of the company for the financial year ended 31 December 2025."

Signed on behalf of the board



Kevin McNicholas
Director

6 February 2026



Anne McNicholas
Director

6 February 2026

Ruby Holdings Unlimited Company

ACCOUNTANTS REPORT

to the Board of Directors on the Compilation of the unaudited Abridged financial statements of Ruby Holdings Unlimited Company for the financial year ended 31 December 2025

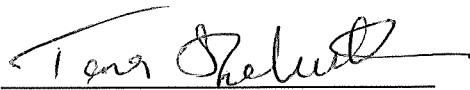
In accordance with our engagement letter and in order to assist you to fulfil your duties under the Companies Act 2014, we have compiled for your approval the abridged financial statements of the company for the financial year ended 31 December 2025 as set out on pages 6 to 10 which comprise the Balance Sheet, the Reconciliation of Shareholders' Funds and the related notes from the company's accounting records and information and explanations you have given to us.

This report is made solely to the Board of Directors of Ruby Holdings Unlimited Company, as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's Board of Directors that we have done so, and state those matters that we have agreed to state to them in this 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 Company and its Board of Directors, as a body, for our work or for this report.

As a firm regulated by the Association of Chartered Certified Accountants our work will be carried out in accordance with the Technical Factsheet 163 Audit Exempt Companies - ACCA Accounts Preparation Report and ISRS 4410 International Standard on Related Services -Compilation Engagements. In carrying out this engagement we have complied with the ethical guidance laid down by the association relating to members undertaking the compilation of financial statements.

You have acknowledged on the Balance Sheet for the year ended 31 December 2025 your duty to ensure that Ruby Holdings Unlimited Company has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and loss of Ruby Holdings Unlimited Company. You consider that Ruby Holdings Unlimited Company is exempt from the statutory audit requirement for the financial year.

We have not been instructed to carry out an audit or a review of the abridged financial statements of Ruby Holdings Unlimited Company. For this reason, we have not verified the adequacy, accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory abridged financial statements.



Tara Sherlock
for and on behalf of
O'DWYER DELANEY LIMITED
Chartered Certified Accountants
33 Upper Fitzwilliam Street
Dublin 2

6 February 2026

Ruby Holdings Unlimited Company

BALANCE SHEET

as at 31 December 2025

	Notes	2025 €	2024 €
Fixed Assets			
Tangible assets	5	<u>109,044</u>	<u>96,544</u>
Creditors: amounts falling due within one year	6	<u>(114,425)</u>	<u>(101,472)</u>
Net Current Liabilities		<u>(114,425)</u>	<u>(101,472)</u>
Total Assets less Current Liabilities		<u><u>(5,381)</u></u>	<u><u>(4,928)</u></u>
Capital and Reserves			
Called up share capital presented as equity		3	3
Retained earnings		<u>(5,384)</u>	<u>(4,931)</u>
Equity attributable to owners of the company		<u><u>(5,381)</u></u>	<u><u>(4,928)</u></u>

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

We as Directors of Ruby Holdings Unlimited Company, state that -

(a) the company is availing itself of the exemption provided for by Chapter 15 of Part 6 of the Companies Act 2014,

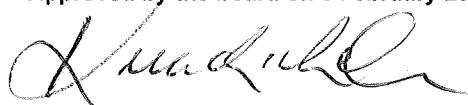
(b) the company is availing itself of the exemption on the grounds that the conditions specified in section 358 are satisfied,

(c) the shareholders of the company have not served a notice on the company under section 334(1) in accordance with section 334(2),

(d) we acknowledge the company's obligations under the Companies Act 2014, to keep adequate accounting records and prepare financial statements which give a true and fair view of the assets, liabilities and financial position of the company at the end of its financial year and of its profit or loss for such a financial year and to otherwise comply with the provisions of the Companies Act 2014 relating to financial statements so far as they are applicable to the company,

(e) the company has relied on the specified exemption contained in section 352 Companies Act 2014. The company has done so on the grounds that the company is entitled to the benefit of that exemption as a small company and the abridged financial statements have been properly prepared in accordance with section 353 Companies Act 2014 and the small companies' regime.

Approved by the board on 6 February 2026 and signed on its behalf by:



Kevin McNicholas
Director



Anne McNicholas
Director

Ruby Holdings Unlimited Company
RECONCILIATION OF SHAREHOLDERS' FUNDS

as at 31 December 2025

	Called up share capital €	Retained earnings €	Total €
At 1 January 2024	3	(4,524)	(4,521)
Loss for the financial year	-	(407)	(407)
At 31 December 2024	3	(4,931)	(4,928)
Loss for the financial year	-	(453)	(453)
At 31 December 2025	3	(5,384)	(5,381)

Ruby Holdings Unlimited Company

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

for the financial year ended 31 December 2025

1. General Information

Ruby Holdings Unlimited Company is an unlimited company incorporated and registered in Ireland. The registered number of the company is 44679. The registered office of the company is 153 Upper Leeson Street, Dublin 2, Ireland which is also the principal place of business of the company. The company did not trade during the year. The financial statements have been presented in Euro (€) which is also the functional currency of the company.

2. Summary of Significant Accounting Policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company's financial statements.

Statement of compliance

The financial statements of the company for the financial year ended 31 December 2025 have been prepared in accordance with the provisions of FRS 102 Section 1A (Small Entities) and the Companies Act 2014.

Basis of preparation

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention except for certain properties and financial instruments that are measured at revalued amounts or fair values, as explained in the accounting policies below. Historical cost is generally based on the fair value of the consideration given in exchange for assets. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" Section 1A, issued by the Financial Reporting Council.

The company qualifies as a small company as defined by section 280A of the Companies Act 2014 in respect of the financial year, and has applied the rules of the 'Small Companies Regime' in accordance with section 280C of the Companies Act 2014 and Section 1A of FRS 102.

Tangible assets and depreciation

Tangible assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible assets, less their estimated residual value, over their expected useful lives as follows:

Land and buildings freehold	-	Not being depreciated
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The carrying values of tangible fixed assets are reviewed annually for impairment in periods if events or changes in circumstances indicate the carrying value may not be recoverable.

Trade and other creditors

Trade and other creditors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest rate method, unless the effect of discounting would be immaterial, in which case they are stated at cost.

Taxation

Current tax represents the amount expected to be paid or recovered in respect of taxable profits for the financial year and is calculated using the tax rates and laws that have been enacted or substantially enacted at the Balance Sheet date.

Ordinary share capital

The ordinary share capital of the company is presented as equity.

3. Going concern

The directors have a reasonable expectation, having made appropriate enquiries, that the company has adequate reasonable resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Ruby Holdings Unlimited Company
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
for the financial year ended 31 December 2025

4. Employees

The company had no paid employees during the accounting period.

	2025 Number	2024 Number
Directors	<u>2</u>	<u>2</u>

5. Tangible assets

	Land and buildings freehold €	Total €
Cost		
At 1 January 2025	96,544	96,544
Additions	<u>12,500</u>	<u>12,500</u>
At 31 December 2025	<u>109,044</u>	<u>109,044</u>
Depreciation		
At 1 January 2025	<u>-</u>	<u>-</u>
At 31 December 2025	<u>-</u>	<u>-</u>
Net book value		
At 31 December 2025	<u>109,044</u>	<u>109,044</u>
At 31 December 2024	<u>96,544</u>	<u>96,544</u>

6. Creditors
Amounts falling due within one year

	2025 €	2024 €
Directors' current accounts (Note 9)	<u>114,425</u>	<u>101,472</u>

7. Income Statement

	2025 €	2024 €
At 1 January 2025	(4,931)	(4,524)
Loss for the financial year	<u>(453)</u>	<u>(407)</u>
At 31 December 2025	<u>(5,384)</u>	<u>(4,931)</u>

8. Capital commitments

The company had no material capital commitments at the financial year-ended 31 December 2025.

9. Directors' transactions

The following amounts are repayable to the directors:

	2025 €	2024 €
Kevin McNicholas	<u>114,425</u>	<u>101,472</u>

10. Post-Balance Sheet Events

There have been no significant events affecting the company since the financial year-end.

Ruby Holdings Unlimited Company
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
for the financial year ended 31 December 2025

11. Approval of financial statements

The financial statements were approved and authorised for issue by the board of directors on 6 February 2026.