

SKIPTON BUILDING SOCIETY CHARITABLE FOUNDATION

England & Wales · Charity number 1079538

Details

Status Registered

Legal form Charitable company

Company number [03937073](#)

Registered 2000-02-25

Register [View on the Charity Commission register](#)

Contact

Address Skipton Building Society
The Bailey
Skipton
North Yorkshire
BD23 1DN

Phone 01756705000

Email charitablefoundation@skipton.co.uk

Website www.skiptoncharitablefoundation.co.uk

Activities

Objects: GENERAL CHARITABLE PURPOSES

Activities: The charity has identified two focus areas through which it aims to drive social impact. Helping people experiencing hardship and/or underserved groups to access a place to call home and improve financial wellbeing. The trustees will select charities based on their alignment with one or both focus areas.

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes, Education/training, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- Northern Ireland
- Scotland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£843,105	£587,870	£271,500	0
2024-02-29	£361,757	£452,278	-	-
2023-02-28	£352,569	£294,083	-	-
2022-02-28	£200,168	£235,116	-	-
2021-02-28	£155,110	£156,833	-	-

Trustees

Name	Role	Appointed
Alison Davies		2014-10-08
Clare N Gardner		2025-12-04
GILES RICHARD BOWRING		2023-03-02
Graham Hamilton		2023-06-01
Gregory Mark Bell		2022-06-07
Peter Sanchez		2025-12-04
Robert James Hickson		2025-06-19
Shagufta Sharif		2024-06-10

SKIPTON BUILDING SOCIETY CHARITABLE FOUNDATION

England & Wales - Charity number 1079538

Accounts



Skipton Building Society Charitable Foundation

Trustees' Report and Unaudited Financial Statements

For the year ended

28 February 2025

Charity registration number: 1079538
Company registration number: 03937073



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Trustees' Report

The Trustees, who are also Directors of the charitable company for the purposes of company law, submit their report and financial statements for the year ended 28 February 2025.

Reference and administrative details

Charity name: Skipton Building Society Charitable Foundation
Charity registration number: 1079538
Company registration number: 03937073
Registered office and operational address: The Bailey, Skipton, BD23 1DN

Trustees

The Trustees and Directors of the charitable company during the year were as follows:

Gregory Bell
Giles R Bowring
Alison G Davies
John W Dawson
Debra J Ewing (ceased to be a Trustee from 31 May 2024)
Graham Hamilton
Kitty North
Shagufta Sharif (appointed as a Trustee on 10 June 2024)
Amelia J Vyvyan

Company Secretary

David R Travis (resigned as Secretary effective from 7 March 2024)
Rizwana Esmail (appointed as Secretary on 7 March 2024)

Chair

Alison G Davies

Bankers

Skipton Building Society, The Bailey, Skipton, BD23 1DN



Trustees' Report (continued)

Structure, governance and management

Governing document

The charity, a public benefit entity, is a company limited by guarantee, incorporated on 25 February 2000 and registered as a charity on the same date.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Appointment and recruitment of Trustees

The charity has a maximum of eight Trustees, the majority of whom must not be employed by Skipton Building Society ("the Society"). The Trustees who served during the year (who are also members of the company) are listed on page 2. Ms Sharif was employed by the Society and Mr Bell was employed by Skipton Business Finance Limited, a subsidiary of the Society, throughout the period. Ms Sharif was appointed as a Trustee in June 2024.

The power to remove Trustees lies with the Trustees or the Society. Trustees are generally appointed by way of invitation and upon appointment the Trustees are informed of the application and donation process and are subsequently kept up to date with changes in legislation and requirements.

Organisation

The Trustees administer the charity and plan to meet quarterly to consider requests for funding, although day to day responsibility for routine administration for the reporting period rested with Ms R Esmail for the period.

Risk review

The Trustees regularly review the major strategic business and operational risks to which the charity is exposed and have established systems and controls to manage the impact of those risks.

Objectives and activities

The principal objective of the charity is to hold the income it receives in trust and apply such income for charitable purposes by making donations or other assistance for charitable, public or community purposes in such a manner that the Trustees, in their absolute discretion, see fit.

The charity makes donations to registered charitable organisations based in the UK. Donations are awarded to those charities whose objectives are to benefit children through their education and welfare, to provide youth schemes and projects in socially deprived areas and to support the elderly.

The Trustees wish to support as many good causes as possible and therefore the maximum single donation does not exceed £10,000. To ensure value impact for charities, the policy was reviewed in November 2024 resulting in an increase in the maximum single donation from £6,000.

In shaping the charity's objectives and activities for the year ahead, the Trustees have considered the Charity Commission's guidance on public benefit to ensure that the charity's planned activities will contribute to the aims and objectives they have set.



Trustees' Report (continued)

Financial performance review and plans for future periods

The financial statements comply with the Companies Act 2006, the Statement of Recommended Practice ('SORP') applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the conditions in the company's Memorandum and Articles of Association.

The financial results of the charity are shown in the Statement of Financial Activities on page 8 and the financial position of the charity is shown in the Balance Sheet on page 9.

During the year, the Society donated £833,500 (2024: £350,000) to the charity. Other incoming resources, being bank deposit interest and Skipton Building Society member donations, were £9,605 (2024: £11,757). The charity incurred no administrative expenses during the year (2024: £nil) as all incidental expenses of operating the charity are borne by the Society.

Charitable expenditure during the year was £587,870 (2024: £452,278) resulting in net income for the year of £255,235 (2024: net expenditure of £90,521). The net expenditure in 2024 was funded using the accumulated funds of the charity, which now stand at £271,500 at 28 February 2025 (2024: £16,265) and are available for future expenditure.

Organisations which have benefited from the charity's donations during the year include those working in the following areas: the provision of specialist equipment to a range of charities; provision of educational activities for children; and activities for the elderly and young adults.

Plans for future periods

The charity intends to transform their support for groups through two focus areas that aim to drive social impact, by helping people experiencing hardship and/or underserved groups to 'access a place to call home' and 'improve financial wellbeing'; both of which fall within the charity's latest donations policy. The Trustees have also considered the current economic and political climate and anticipate that the donation requests are likely to increase. However, the Trustees anticipate there will be no impact as a result of this on the continuation of future funding being available. The Foundation has significant funds available for future expenditure, as the Society has approved and paid the annual donation for the 2025/26 financial year of £477,881. The Trustees therefore consider that the charity has adequate financial resources to continue to fulfil its purpose.

Reserves policy

It is the Charity's intention to distribute all funds, subject to sufficient and suitable requests being received. It is not the Trustees' intention, in the long term, to create and hold a material level of undistributed reserves. The Trustees hold funds awaiting distribution on short term deposit. The Trustees aim to reduce undistributed reserves funds to £10,000 by this year end. As at 28 February 2025 the undistributed reserves fund stands at £271,500.

Independent Reviewer

As a consequence of the additional regulatory requirements for a Charity with income exceeding £250,000, on 21 March 2023 the charity employed a new independent reviewer for their accounts, namely Christopher Darwin FCA of Thomas Coombs Limited, Chartered Accountants. The remuneration charged for this work will be paid by Skipton Building Society.



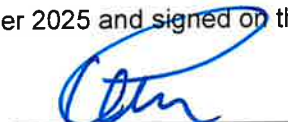
Trustees' Report (continued)

Basis of preparation

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' regime, which includes an exemption from preparing a Strategic Report.

Approved by the Trustees on 4 September 2025 and signed on their behalf by:


A G Davies


G Bell



Statement of Trustees' Responsibilities

The Trustees (who are also Directors 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) including FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements 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 the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- assess the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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.



Independent Examiner's Report to the Trustees of Skipton Building Society Charitable Foundation

I report to the charity trustees on my examination of the accounts of the company for the year ended 28 February 2025 which are set out on pages 8 to 17.

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 company'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

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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 that in any material respect:

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.

Christopher Darwin FCA
Thomas Coombs Limited
Chartered Accountants
3365 The Pentagon
Century Way
Thorpe Park
Leeds
West Yorkshire
LS15 8ZB

Date: 4 September 2025



Statement of Financial Activities
(incorporating statutory income and expenditure account)
For the year ended 28 February 2025

	Notes	2025		2024	
Income and expenditure		£	£	£	£
Income	1				
Income from donations:					
Skipton Building Society		833,500		350,000	
Skipton Building Society members		-		24	
Investment income - bank interest		<u>9,605</u>		<u>11,733</u>	
Total income			843,105		361,757
Expenditure					
Expenditure returned		-		5,203	
Expenditure on charitable activities	2	<u>(587,870)</u>		<u>(457,481)</u>	
Total expenditure			(587,870)		(452,278)
Net income/(expenditure) for the year			255,235		(90,521)
Reconciliation of funds:					
Total funds brought forward at 1 March			<u>16,265</u>		<u>106,786</u>
Total funds carried forward at 28 February			<u>271,500</u>		<u>16,265</u>

The notes on pages 10 to 17 form part of these financial statements.

All funds are unrestricted.



Balance Sheet As at 28 February 2025

	2025		2024	
	£	£	£	£
Current assets				
Cash at bank and in hand	265,779		19,416	
Accrued income – bank interest	<u>5,721</u>		<u>9,159</u>	
		271,500		28,575
Current liabilities				
Deferred income	-		-	
Committed expenditure	<u>-</u>		<u>12,310</u>	
		-		12,310
Net assets		<u>271,500</u>		<u>16,265</u>
Unrestricted funds		271,500		16,265
Total funds		<u>271,500</u>		<u>16,265</u>

The notes on pages 10 to 17 form part of these financial statements.

The Trustees, who are also Directors for the purposes of company law, are satisfied that the charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 and that the members have not required the charitable company to obtain an audit of its financial statements for the year ended 28 February 2025 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year, and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Financial Reporting Standard FRS 102.

These financial statements were approved by the Board of Trustees on 4 September 2025 and signed on its behalf by:


A G Davies


G Bell



Notes forming part of the Financial Statements

1. Accounting policies

Basis of accounting

These financial statements have been prepared in accordance with the Financial Reporting Standard FRS 102 (effective from 1 January 2015), the Companies Act 2006, and follow the recommendations in 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).

The Trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties surrounding the charity's ability to continue for the foreseeable future, being a period not less than 12 months from the date of approval of these financial statements. Thus they have adopted the going concern basis of accounting in preparing the annual financial statements.

These financial statements have been prepared under the historical cost convention.

The trustees do not consider that there are any critical estimates or judgements requiring disclosure beyond the accounting policies listed below.

Income

All donations are accounted for as gross income on a receipts basis as this represents the point at which the charity becomes unconditionally entitled to the donation. Investment income, comprising interest receivable, is accounted for on an accruals basis.

Charitable expenditure

Charitable expenditure represents donations to registered charities approved by the Board of Trustees and is accounted for when the Trustees convey their intention to pay a donation to a recipient.

Financial instruments

Financial instruments of the charity are the cash on deposit and the associated accrued interest and qualify as basic financial instruments measured at amortised cost.

Funds

Unrestricted funds are income receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Cash flow statement

The charity has taken advantage of the exemption within FRS 102 from the requirement to produce a cash flow statement on the grounds that it is a small entity.



2. Charitable expenditure – institutional grants

The table below details recipients of funding approved in the year:

Date	Organisation	Location	Amount (£)
15/05/2024	Bluebells Community Club	Prestwich, Lancashire	2,800.00
15/05/2024	Brighton Unemployed Centre and Families Project	Brighton, East Sussex	2,500.00
15/05/2024	Broke Not Broken	Kinross, Kinross-shire	1,000.00
15/05/2024	Bromley Brighter Beginnings	Bromley, Kent	3,050.00
15/05/2024	Brunswick Youth and Community Centre	Bootle, Merseyside	2,000.00
15/05/2024	Butterwick Limited	Stockton-on-Tees, County Durham	2,700.00
15/05/2024	Caldmore Village Festival Ltd	Walsall, West Midlands	4,000.00
15/05/2024	Camphill Rudolf Steiner Schools Ltd	Aberdeen, Aberdeenshire	2,000.00
15/05/2024	Contact	Manchester, Greater Manchester	1,900.00
15/05/2024	Dementia Prevention UK	Borehamwood, Hertfordshire	231.87
15/05/2024	Derian House Children's Hospice	Chorley, Lancashire	6,000.00
15/05/2024	Elayos	Birmingham, West Midlands	2,500.00
15/05/2024	Friends of the Elderly	Woking, Surrey	5,500.00
15/05/2024	Glasgow Acting Academy (SCIO)	Glasgow, City of Glasgow	2,800.00
15/05/2024	Go-Forward Youth	London, Greater London	2,500.00
15/05/2024	Groundwork North East	Newton Aycliffe, County Durham	2,000.00
15/05/2024	Growing Works	Holmfirth, West Yorkshire	4,245.00
15/05/2024	Hospice in the Weald	Tunbridge Wells, Kent	3,000.00
15/05/2024	I Choose Freedom Charity	Farnham, Surrey	3,000.00
15/05/2024	Kaleidoscope Plus Group	West Bromwich, West Midlands	2,392.00
15/05/2024	Learn n Grow	London, Greater London	1,500.00
15/05/2024	Leuchie	North Berwick, East Lothian	4,476.38
15/05/2024	Mindspace Limited	Perth, Perthshire	2,000.00
15/05/2024	Muirhouse Millennium Centre Limited	Edinburgh, West Lothian	832.50
15/05/2024	Multi-Cultural Family Base	Edinburgh, West Lothian	1,000.00
15/05/2024	No Limits (South)	Southampton, Hampshire	5,450.00
15/05/2024	Perry's Pantry Foodbank	Manchester, Greater Manchester	1,500.00
15/05/2024	Prism Youth Project	Bradford, West Yorkshire	2,359.20
15/05/2024	Royal Trinity Hospice	London, Greater London	5,450.00
15/05/2024	Sheffield Unit 302 of the Sea Cadet Corps	Sheffield, South Yorkshire	2,000.00
15/05/2024	Simply Limitless	Kidderminster, Worcestershire	3,000.00
15/05/2024	St David's Foundation Hospice Care	Newport, Wales	2,876.00
15/05/2024	St Richard's Hospice Foundation	Worcester, Worcestershire	2,397.00
15/05/2024	Support for Families	Stirling, Stirlingshire	2,000.00
15/05/2024	Thai Boxing Community Centre	London, Greater London	2,500.00
15/05/2024	The Abbeyfield Society	Solihull, West Midlands	3,000.00
15/05/2024	The Booth Centre	Manchester, Greater Manchester	2,000.00
15/05/2024	The British Disabled Angling Association	Walsall, West Midlands	5,850.00
15/05/2024	The Lenton Centre	Nottingham, Nottinghamshire	1,557.21
15/05/2024	The Southcourt and Walton Court Community Project	Aylesbury, Buckinghamshire	2,000.00
15/05/2024	The Wilberforce Trust	York, North Yorkshire	5,192.65
15/05/2024	theGKexperience SCIO	Glasgow, City of Glasgow	2,000.00
15/05/2024	This Is Growth Ltd	London, Greater London	2,500.00
15/05/2024	Youth Space	London, Greater London	2,500.00
16/05/2024	The Wyke Christian Council of Churches	Bradford, West Yorkshire	2,874.00
29/05/2024	Redcar Development Trust	Redcar, North Yorkshire	4,400.00



13/08/2024	@ The Rock	Cheltenham, Gloucestershire	565.00
13/08/2024	Abbeyfield Strathgryffe Society Ltd	Bridge of Weir, Renfrewshire	1,200.00
13/08/2024	Abby's Heroes	Southampton, Hampshire	2,000.00
13/08/2024	Accrington Stanley Football in the Community Trust Limited	Accrington, Lancashire	1,600.00
13/08/2024	Action 4 Youth	Aylesbury, Buckinghamshire	1,359.20
13/08/2024	African Community School	London, Greater London	1,200.00
13/08/2024	Age UK Tunbridge Wells	Tunbridge Wells, Kent	600.00
13/08/2024	Answer Project Limited	Bathgate, West Lothian	2,000.00
13/08/2024	Blackburn Youth Zone	Blackburn, Lancashire	1,000.00
13/08/2024	Bournemouth Foodbank	Bournemouth, Dorset	1,000.00
13/08/2024	Boys' and Girls' Clubs of Wales	Pencoed, Bridgend	3,400.00
13/08/2024	Bridgend Carers Centre	Cefn Cribwr, Bridgend	1,000.00
13/08/2024	Cape Community Care Day Centre	Birmingham, West Midlands	650.00
13/08/2024	Charlotte's Brightside C.L.C	Wallasey, Merseyside	1,425.70
13/08/2024	Chichester Diocesan Association for Family Support Work	Brighton, East Sussex	903.00
13/08/2024	Countrymen UK	Sherborne, Dorset	1,200.00
13/08/2024	Dementia Support	Chichester, West Sussex	6,000.00
13/08/2024	Dovecot and Princess Drive Community Association	Liverpool, Merseyside	2,000.00
13/08/2024	Down Syndrome Cheshire	Northwich, Cheshire	2,500.00
13/08/2024	Emmanuel House Support Centre	Nottingham, Nottinghamshire	1,000.00
13/08/2024	Exmoor Calvert Trust	Barnstaple, Devon	1,441.80
13/08/2024	Fabrica	Brighton, East Sussex	600.00
13/08/2024	FACT Community Transport	March, Cambridgeshire	1,000.00
13/08/2024	Faithworks Wessex	Bournemouth, Dorset	800.00
13/08/2024	Friar Park Millennium Centre	Wednesbury, Staffordshire	1,400.00
13/08/2024	Good Companions Bolton	Bolton, Greater Manchester	2,000.00
13/08/2024	Grace Organisation	London, Greater London	1,483.00
13/08/2024	Homeless Oxfordshire Limited	Oxford, Oxfordshire	2,129.00
13/08/2024	Horsham Matters Limited	Horsham, West Sussex	2,000.00
13/08/2024	Humberside County Scout Council	Raywell, East Yorkshire	1,200.00
13/08/2024	I4YPC	Salford, Greater Manchester	1,000.00
13/08/2024	Improving Lives Notts Ltd	Nottingham, Nottinghamshire	500.00
13/08/2024	Island House Community Centre	London, Greater London	1,500.00
13/08/2024	Jewel Miners Welfare Charitable Society	Edinburgh, West Lothian	700.00
13/08/2024	Karis Neighbour Scheme	Birmingham, West Midlands	1,000.00
13/08/2024	Kids	Sutton Coldfield, West Midlands	1,500.00
13/08/2024	Kids Can Achieve	London, Greater London	1,390.00
13/08/2024	Knowsley Foodbank	Prescot, Merseyside	2,000.00
13/08/2024	Lambourne End Ltd	London, Greater London	1,200.00
13/08/2024	Leeds Baby Bank	Leeds, West Yorkshire	3,000.00
13/08/2024	Leeds Mencap	Leeds, West Yorkshire	1,639.46
13/08/2024	London Wheelchair Rugby Club	London, Greater London	1,000.00
13/08/2024	Mama2Mama Baby Essentials	London, Greater London	2,000.00
13/08/2024	Market Rasen New Life Christian Fellowship Trust	Market Rasen, Lincolnshire	1,600.00
13/08/2024	MYTIME	Bournemouth, Dorset	3,000.00
13/08/2024	New Note Projects	Brighton, East Sussex	940.00
13/08/2024	Poetic Unity	London, Greater London	250.00
13/08/2024	Rainbow Baby Bank	Heckmondwike, West Yorkshire	1,380.00
13/08/2024	Royal Hospital for Neuro-disability	London, Greater London	1,200.00
13/08/2024	Scarborough, Whitby and Ryedale Mind	Scarborough, North Yorkshire	560.00
13/08/2024	Sensory People	Stourbridge, West Midlands	683.07
13/08/2024	Shaftesbury Youth Club	Birkenhead, Merseyside	1,000.00
13/08/2024	SignHealth	London, Greater London	2,000.00



13/08/2024	Skipton Community Sports Hub	Skipton, North Yorkshire	1,200.00
13/08/2024	Solihull Moors Foundation	Solihull, West Midlands	2,000.00
13/08/2024	Sonshine Club	London, Greater London	1,000.00
13/08/2024	Special Needs and Parents Limited	Brentwood, Essex	1,500.00
13/08/2024	Strength & Learning Through Horses	London, Greater London	1,600.00
13/08/2024	Telford Christian Council Supported Housing	Telford, Shropshire	1,464.00
13/08/2024	The British Horse Society	Kenilworth, Warwickshire	2,341.43
13/08/2024	The Carpenters' and Dockland Community Centre	London, Greater London	878.00
13/08/2024	The Furzedown Project	London, Greater London	5,473.00
13/08/2024	The Happy and Healthy Trust	London, Greater London	2,000.00
13/08/2024	The Lord's Taverners	London, Greater London	2,953.25
13/08/2024	The Parochial Church Council of the Ecclesiastical Parish of St Peter, de Beauvoir Town	London, Greater London	600.00
13/08/2024	The Reanella Trust	London, Greater London	2,000.00
13/08/2024	The Wellspring (Stockport) Limited	Stockport, Greater Manchester	1,210.00
13/08/2024	Treloar Trust	Alton, Hampshire	1,000.00
13/08/2024	Triple C (Liverpool)	Liverpool, Merseyside	1,000.00
13/08/2024	United Response	London, Greater London	2,000.00
13/08/2024	Walsall Society for the Blind Limited	Walsall, West Midlands	1,898.43
13/08/2024	Wendover Youth Centre Limited	Aylesbury, Buckinghamshire	744.94
13/08/2024	West Chads Moor Family Centre Ltd	Cannock, Staffordshire	1,002.00
13/08/2024	Whirlow Hall Farm Trust Limited	Sheffield, South Yorkshire	2,000.00
13/08/2024	Ykids Ltd	Bootle, Merseyside	1,000.00
13/08/2024	YMCA Brunel Group	Bath, Somerset	1,000.00
13/08/2024	YMCA East Surrey	Redhill, Surrey	1,050.00
13/08/2024	Young Concern Trust	Harlow, Essex	1,000.00
25/11/2024	All People All Places	London, Greater London	1,000.00
25/11/2024	Anawim - Birmingham's Centre for Women Limited	Birmingham, West Midlands	1,000.00
25/11/2024	Barlow Moor Community Association Limited	Manchester, Greater Manchester	1,000.00
25/11/2024	Barnsley Hospital Charity	Barnsley, South Yorkshire	439.89
25/11/2024	Ben's Centre for Vulnerable People (Sheffield)	Sheffield, South Yorkshire	1,994.95
25/11/2024	Benwell Christian Shop Project	Newcastle-upon-Tyne, Tyne and Wear	1,000.00
25/11/2024	Better Understanding of Dementia for Sandwell	Oldbury, West Midlands	1,388.00
25/11/2024	Big Futures Foundation	York, North Yorkshire	500.00
25/11/2024	Big Hearts Community Trust	Edinburgh, West Lothian	898.00
25/11/2024	Blackburn with Darwen Carers Service Ltd	Blackburn, Lancashire	1,000.00
25/11/2024	Brentry and Henbury Children's Centre Limited	Bristol, Bristol	2,226.00
25/11/2024	Brigantes Music	Sheffield, South Yorkshire	1,890.00
25/11/2024	Bromley Homeless	Bromley, Kent	1,000.00
25/11/2024	Burwell and District Day Centre Trust	Cambridge, Cambridgeshire	1,000.00
25/11/2024	Cartwheel Youth and Community Centre	Elland, West Yorkshire	750.00
25/11/2024	Christ Church Community Developments	Ashton-under-Lyne, Lancashire	500.00
25/11/2024	Claire House	Wirral, Merseyside	1,589.35
25/11/2024	Clic Sargent Cancer Care for Children	Bristol, Bristol	1,600.00
25/11/2024	Community Development Association for Minority Communities Ltd	London, Greater London	899.98
25/11/2024	Community Furniture Store (Ryedale) Limited	York, North Yorkshire	1,000.00
25/11/2024	Community Volunteers Wales	Newport, Wales	1,000.00
25/11/2024	Cumbernauld & Kilsyth Care	Cumbernauld, Dunbartonshire	3,465.00
25/11/2024	Dalmar Heritage and Family Development	London, Greater London	2,420.00



25/11/2024	Dame Vera Lynn Children's Charity	North Chailey, East Sussex	2,800.00
25/11/2024	Dementia Support Hampshire & IOW	Eastleigh, Hampshire	802.40
25/11/2024	Doncaster Performance Venue Limited	Doncaster, South Yorkshire	1,231.20
25/11/2024	Doorstep Library Network	London, Greater London	3,000.00
25/11/2024	Dorward House, Montrose	Montrose, Angus	2,000.00
25/11/2024	Dove Cottage Day Hospice	Stathern, Leicestershire	1,255.00
25/11/2024	Drama Expressions for Children	London, Greater London	1,600.00
25/11/2024	Dreams Come True Charity	Godalming, Surrey	2,000.00
25/11/2024	East Surrey Domestic Abuse Services (ESDAS)	Redhill, Surrey	999.80
25/11/2024	Falcon Support Services E.M Ltd	Loughborough, Leicestershire	1,000.00
25/11/2024	Framework Housing Association	Nottingham, Nottinghamshire	1,989.00
25/11/2024	Freedom Community Project	Bolsover, Derbyshire	1,500.00
25/11/2024	Great Oaks Hospice	Coleford, Gloucestershire	1,254.00
25/11/2024	Grow	Sheffield, South Yorkshire	1,500.00
25/11/2024	Growing21 Ltd	Ruchazie, Glasgow	599.98
25/11/2024	Happydays Ministries UK	Halifax, West Yorkshire	1,562.00
25/11/2024	Harmony Youth Project	Bolton, Greater Manchester	900.00
25/11/2024	Hatfield and Askern Colliery Band	Doncaster, South Yorkshire	600.00
25/11/2024	Hearing Help Essex Limited	Chelmsford, Essex	1,000.00
25/11/2024	Home-Start Essex	Maldon, Essex	2,125.00
25/11/2024	Honeycomb Charitable Services Ltd	Stoke-on-Trent, Staffordshire	1,800.00
25/11/2024	If U Care Share Foundation	Chester-le-Street, County Durham	1,000.00
25/11/2024	Irise International	Sheffield, South Yorkshire	1,960.00
25/11/2024	Journey Enterprises Ltd	Acomb, Northumberland	1,500.00
25/11/2024	Just Be A Child	Stevenage, Hertfordshire	900.00
25/11/2024	Karele Ltd	Haddington, East Lothian	4,515.41
25/11/2024	Keighley Association for Women and Children's Centre	Keighley, West Yorkshire	1,200.00
25/11/2024	Launchpad Reading	Reading, Berkshire	1,100.00
25/11/2024	Leeds Hospitals Charity	Leeds, West Yorkshire	1,375.00
25/11/2024	Life Education Wessex	Milborne St Andrew, Dorset	1,310.00
25/11/2024	LifeCare (Edinburgh) Limited	Edinburgh, West Lothian	2,000.00
25/11/2024	Lincolnshire Y.M.C.A. Ltd	Lincoln, Lincolnshire	1,900.00
25/11/2024	LUNG Productions CIO	Sheffield, South Yorkshire	1,500.00
25/11/2024	Maggie Keswick Jencks Cancer Caring Centres Trust	Glasgow, City of Glasgow	2,000.00
25/11/2024	Magic Club	Blackpool, Lancashire	3,000.00
25/11/2024	Meanwood Valley Urban Farm Limited	Leeds, West Yorkshire	1,000.00
25/11/2024	Menter Fachwen	Cwm-y-glo, Wales	2,000.00
25/11/2024	Misgav	London, Greater London	1,211.12
25/11/2024	Mother to Mother Limited	Edgware, Middlesex	3,749.99
25/11/2024	Musical Keys	Norwich, Norfolk	1,000.00
25/11/2024	Neighbourhood Resource Centre	Bradford, West Yorkshire	1,000.00
25/11/2024	No Judgment Space	London, Greater London	1,400.00
25/11/2024	North East Dementia Care (Sunderland) CIO	Sunderland, Tyne and Wear	3,000.00
25/11/2024	North Kent Mind	Dartford, Kent	1,000.00
25/11/2024	North Tyneside Disability Forum Ltd	Newcastle-upon-Tyne, Tyne and Wear	2,715.98
25/11/2024	Parochial Church Council of the Ecclesiastical Parish of Tong and Laisterdyke	Bradford, West Yorkshire	2,265.59
25/11/2024	Pop Arts	London, Greater London	1,824.00
25/11/2024	Purple Patch Arts	Leeds, West Yorkshire	2,000.00
25/11/2024	Regenerate.com	London, Greater London	1,251.07
25/11/2024	Rephael House	London, Greater London	800.00
25/11/2024	Resolve Now	London, Greater London	2,000.00
25/11/2024	Romney Marsh Community Hub	New Romney, Kent	3,774.00



25/11/2024	Roundabout Limited	Sheffield, South Yorkshire	500.00
25/11/2024	S.M.I.L.E London & Essex	London, Greater London	1,000.00
25/11/2024	Safenet Domestic Abuse and Support Services Ltd	Burnley, Lancashire	3,000.00
25/11/2024	Sangat Community Association	Keighley, West Yorkshire	5,770.00
25/11/2024	Scripture Union Scotland	Glasgow, City of Glasgow	2,500.00
25/11/2024	Shalheves	Salford, Greater Manchester	519.00
25/11/2024	Sheffield Hospitals Charity	Sheffield, South Yorkshire	1,600.00
25/11/2024	Sickle Cell Care Manchester	Manchester, Greater Manchester	1,500.00
25/11/2024	Society for Horticultural Therapy	Reading, Berkshire	1,000.00
25/11/2024	Something More for You Ltd	Armagh, County Armagh	2,500.00
25/11/2024	Spark Burntwood	Burntwood, Staffordshire	1,500.00
25/11/2024	Speaking Up Speaking Out	Macclesfield, Cheshire	791.00
25/11/2024	Spitalfields Crypt Trust	London, Greater London	2,240.00
25/11/2024	St Barnabas Hospice Trust (Lincolnshire)	Lincoln, Lincolnshire	640.00
25/11/2024	St Giles Hospice	Lichfield, Staffordshire	1,000.00
25/11/2024	St Luke's Community and Regeneration Enterprises	Leeds, West Yorkshire	2,400.00
25/11/2024	St Luke's Parochial Trust	London, Greater London	1,500.00
25/11/2024	Support Arts Gardening Education	Sheffield, South Yorkshire	1,000.00
25/11/2024	Support for New Life	London, Greater London	1,000.00
25/11/2024	Swings & Smiles	Thatcham, Berkshire	3,080.00
25/11/2024	Teams and Bensham Community Care	Gateshead, Tyne and Wear	937.94
25/11/2024	The Art Ministry	Hadleigh, Essex	673.38
25/11/2024	The Beam Foundation	London, Greater London	1,550.00
25/11/2024	The Boosbeck Community Centre	Boosbeck, North Yorkshire	550.00
25/11/2024	The Cithrah Foundation	Carrickfergus, County Antrim	1,000.00
25/11/2024	The Clothing Bank	Brotherton, West Yorkshire	2,000.00
25/11/2024	The Cooke e-Learning Foundation	Leicester, Leicestershire	1,500.00
25/11/2024	The Heart of Kent Hospice	Aylesford, Kent	2,000.00
25/11/2024	The Hextol Foundation	Hexham, Northumberland	2,719.00
25/11/2024	The Immanuel Project	Ilkley, West Yorkshire	1,500.00
25/11/2024	The Jewel Foundation	Prestwich, Greater Manchester	1,282.80
25/11/2024	The Parson Cross Community Development Forum	Sheffield, South Yorkshire	822.60
25/11/2024	The Prince & Princess of Wales Hospice	Glasgow, City of Glasgow	480.00
25/11/2024	The Scout Association	London, Greater London	1,000.00
25/11/2024	The Snowdrop Project	Sheffield, South Yorkshire	940.00
25/11/2024	The Soundroom Community Music Project	Gateshead, Tyne and Wear	2,000.00
25/11/2024	The Surrey Care Trust	Burpham, Surrey	2,500.00
25/11/2024	The Together Centre @ Loxley House CIO	Dukinfield, Cheshire	1,000.00
25/11/2024	The Towell Building Trust Ltd	Belfast, County Antrim	5,850.00
25/11/2024	The Windmill Trust	Wigton, Cumbria	500.00
25/11/2024	The Wor Hoose Community Project	Newcastle-upon-Tyne, Tyne and Wear	500.00
25/11/2024	Together in Matson	Matson, Gloucestershire	1,950.00
25/11/2024	Tower Hamlets Friends and Neighbours	London, Greater London	2,000.00
25/11/2024	Utopia Theatre	Sheffield, South Yorkshire	2,500.00
25/11/2024	Wales Council for Deaf People	Pontypridd, Wales	2,000.00
25/11/2024	Wellspring Therapy & Training	Harrogate, North Yorkshire	2,805.00
25/11/2024	Wheely Tots	London, Greater London	3,900.00
25/11/2024	Yetton Together	Huddersfield, West Yorkshire	1,000.00
25/11/2024	Young Carers' Crew (North Hertfordshire and Stevenage)	Ickleford, Hertfordshire	550.00
25/11/2024	Your Place (London) Limited	London, Greater London	1,105.80



28/02/2025	African Families Focus and Relief Association	London, Greater London	6,000.00
28/02/2025	ASD Rainbows	Perthcelyn, Wales	4,746.00
28/02/2025	Autistic Girls Network	Stratford-upon-Avon, Warwickshire	5,600.00
28/02/2025	Beauty For Ashes Refuges	Leigh, Greater Manchester	5,753.25
28/02/2025	Break	Norwich, Norfolk	2,799.53
28/02/2025	Breaking Barriers	London, Greater London	5,938.80
28/02/2025	Comfort Cases UK	Borehamwood, Hertfordshire	5,970.00
28/02/2025	Derby Kids' Camp	Shipley, Derbyshire	3,450.00
28/02/2025	Diverse Abilities Plus Ltd.	Poole, Dorset	3,402.00
28/02/2025	Emmaus South Lambeth Community	London, Greater London	1,500.00
28/02/2025	Empowerment Charity Lancashire	Blackpool, Lancashire	4,186.08
28/02/2025	Forget-Me-Not Club	Banchory, Kincardineshire	1,898.00
28/02/2025	GL Communities	Gloucester, Gloucestershire	6,000.00
28/02/2025	Hounslow Action for Youth Association	Feltham, Middlesex	2,000.00
28/02/2025	Key4Life CIO	Easton, Bristol	5,950.00
28/02/2025	Kindfulness Coffee Club	Bootle, Merseyside	3,679.00
28/02/2025	Merton Mencap	London, Greater London	2,500.00
28/02/2025	North West Wheelchair Rugby	Southport, Merseyside	5,800.00
28/02/2025	Northern Ireland Hospice	Newtownabbey, County Antrim	5,725.00
28/02/2025	Our Community Foundation	Birmingham, West Midlands	5,490.00
28/02/2025	Prince of Peace Ministry (PPM)	London, Greater London	5,000.00
28/02/2025	Read Easy UK	Moreton-in-Marsh, Gloucestershire	1,018.09
28/02/2025	Second Chance Charity	Chatham, Kent	4,000.00
28/02/2025	Sheffield Churches' Council for Community Care	Sheffield, South Yorkshire	950.00
28/02/2025	Single Parents Support and Advice Services	Barnsley, South Yorkshire	3,000.00
28/02/2025	Smiling Families	Solihull, West Midlands	5,000.00
28/02/2025	Southside Family Project	Twerton, Somerset	500.00
28/02/2025	St Joseph's Hospice Association	Thornton, Merseyside	6,000.00
28/02/2025	Tapestry Care UK	Hornchurch, Essex	4,350.00
28/02/2025	The Berkshire Multiple Sclerosis Therapy Centre Limited	Reading, Berkshire	5,509.00
28/02/2025	The Blackmore Vale Charity	Sturminster Newton, Dorset	6,000.00
28/02/2025	The Tin Hat Centre	Selston, Nottinghamshire	5,720.00
28/02/2025	University Hospitals Birmingham Charity	Birmingham, West Midlands	5,575.36
28/02/2025	Wolo Foundation	Seaford, East Sussex	1,518.00
28/02/2025	YMCA Norfolk	Norwich, Norfolk	1,576.00
			593,540.43

The table below details funding approved in the previous financial year but withdrawn in the year:

Date	Organisation	Location	Amount (£)
15/05/2024	Global Action for Autism	London, Greater London	(2,670.00)
15/05/2024	North East Dementia Care (Sunderland) CIO	Sunderland, Tyne and Wear	(3,000.00)
			(5,670.00)
		Total expenditure	587,870.43



3. Trustees' expenses and remuneration

During the year the Trustees received no remuneration (2024: £nil) and no Trustee was reimbursed for any expenses (2024: £nil). In addition, no person connected to any of the Trustees received any remuneration in the year (2024: £nil).

Other than the Trustees, the charitable company has no employees (2024: none).

4. Independent examiner's remuneration

With regards to the year ended 28 February 2025 the Independent Examiner will be paid £1,635 (2024: £1,595). Skipton Building Society will cover this cost and so no expense is recorded in these accounts. The previous Independent Examiner received no remuneration.

5. Capital

The Skipton Building Society Charitable Foundation is a charitable company limited by guarantee and has no share capital. The members have agreed to contribute an amount not exceeding £1 each to the charity's assets in the event of it winding up.

6. Related party transactions

During the year, the charity received donations of £833,500 (2024: £350,000) and bank interest of £9,605 (2024: £11,733) from Skipton Building Society. In addition, Ms Sharif was an employee of Skipton Building Society and Mr Bell was an employee of Skipton Business Finance – a subsidiary of Skipton Building Society – during the period.

7. Taxation

The company is a registered charity and has no liability to corporation tax on its charitable activities under the Corporation Tax Act 2010.

SKIPTON BUILDING SOCIETY CHARITABLE FOUNDATION

England & Wales - Charity number 1079538

Accounts



Skipton Building Society Charitable Foundation

Trustees' Report and Unaudited Financial Statements

For the year ended

29 February 2024

Charity registration number: 1079538
Company registration number: 03937073

TUESDAY



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09/07/2024
COMPANIES HOUSE



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Trustees' Report

The Trustees, who are also Directors of the charitable company for the purposes of company law, submit their report and financial statements for the year ended 29 February 2024.

Reference and administrative details

Charity name: Skipton Building Society Charitable Foundation

Charity registration number: 1079538

Company registration number: 03937073

Registered office and operational address: The Bailey, Skipton, BD23 1DN

Trustees

The Trustees and Directors of the charitable company during the year were as follows:

Gregory Bell

Giles R Bowring (appointed as a Trustee on 2 March 2023)

Alison G Davies

John W Dawson

Debra J Ewing

Graham Hamilton (appointed as a Trustee on 1 June 2023)

The Rt Revd and Rt Hon Lord Hope of Thornes (ceased to be a Trustee from 2 March 2023)

Kitty North

Amelia J Vyvyan

Company Secretary

John J Gibson (resigned as Secretary effective from 24 April 2023)

David R Travis (appointed as Secretary on 24 April 2023, resigned effective from 7 March 2024)

Rizwana Esmail (appointed as Secretary on 7 March 2024)

Chair

Alison G Davies

Bankers

Skipton Building Society, The Bailey, Skipton, BD23 1DN

Trustees' Report (continued)

Structure, governance and management

Governing document

The charity, a public benefit entity, is a company limited by guarantee, incorporated on 25 February 2000 and registered as a charity on the same date.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Appointment and recruitment of Trustees

The charity has a maximum of eight Trustees, the majority of whom must not be employed by Skipton Building Society ("the Society"). The Trustees who served during the year (who are also members of the company) are listed on page 2. Ms Ewing was employed by the Society and Mr Bell was employed by Skipton Business Finance Limited, a subsidiary of the Society, throughout the period. Mr Bowring and Mr Hamilton were appointed as a Trustee in March 2023 and June 2023, respectively.

The power to remove Trustees lies with the Trustees or the Society. Trustees are generally appointed by way of invitation and upon appointment the Trustees are informed of the application and donation process and are subsequently kept up to date with changes in legislation and requirements.

Organisation

The Trustees administer the charity and plan to meet quarterly to consider requests for funding, although day to day responsibility for routine administration for the reporting period rested with Ms D Ewing for the period.

Risk review

The Trustees regularly review the major strategic business and operational risks to which the charity is exposed and have established systems and controls to manage the impact of those risks.

Objectives and activities

The principal objective of the charity is to hold the income it receives in trust and apply such income for charitable purposes by making donations or other assistance for charitable, public or community purposes in such a manner that the Trustees, in their absolute discretion, see fit.

The charity makes donations to registered charitable organisations based in the UK. Donations are awarded to those charities whose objectives are to benefit children through their education and welfare, to provide youth schemes and projects in socially deprived areas and to support the elderly.

The Trustees wish to support as many good causes as possible and therefore the maximum single donation does not exceed £6,000. In light of the changing economic environment, the policy was reviewed in March 2023 resulting in an increase in the maximum single donation from £3,000.

In shaping the charity's objectives and activities for the year ahead, the Trustees have considered the Charity Commission's guidance on public benefit to ensure that the charity's planned activities will contribute to the aims and objectives they have set.

Trustees' Report (continued)

Financial performance review and plans for future periods

The financial statements comply with the Companies Act 2006, the Statement of Recommended Practice ('SORP') applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the conditions in the company's Memorandum and Articles of Association.

The financial results of the charity are shown in the Statement of Financial Activities on page 8 and the financial position of the charity is shown in the Balance Sheet on page 9.

During the year, the Society donated £350,000 (2023: £350,000) to the charity. Other incoming resources, being bank deposit interest and Skipton Building Society member donations, were £11,757 (2023: £2,569). The charity incurred no administrative expenses during the year (2023: £nil) as all incidental expenses of operating the charity are borne by the Society.

Charitable net expenditure during the year was £452,278 (2023: £294,083) resulting in net expenditure for the year of £90,521 (2023: net income of £58,486). The net expenditure for the year was funded using the accumulated funds of the charity, which now stand at £16,265 at 29 February 2024 (2023: £106,786) and are available for future expenditure.

Organisations which have benefited from the charity's donations during the year include those working in the following areas: the provision of specialist equipment to a range of charities; provision of educational activities for children; and activities for the elderly and young adults.

Plans for future periods

The charity intends to continue to support groups which operate in the above areas in the future and others which fall within its donations policy. The Trustees have also considered the current economic and political climate and anticipate that the donation requests are likely to increase. However, the Trustees anticipate there will be no impact as a result of this on the continuation of future funding being available. The Foundation has significant funds available for future expenditure, as the Society has approved and paid the annual donation for the 2024/25 financial year of £500,100. The Trustees therefore consider that the charity has adequate financial resources to continue to fulfil its purpose.

Reserves policy

It is the Charity's intention to distribute all funds, subject to sufficient and suitable requests being received. It is not the Trustees' intention, in the long term, to create and hold a material level of undistributed reserves. The Trustees hold funds awaiting distribution on short term deposit. The trustees remain on track to achieve their target to reduce undistributed reserves funds to £10,000 within 12-18 months of the prior year end. As at the 29 February 2024 the undistributed reserves fund stands at £16,265.

Independent Reviewer

As a consequence of the additional regulatory requirements for a Charity with income exceeding £250,000, on 21 March 2023 the charity employed a new independent reviewer for their accounts, namely Christopher Darwin FCA of Thomas Coombs Limited, Chartered Accountants. The remuneration charged for this work will be paid by Skipton Building Society.

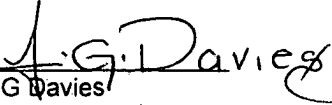


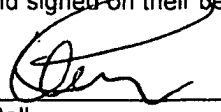
Trustees' Report (continued)

Basis of preparation

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' regime, which includes an exemption from preparing a Strategic Report.

Approved by the Trustees on 6 June 2024 and signed on their behalf by:


A G Davies


G Bell

Statement of Trustees' Responsibilities

The Trustees (who are also Directors 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) including FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied 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 the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- assess the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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.

Independent Examiner's Report to the Trustees of Skipton Building Society Charitable Foundation

I report to the charity trustees on my examination of the accounts of the company for the year ended 29th February 2024 which are set out on pages 8 to 16.

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 company'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

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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 that in any material respect:

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.

Christopher Darwin FCA
Thomas Coombs Limited
Chartered Accountants
3365 The Pentagon
Century Way
Thorpe Park
Leeds
West Yorkshire
LS15 8ZB

Date: 6 June 2024



Company number: 03937073

Statement of Financial Activities
(incorporating statutory income and expenditure account)
For the year ended 29 February 2024

	Notes	2024		2023	
		£	£	£	£
Income and expenditure					
Income	1				
Income from donations:					
Skipton Building Society		350,000		350,000	
Skipton Building Society members		24		-	
Investment income - bank interest		<u>11,733</u>		<u>2,569</u>	
Total income			361,757		352,569
Expenditure					
Expenditure returned	3		5,203		1,150
Expenditure on charitable activities	2		<u>(457,481)</u>		<u>(295,233)</u>
Total expenditure			(452,278)		(294,083)
Net income/(expenditure) for the year			<u>(90,521)</u>		<u>58,486</u>
Reconciliation of funds:					
Total funds brought forward at 1 March			<u>106,786</u>		<u>48,300</u>
Total funds carried forward at 29 February			<u>16,265</u>		<u>106,786</u>

The notes on pages 10 to 16 form part of these financial statements.

All funds are unrestricted.

Balance Sheet
As at 29 February 2024

	2024		2023	
	£	£	£	£
Current assets				
Cash at bank and in hand	19,416		454,528	
Accrued income – bank interest	<u>9,159</u>		<u>2,258</u>	
		28,575		456,786
Current liabilities				
Deferred income	-		350,000	
Committed expenditure	<u>12,310</u>		<u>-</u>	
		12,310		350,000
Net assets		16,265		106,786
Unrestricted funds		16,265		106,786
Total funds		<u>16,265</u>		<u>106,786</u>

The notes on pages 10 to 16 form part of these financial statements.

The Trustees, who are also Directors for the purposes of company law, are satisfied that the charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 and that the members have not required the charitable company to obtain an audit of its financial statements for the year ended 29 February 2024 in accordance with Section 476 of the Companies Act 2006.

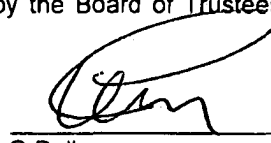
The Trustees acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year, and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Financial Reporting Standard FRS 102.

These financial statements were approved by the Board of Trustees on 6 June 2024 and signed on its behalf by:


A G Davies


G Bell

2. Charitable expenditure – institutional grants

The table below details recipients of funding approved in the year:

Date	Organisation	Location	Amount (£)
05/05/2023	Age UK Redbridge Barking & Havering Ltd	London, Greater London	1,200.00
05/05/2023	Alive Activities Ltd	Bristol, Bristol	2,990.00
05/05/2023	Amulree Village Hall Trust Fund	Amulree, Perthshire	2,500.00
05/05/2023	Ashdon Jazz Academy	London, Greater London	2,625.00
05/05/2023	Attend	London, Greater London	1,440.00
05/05/2023	Autism Unlimited Ltd	Christchurch, Dorset	562.00
05/05/2023	Baby Basics Northampton	Wellingborough, Northamptonshire	3,000.00
05/05/2023	Beer Shmuel Limited	London, Greater London	1,500.00
05/05/2023	CASPA (Children on the Autistic Spectrum Parents Association)	Bromley, Kent	1,500.00
05/05/2023	Circle, Family Service Unit Scotland	Edinburgh, West Lothian	3,000.00
05/05/2023	Cycling Without Age Scotland	Larbert, Stirlingshire	3,000.00
05/05/2023	East Liverpool Riding for the Disabled Association (RDA)	Saint Helens, Merseyside	3,000.00
05/05/2023	ELHAP	London, Greater London	2,943.00
05/05/2023	Embrace Child Victims of Crime	London, Greater London	2,500.00
05/05/2023	Empower Global	Portsmouth, Hampshire	3,000.00
05/05/2023	Harrow Gateway	London, Greater London	1,000.00
05/05/2023	Havering Women's Aid	Havering, Essex	3,000.00
05/05/2023	Project Indi	Stoke-on-Trent, Staffordshire	1,800.00
05/05/2023	Hospice of St Francis (Berkhamstead) Ltd	Berkhamsted, Hertfordshire	1,200.00
05/05/2023	In Touch/ Kids United	London, Greater London	1,200.00
05/05/2023	InSpire Walworth	London, Greater London	1,950.00
05/05/2023	Kenelm Youth Trust Ltd	Stoke-on-Trent, Staffordshire	2,228.84
05/05/2023	KingsCare League of Friends	Newton Abbot, Devon	1,500.00
05/05/2023	Lecheiris - a spark in the dark trust	London, Greater London	1,500.00
05/05/2023	North London Hill Club (Amazing Kids Club Ltd)	London, Greater London	2,500.00
05/05/2023	Oxfordshire Motor Project	Oxford, Oxfordshire	2,728.72
05/05/2023	Princess Alice Hospice	Esher, Surrey	2,275.00
05/05/2023	Re N-Gage	London, Greater London	2,000.00
05/05/2023	RDA Causeway Coast & Glens Ltd	Coleraine, Londonderry	3,000.00
05/05/2023	Refreshing Minds	Leeds, West Yorkshire	2,970.00
05/05/2023	Sale West Community Urban Trust	Sale, Greater Manchester	3,000.00
05/05/2023	Save the Family Ltd	Chester, Cheshire	1,536.00
05/05/2023	Shropshire Youth Support Trust	Telford, Shropshire	1,701.00
05/05/2023	Solihull and District Hebrew Congregation	Solihull, West Midlands	1,511.00
05/05/2023	St Luke's Hospice Plymouth	Plymouth, Devon	3,000.00
05/05/2023	Step Out Mentoring (The Wells Trust)	London, Greater London	700.00
05/05/2023	Stockport Community Foundation	Stockport, Greater Manchester	1,197.20
05/05/2023	Stripey Stork	Reigate, Surrey	2,925.00
05/05/2023	Teen Enterprise UK	London, Greater London	2,950.00
05/05/2023	Thanet Community Development Trust	Ramsgate, Kent	1,000.00
05/05/2023	The Amber Foundation	Chulmleigh, Devon	1,500.00
05/05/2023	The Gloucester Charities Trust	Gloucester, Gloucestershire	994.88
05/05/2023	The Jericho Foundation	Birmingham, West Midlands	3,000.00
05/05/2023	The Pace Centre Ltd	Aylesbury, Buckinghamshire	2,882.00
05/05/2023	The Vine Community Centre Ltd	Nottingham, Nottinghamshire	3,000.00
05/05/2023	Together Dementia Support	Manchester, Greater Manchester	1,500.00
05/05/2023	Tokko Ltd	Luton, Bedfordshire	1,500.00
05/05/2023	Treasured Moments	Bury, Greater Manchester	1,800.00
05/05/2023	Tyler's Trust	Bognor Regis, West Sussex	1,500.00

05/05/2023	Via Wings	Dromore, County Down	1,500.00
05/05/2023	Venus working creatively with young women	Bootle, Merseyside	1,969.35
05/05/2023	XLP	London, Greater London	750.00
24/08/2023	Ablaze a Business Learning Action Zone	Bristol, Bristol	2,047.87
24/08/2023	Access Sport	London, Greater London	2,960.00
24/08/2023	Age Concern Causeway	Coleraine, Londonderry	1,500.00
24/08/2023	Age UK Bexley	London, Greater London	2,250.00
24/08/2023	Age UK Lambeth	London, Greater London	2,246.69
24/08/2023	Age UK West Sussex, Brighton & Hove	Brighton, East Sussex	3,000.00
24/08/2023	Aids Care Education and Training	Chester, Cheshire	1,919.87
24/08/2023	Autism Hampshire	Fareham, Hampshire	1,500.00
24/08/2023	Axis Educational Trust	London, Greater London	1,500.00
24/08/2023	Barking and Dagenham Youth Dance Ltd	London, Greater London	1,500.00
24/08/2023	Barmulloch Community Development Company	Glasgow, City of Glasgow	875.00
24/08/2023	Batley Food Bank	Batley, West Yorkshire	1,000.00
24/08/2023	Beamsley Project Charitable Trust	Skipton, North Yorkshire	1,600.00
24/08/2023	Beis Brucha Ltd	London, Greater London	3,000.00
24/08/2023	Berkshire County Blind Society	Reading, Berkshire	806.33
24/08/2023	Beyond The Horizon Charity	Birmingham, West Midlands	1,000.00
24/08/2023	Brockworth Link	Gloucester, Gloucestershire	750.00
24/08/2023	Camberwell After School Project	London, Greater London	1,000.00
24/08/2023	Carers Support Centre Bristol and South Gloucestershire	Bristol, Bristol	1,235.00
24/08/2023	Chasuna Link	London, Greater London	2,100.00
24/08/2023	Community Council of Shropshire	Shrewsbury, Shropshire	2,130.96
24/08/2023	Community TechAid	London, Greater London	2,535.00
24/08/2023	Compass Disability Services	Taunton, Somerset	2,899.99
24/08/2023	Counselling and Support for Young People	Newark, Nottinghamshire	1,000.00
24/08/2023	Disability Challengers	Guildford, Surrey	1,600.00
24/08/2023	Fatima Women's Association	Oldham, Greater Manchester	1,500.00
24/08/2023	FetLor Youth Club	Edinburgh, West Lothian	2,996.25
24/08/2023	Friends of Aston House	London, Greater London	1,338.00
24/08/2023	Fun4kids	London, Greater London	1,500.00
24/08/2023	Govanhill Baths Community Trust	Glasgow, City of Glasgow	1,380.00
24/08/2023	Gwennie's Getaway's	Huddersfield, West Yorkshire	2,700.00
24/08/2023	Headway Nottingham Ltd	Nottingham, Nottinghamshire	1,026.00
24/08/2023	Hellifield Institute	Skipton, North Yorkshire	306.96
24/08/2023	Hestia Housing and Support	London, Greater London	1,080.00
24/08/2023	Horizons (Plymouth)	Plymouth, Devon	1,684.00
24/08/2023	Isle of Wight Youth Trust	Newport, Isle of Wight	538.00
24/08/2023	Livnos Bayis Limited	London, Greater London	1,800.00
24/08/2023	Moor Allerton Elderly Care	Leeds, West Yorkshire	1,007.80
24/08/2023	Mosaic Supporting Bereaved Children	Blandford, Dorset	1,900.00
24/08/2023	Open Door Exmouth	Exmouth, Devon	1,300.00
24/08/2023	Outfit Moray	Lossiemouth, Moray	1,500.00
24/08/2023	Pathfinders Neuromuscular Alliance	Hailsham, East Sussex	2,786.99
24/08/2023	Peak Empower	Northampton, Northamptonshire	2,891.04
24/08/2023	Perth Sea Cadets	Perth, Perthshire	650.00
24/08/2023	Provan Hall Community Management Trust	Glasgow, City of Glasgow	1,500.00
24/08/2023	Royal Star & Garter	London, Greater London	2,500.00
24/08/2023	Shining Stars London	London, Greater London	2,000.00
24/08/2023	Small Acts of Kindness Trust	London, Greater London	1,500.00
24/08/2023	Smart Citizens Charitable Foundation	Birmingham, West Midlands	1,000.00
24/08/2023	Somerton Scout Group	Somerton, Somerset	2,092.78
24/08/2023	Springboard Opportunity Group	Clevedon, Somerset	1,103.96
24/08/2023	St George's & St Peter's Community	Glasgow, City of Glasgow	1,050.00

24/08/2023	Association Stepping Stones Play and Learn Group	Colchester, Essex	1,000.00
24/08/2023	Success4All CIO	Newcastle-upon-Tyne, Tyne and Wear	1,050.00
24/08/2023	The Anne Robson Trust	Stevenage, Hertfordshire	2,400.00
24/08/2023	The CROSS Project	Wakefield, West Yorkshire	371.62
24/08/2023	The School Bank West Lothian	Livingston, West Lothian	1,500.00
24/08/2023	Town Break SCIO	Stirling, Stirlingshire	3,000.00
24/08/2023	Turning Corners	London, Greater London	1,500.00
24/08/2023	United African Association (UAA)	Northampton, Northamptonshire	1,500.00
24/08/2023	Venture Scotland	Edinburgh, West Lothian	1,400.00
24/08/2023	Warwick Percy Estate Community Project	Warwick, Warwickshire	1,800.00
24/08/2023	Waveney Gymnastics Club	Lowestoft, Suffolk	1,000.00
24/08/2023	Waves Music Therapy	Littlehampton, West Sussex	2,000.00
24/08/2023	Westerlands Association	Stirling, Stirlingshire	992.26
24/08/2023	Wilson Memorial Church (Portobello Free Church)	Edinburgh, West Lothian	3,000.00
24/08/2023	Young at Heart	Birmingham, West Midlands	1,319.40
21/11/2023	Afro-Brazilian arts & cultural exchange Institute	London, Greater London	1,500.00
21/11/2023	After18	Leicester, Leicestershire	1,500.00
21/11/2023	Age Concern Hampshire	Southampton, Hampshire	1,500.00
21/11/2023	Age Concern Wigan Borough	Wigan, Lancashire	817.92
21/11/2023	Baby Bank Network Exeter	Exeter, Devon	2,000.00
21/11/2023	Barking & Dagenham Youth Zone	London, Greater London	558.82
21/11/2023	Bath and North East Somerset Carers Centre	Bath, Somerset	2,214.00
21/11/2023	Butterflies Haven	Keynsham, Somerset	5,994.00
21/11/2023	CARESCO	Sawtry, Cambridgeshire	450.00
21/11/2023	CARIS Camden	London, Greater London	1,348.00
21/11/2023	Connection Support	Oxford, Oxfordshire	1,000.00
21/11/2023	Doddridge Centre Limited	Northampton, Northamptonshire	1,500.00
21/11/2023	Dudley Crossroads	Kingswinford, West Midlands	800.00
21/11/2023	East Yorkshire Foodbank	Beverley, East Riding of Yorkshire	2,500.00
21/11/2023	Emmaus Oxford	Oxford, Oxfordshire	2,500.00
21/11/2023	Equality Together	Bradford, West Yorkshire	1,717.00
21/11/2023	Everyone Can	London, Greater London	2,000.00
21/11/2023	First Days Children's Charity	Wokingham, Berkshire	2,500.00
21/11/2023	GASP Motor Project	Albury, Hertfordshire	2,000.00
21/11/2023	Give. Help. Share.	Elstree, Hertfordshire	2,500.00
21/11/2023	Glasgow City Mission	Glasgow, City of Glasgow	1,500.00
21/11/2023	Global Vision Initiative	Manchester, Greater Manchester	2,000.00
21/11/2023	Hastings Furniture Service Limited	Hastings, East Sussex	1,500.00
21/11/2023	HEALTHBUS TRUST	Bournemouth, Dorset	3,000.00
21/11/2023	HEART HEROES	Gloucester, Gloucestershire	6,000.00
21/11/2023	Heart of the Community	Calne, Wiltshire	2,500.00
21/11/2023	Heron Corn Mill (Beetham) LTD	Beetham, Cumbria	1,000.00
21/11/2023	Homeless People and the Oxford Churches (Gatehouse)	Oxford, Oxfordshire	2,000.00
21/11/2023	Just Friends	Eastbourne, East Sussex	3,000.00
21/11/2023	Lifeshare Ltd	Manchester, Greater Manchester	2,000.00
21/11/2023	Little Village	London, Greater London	2,000.00
21/11/2023	Maddie's Miracle	Blandford Forum, Dorset	2,000.00
21/11/2023	MADE4UINML2	Wishaw, Lanarkshire	1,500.00
21/11/2023	Newham Community Renewal Programme	London, Greater London	3,000.00
21/11/2023	Newlife the Charity for Disabled Children	Cannock, Staffordshire	1,500.00
21/11/2023	North Yorkshire Hospice Care	Harrogate, North Yorkshire	1,438.00
21/11/2023	Onwards and Upwards	London, Greater London	1,500.00

21/11/2023	OPAL Services (Rural West Cheshire)	Whitchurch, Shropshire	3,000.00
21/11/2023	Room to Heal	London, Greater London	2,000.00
21/11/2023	Rugby Autism Network	Rugby, Warwickshire	500.00
21/11/2023	Saint Francis Hospice	London, Greater London	2,500.00
21/11/2023	Skilz Academy	Arbroath, Angus	5,678.90
21/11/2023	Skipton Step into Action	Skipton, North Yorkshire	2,000.00
21/11/2023	SPLASH (Special Play and Leisure After School Hours)	Gateshead, Tyne and Wear	1,500.00
21/11/2023	St Clement and St James School Trust	London, Greater London	2,000.00
21/11/2023	STAA	Nottingham, Nottinghamshire	2,000.00
21/11/2023	Stonegrove Community Trust	London, Greater London	1,000.00
21/11/2023	Tenby Unit 453 of the Sea Cadet Corps	Tenby, Pembrokeshire	1,500.00
21/11/2023	The Conservation Volunteers	Doncaster, South Yorkshire	1,000.00
21/11/2023	The Green Team (Edinburgh and Lothians)	Edinburgh, West Lothian	1,600.00
21/11/2023	The Ivy Street Family Centre Trust	London, Greater London	2,000.00
21/11/2023	The Neuromuscular Centre	Winsford, Cheshire	1,988.00
21/11/2023	The No Way Trust	Hull, East Riding of Yorkshire	2,500.00
21/11/2023	Trowbridge Community Area Future	Trowbridge, Wiltshire	2,000.00
21/11/2023	Tullochan	Dumbarton, Dunbartonshire	3,419.98
21/11/2023	Vale House Community Centre	Wallasey, Merseyside	1,000.00
21/11/2023	Veterans' Growth	Hastings, East Sussex	1,570.00
21/11/2023	Welcare in East Surrey	Redhill, Surrey	1,225.65
21/11/2023	Wintercomfort for the homeless	Cambridge, Cambridgeshire	3,000.00
21/11/2023	You Raise Me Up	Polegate, East Sussex	500.00
15/02/2024	Age UK Westminster	London, Greater London	1,000.00
15/02/2024	Autism and Neurodiversity North Scotland	Aberdeen, Aberdeenshire	2,250.00
15/02/2024	AUTISM BEDFORDSHIRE	Bedford, Bedfordshire	2,500.00
15/02/2024	Ayr Sea Cadets	Ayr, Ayrshire	1,039.98
15/02/2024	Baby Basics Leicester	Leicester, Leicestershire	5,886.00
15/02/2024	Bluevale Community Club	Glasgow, City of Glasgow	2,480.00
15/02/2024	Bury Hospice	Bury, Greater Manchester	1,843.20
15/02/2024	Community Furniture Store (York) Ltd	York, North Yorkshire	3,000.00
15/02/2024	Crossroads (Barnsley) Ltd	Barnsley, South Yorkshire	4,600.00
15/02/2024	CYCALL	Worthing, West Sussex	5,500.00
15/02/2024	Dean and Cauvin Young People's Trust	Edinburgh, West Lothian	1,000.00
15/02/2024	Downsyndrome ok	Carshalton, Surrey	150.00
15/02/2024	Emmaus Sheffield	Sheffield, South Yorkshire	2,500.00
15/02/2024	Empty Kitchens Full Hearts SCIO	Edinburgh, West Lothian	3,000.00
15/02/2024	Exeter Community Initiatives	Exeter, Devon	1,250.00
15/02/2024	Family Care Trust	Solihull, West Midlands	2,000.00
15/02/2024	Gloucestershire Bundles	Gloucester, Gloucestershire	3,000.00
15/02/2024	Gorton Imagination Library	Manchester, Greater Manchester	1,300.00
15/02/2024	Grampian Society for the Blind (operating as North East Sensory Services)	Aberdeen, Aberdeenshire	1,762.91
15/02/2024	High Trees Community Development Trust	London, Greater London	1,900.00
15/02/2024	Home Start East Antrim	Carrickfergus, County Antrim	2,000.00
15/02/2024	Justlife	Manchester, Greater Manchester	2,000.00
15/02/2024	Lomond And Clyde Care & Repair	Dumbarton, Dunbartonshire	3,000.00
15/02/2024	Lydney Dial-a-Ride	Lydney, Gloucestershire	1,800.00
15/02/2024	MACS (Microphthalmia, Anophthalmia and Coloboma Support)	London, Greater London	2,530.00
15/02/2024	Magpas Air Ambulance	Huntingdon, Cambridgeshire	2,650.00
15/02/2024	Maiden Lane Community Centre	London, Greater London	1,600.00
15/02/2024	MoorVision	Ivybridge, Devon	2,000.00
15/02/2024	Passion for Learning CIO	Chester, Cheshire	2,000.00
15/02/2024	Perth & Kinross Association of Voluntary	Perth, Perthshire	1,211.00

Services			
15/02/2024	Russell Anderson Foundation	Aberdeen, Aberdeenshire	1,000.00
15/02/2024	Sarah Agnes Foundation	London, Greater London	899.00
15/02/2024	Southampton Children's Play Association	Southampton, Hampshire	1,800.00
15/02/2024	Speakeasy	Bury, Greater Manchester	4,800.00
15/02/2024	Sport in Mind	Reading, Berkshire	2,500.00
15/02/2024	Sporting Challenge	Ormskirk, Lancashire	2,000.00
15/02/2024	St Catherine's Hospice	Pease Pottage, West Sussex	3,150.00
15/02/2024	St Helena Hospice	Colchester, Essex	3,518.00
15/02/2024	St Vincent's Furniture Project	London, Greater London	2,500.00
15/02/2024	The Howbury Tumblers	London, Greater London	1,100.00
15/02/2024	The Island Trust Limited	Exeter, Devon	3,000.00
15/02/2024	The Village Harrogate	Harrogate, North Yorkshire	400.00
15/02/2024	Wakefield Hospice	Wakefield, West Yorkshire	1,656.60
15/02/2024	We Are Beams	Swanley, Kent	2,000.00
15/02/2024	YouTurn Futures	Bedford, Bedfordshire	1,400.00
29/02/2024	Focus4Hope	Brighouse, West Yorkshire	2,500.00
29/02/2024	The Rock Currock Youth Project	Carlisle, Cumbria	4,923.55
			<u>445,171.27</u>

The table below details recipients of funding approved in the year but paid or awaiting payment in the next financial year:

Date	Organisation	Location	Amount (£)
01/03/2024	St. John's Hospice	Lancaster, Lancashire	4,140.00
07/03/2024	Winton Salvation Army	Bournemouth, Dorset	2,500.00
N/A	Global Action for Autism	London, Greater London	2,670.00
N/A	North East Dementia Care (Sunderland) CIO	Sunderland, Tyne and Wear	3,000.00
			<u>12,310.00</u>

3. Charitable expenditure returned

During the year, funds previously donated by the charity through cheque expired without being cashed. The full amount has been returned to the charity's account. The cheques were authorised in April 2017 to The Lane End Farm Trust for £2,974.61, and in June 2017 to Create London for £2,228.10. The Foundation has no plans to reissue the donation at this stage.

4. Trustees' expenses and remuneration

During the year the Trustees received no remuneration (2023: £nil) and no Trustee was reimbursed for any expenses (2023: £nil). In addition, no person connected to any of the Trustees received any remuneration in the year (2023: £nil).

Other than the Trustees, the charitable company has no employees (2023: none).

5. Independent examiner's remuneration

With regards to the year ended 29 February 2024 the new Independent Examiner will be paid £1,595. Skipton Building Society will cover this cost and so no expense is recorded in these accounts. The previous Independent Examiner received no remuneration.

6. Capital

The Skipton Building Society Charitable Foundation is a charitable company limited by guarantee and has no share capital. The members have agreed to contribute an amount not exceeding £1 each to the charity's assets in the event of it winding up.

7. Related party transactions

During the year, the charity received donations of £350,000 (2023: £350,000) and bank interest of £11,733 (2023: £2,569) from Skipton Building Society. In addition, Ms Ewing was an employee of Skipton Building Society during the period. Mr Bell was an employee of Skipton Business Finance, a subsidiary of Skipton Building Society, during the period.

8. Taxation

The company is a registered charity and has no liability to corporation tax on its charitable activities under the Corporation Tax Act 2010.

9. Committed Expenditure

At the end of the financial year the Charitable Foundation had a residual total committed expenditure of £12,310. This comprised of commitments to donate £2,670 to Global Action for Autism, £3,000 to North East Dementia Care (Sunderland) CIO, £4,140 to St. John's Hospice and £2,500 to Winton Salvation Army. These payments are due to be made in the next financial year.

SKIPTON BUILDING SOCIETY CHARITABLE FOUNDATION

England & Wales - Charity number 1079538

Accounts



Skipton Building Society Charitable Foundation

Trustees' Report and Unaudited Financial Statements

For the year ended

28 February 2023

Charity registration number: 1079538
Company registration number: 03937073

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Trustees' Report

The Trustees, who are also Directors of the charitable company for the purposes of company law, submit their report and financial statements for the year ended 28 February 2023.

Reference and administrative details

Charity name: Skipton Building Society Charitable Foundation

Charity registration number: 1079538

Company registration number: 03937073

Registered office and operational address: The Bailey, Skipton, BD23 1DN

Trustees

The Trustees and Directors of the charitable company during the year were as follows:

Gregory Bell (appointed as a Trustee 7 June 2022)

Alison G Davies

John W Dawson

Debra J Ewing

The Rt Revd and Rt Hon Lord Hope of Thornes (ceased to be a trustee from 2nd March 2023)

Kitty North

Richard H Robinson (ceased to be a Trustee 20 August 2022)

Amelia J Vyvyan

John Gibson (resigned as secretary effective from 24th April 2023).

The Trustees and Directors of the charitable company appointed after the year end were as follows:

Giles Richard Bowring (appointed as a trustee on the 2nd March 2023)

David Roy Travis (appointed as secretary on the 24th April 2023).

Company Secretary

John J Gibson

Chair

Alison G Davies (appointed as Chair 8 December 2022)

Richard H Robinson (ceased to be a Trustee 20 August 2022)

Bankers

Skipton Building Society, The Bailey, Skipton, BD23 1DN

Trustees' Report (continued)

Structure, governance and management

Governing document

The charity, a public benefit entity, is a company limited by guarantee, incorporated on 25 February 2000 and registered as a charity on the same date.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Appointment and recruitment of Trustees

The charity has a maximum of eight Trustees, the majority of whom must not be employed by Skipton Building Society ("the Society"). The Trustees who served during the year (who are also members of the company) are listed on page 2. Ms Ewing was employed by the Society throughout the period. Ms Davies was employed by the Society until June 2022, when her status was changed to an external Trustee following her resignation from Skipton Building Society. Also in June 2022, Mr Bell was appointed as a Trustee; he is employed by Skipton Business Finance Limited, a subsidiary of the Society.

The power to remove Trustees lies with the Trustees or the Society. Trustees are generally appointed by way of invitation and upon appointment the Trustees are trained in the application and donation process, and are subsequently kept up to date with changes in legislation and requirements.

Organisation

The Trustees administer the charity and plan to meet quarterly to consider requests for funding, although day to day responsibility for routine administration for the reporting period rested with Ms Davies until April 2022 and Ms D Ewing for the remainder of the period.

Risk review

The Trustees regularly review the major strategic business and operational risks to which the charity is exposed and have established systems and controls to manage the impact of those risks.

Objectives and activities

The principal objective of the charity is to hold the income it receives in trust and apply such income for charitable purposes by making donations or other assistance for charitable, public or community purposes in such a manner that the Trustees, in their absolute discretion, see fit.

The charity makes donations to registered charitable organisations based in the UK. Donations are awarded to those charities whose objectives are to benefit children through their education and welfare, to provide youth schemes and projects in socially deprived areas and to support the elderly.

The Trustees wish to support as many good causes as possible and therefore the maximum single donation does not exceed £3,000. This policy was reviewed in March 2023 and has been increased to £6,000 from September 2023 onwards.

In shaping the charity's objectives and activities for the year ahead, the Trustees have considered the Charity Commission's guidance on public benefit to ensure that the charity's

Trustees' Report (continued)

planned activities will contribute to the aims and objectives they have set.

Financial performance review and plans for future periods

The financial statements comply with the Companies Act 2006, the Statement of Recommended Practice ('SORP') applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the conditions in the company's Memorandum and Articles of Association.

The financial results of the charity are shown in the Statement of Financial Activities on page 8 and the financial position of the charity is shown in the Balance Sheet on page 9.

During the year, the Society donated £350,000 (2022: £200,000) to the charity. Other incoming resources, being bank deposit interest, were £2,569 (2022: £168). The charity incurred no administrative expenses during the year (2022: £nil) as all incidental expenses of operating the charity are borne by the Society.

Charitable net expenditure during the year was £294,083 (2022: £235,116) resulting in net income for the year of £58,486 (2022: net expenditure of £34,948). The net income for the year is added to the accumulated funds of the charity, which stand at £106,786 at 28 February 2023 (2022: £48,300) and are available for future expenditure.

Organisations which have benefited from the charity's donations during the year include, but are not mutually exclusive to, those working in the following areas: the provision of specialist equipment to a range of charities; provision of educational activities for children; and activities for the elderly and young adults.

Plans for future periods

The charity intends to continue to support groups which operate in the above areas in the future and others which fall within its donations policy. The Trustees have also considered the current economic and political climate and anticipate that the donation requests are likely to increase. However, the Trustees anticipate there will be no impact as a result of this on the continuation of future funding being available. The Foundation has significant funds available for future expenditure, as the Society has approved and paid the annual donation for the 2023/24 financial year of £350,000. The Trustees therefore consider that the charity has adequate financial resources to continue to fulfil its purpose.

Reserves policy

It is the Charity's intention to distribute all funds, subject to sufficient and suitable requests being received. It is not the Trustees' intention, in the long term, to create and hold a material level of undistributed reserves. The Trustees hold funds awaiting distribution on short term deposit. However, the Trustees intend to reduce the undistributed reserves to a minimum of £10,000 over the next 12 months.

Independent Reviewer

As a consequence of the additional regulatory requirements for a Charity with income exceeding £250,000, on the 21st March 2023 the charity employed a new independent reviewer for this year's accounts, namely Christopher Darwin FCA of Thomas Coombs Limited, Chartered Accountants. The remuneration charged for this work will be paid by Skipton Building Society.

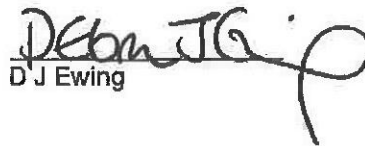
Trustees' Report (continued)

Basis of preparation

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' regime, which includes an exemption from preparing a Strategic Report.

Approved by the Trustees on 1 June 2023 and signed on their behalf by:


A G Davies


D J Ewing

Statement of Trustees' Responsibilities

The Trustees (who are also Directors 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) including FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland.

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied 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 the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- assess the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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.

Independent Examiner's Report to the Trustees of Skipton Building Society Charitable Foundation

I report to the charity trustees on my examination of the accounts of the company for the year ended 28th February 2023 which are set out on pages 8 to 15.

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 company'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

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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 that in any material respect:

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.

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.

Christopher Darwin FCA
Thomas Coombs Limited
Chartered Accountants
3365 The Pentagon
Century Way
Thorpe Park
Leeds
West Yorkshire
LS15 8ZB

C. Darwin

Date: 1 June 2023

Company number: 03937073

Statement of Financial Activities
(incorporating statutory income and expenditure account)
For the year ended 28 February 2023

Income and expenditure	Notes	2023		2022	
		£	£	£	£
Income	1				
Income from donations:					
Skipton Building Society		350,000		200,000	
Investment income - bank interest		<u>2,569</u>		<u>168</u>	
Total income			352,569		200,168
Expenditure					
Expenditure returned	3	1,150		1,648	
Expenditure on charitable activities	2	<u>(295,233)</u>		<u>(236,764)</u>	
Total expenditure			(294,083)		(235,116)
Net income/expenditure for the year			58,486		(34,948)
Reconciliation of funds:					
Total funds brought forward at 1 March			<u>48,300</u>		<u>83,248</u>
Total funds carried forward at 28 February			<u>106,786</u>		<u>48,300</u>

The notes on pages 10 to 15 form part of these financial statements.

All funds are unrestricted.

Balance Sheet
As at 28 February 2023

	2023		2022	
	£	£	£	£
Current assets				
Cash at bank and in hand	454,528		48,168	
Accrued income – bank interest	<u>2,258</u>		<u>132</u>	
		456,786		48,300
Current liabilities				
Deferred Income	<u>350,000</u>		<u>-</u>	
		350,000		-
Net assets		106,786		48,300
Unrestricted funds		106,786		48,300
Total funds		106,786		48,300

The notes on pages 10 to 15 form part of these financial statements.

The Trustees, who are also Directors for the purposes of company law, are satisfied that the charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 and that the members have not required the charitable company to obtain an audit of its financial statements for the year ended 28 February 2023 in accordance with Section 476 of the Companies Act 2006.

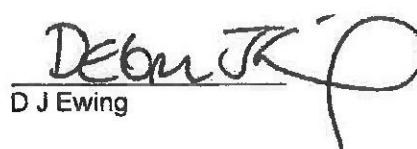
The Trustees acknowledge their responsibilities for:

- a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006; and
- b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year, and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Financial Reporting Standard FRS 102.

These financial statements were approved by the Board of Trustees on 1 June 2023 and signed on its behalf by:


A G Davies


D J Ewing

Notes forming part of the Financial Statements

1. Accounting policies

Basis of accounting

These financial statements have been prepared in accordance with the Financial Reporting Standard FRS 102 (effective from 1 January 2015), the Companies Act 2006, and follow the recommendations in 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).

The Trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties surrounding the charity's ability to continue for the foreseeable future, being a period not less than 12 months from the date of approval of these financial statements. Thus they have adopted the going concern basis of accounting in preparing the annual financial statements.

These financial statements have been prepared under the historical cost convention.

The trustees do not consider that there are any critical estimates or judgements requiring disclosure beyond the accounting policies listed below.

Income

All donations are accounted for as gross income on a receipts basis as this represents the point at which the charity becomes unconditionally entitled to the donation. Investment income, comprising interest receivable, is accounted for on an accruals basis.

Charitable expenditure

Charitable expenditure represents donations to registered charities approved by the Board of Trustees and is accounted for when the Trustees convey their intention to pay a donation to a recipient.

Financial instruments

Financial instruments of the charity are the cash on deposit and the associated accrued interest and qualify as basic financial instruments measured at amortised cost.

Funds

Unrestricted funds are income receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Cash flow statement

The charity has taken advantage of the exemption within FRS 102 from the requirement to produce a cash flow statement on the grounds that it is a small entity.

2. Charitable expenditure – institutional grants

The table below details recipients of funding approved in the year:

Date	Organisation	Location	Amount (£)
31/05/2022	Edinburgh Young Carers	Edinburgh, West Lothian	2,440
31/05/2022	SNOOP	Bradford, West Yorkshire	1,980
31/05/2022	Winchester and District Young Carers	Winchester, Hampshire	1,500
31/05/2022	Age Concern Southend-on-Sea CIO	Southend-On-Sea, Essex	600
31/05/2022	Age Concern East Sussex	Lewes, Sussex	1,990
31/05/2022	Arts Therapies for Children	London, Greater London	1,740
31/05/2022	Baby Bank Network	Bristol, Bristol	3,000
31/05/2022	Blind in Business Trust	London, Greater London	2,200
31/05/2022	Lothian Autistic Society	Edinburgh, Midlothian	1,473
31/05/2022	Covent Garden Dragon Hall Trust	London, Greater London	1,400
31/05/2022	Dickory Dock Nursery	Sheffield, South Yorkshire	1,900
31/05/2022	Perth & Kinross Duke of Edinburgh's Award Association	Perth, Perthshire	2,016
31/05/2022	Ezer Leyoldos Limited	London, Greater London	1,150
31/05/2022	Friends of Zichron Dovid	London, Greater London	711
31/05/2022	Glasgow's Golden Generation	Glasgow, City of Glasgow	2,857
31/05/2022	Hillhouse SCIO	Kilmarnock, Ayrshire	1,500
31/05/2022	HOPE for Paediatric Epilepsy London	London, Greater London	2,193
31/05/2022	The Lily Mae Foundation	Balsall, Coventry	2,145
31/05/2022	MedEquip4Kids	Manchester, Greater Manchester	1,177
31/05/2022	North East Autism Society	Chester-le-street, County Durham	2,835
31/05/2022	Portrush Sea Cadet Unit	Portrush, County Antrim	2,234
31/05/2022	Queenscourt Hospice	Southport, Lancashire	853
31/05/2022	Ronald McDonald House Glasgow	Glasgow, City of Glasgow	2,793
31/05/2022	Rowcroft House Foundation Limited	Torquay, Devon	2,000
31/05/2022	Sensory Kids	Broughshane, Country Antrim	1,500
31/05/2022	St Clare West Essex Hospice Care Trust	Harlow, Essex	2,240
31/05/2022	St Luke's Hospice	Harrow, Essex	2,687
31/05/2022	Sunshine Wishes Children's Charity SCIO	Glasgow, City of Glasgow	1,500
31/05/2022	Rosebery Centre SCIO	Polbeth, West Calder	3,000
31/05/2022	The United Goal Ltd	London, Greater London	1,786
31/05/2022	Willow Tree Family Farm	Shirebrook, Derbyshire	2,347
31/05/2022	Youth Initiatives (Northern Ireland)	Dunmurry, Belfast	1,883
31/08/2023	3rd Skipton Scout Group	Skipton, North Yorkshire	1,200
31/08/2022	Age Concern Crediton	Exeter, Devon	2,650
31/08/2022	Ashfield Home Safety Equipment project	Sutton, Nottinghamshire	1,968
31/08/2022	Airedale and Wharfedale Autism Resource	Keighley, West Yorkshire	994
31/08/2022	Bradford District Care NHS Foundation Trust	Bradford, West Yorkshire	1,489

2. Charitable expenditure- institutional grants (continued)

31/08/2022	Cosgrove Care Ltd	Glasgow, City of Glasgow	2,500
31/08/2022	Curiosity Collective	Stirling, Stirlingshire	1,300
31/08/2022	Children's Hospital Pyjama's	Croydon, Surrey	3,000
31/08/2022	Friends of Ashton	Glasgow, City of Glasgow	1,134
31/08/2022	Glasgow Children's Hospital Charity	Glasgow, City of Glasgow	2,860
31/08/2022	In Charley's Memory	Highbridge, Somerset	1,950
31/08/2022	Leaps and Bounds Trust - Inspiring Change Ltd	Halesowen, West Midlands	2,845
31/08/2022	The Living Paintings Trust	Newbury, Berkshire	1,000
31/08/2022	Menicho Vesimcho	Salford, Greater Manchester	2,996
31/08/2022	North Yorkshire County Scout Council	Thirsk, North Yorkshire	1,215
31/08/2022	Pass On Preloved Items	Keighley, West Yorkshire	2,500
31/08/2022	The Pendragon Community Trust	Northallerton, North Yorkshire	2,585
31/08/2022	Peninim	London, Greater London	2,420
31/08/2022	Poole Refuge 'Helping Hands'	Poole, West Yorkshire	899
31/08/2022	Read for Good	Stroud, Gloucestershire	1,637
31/08/2022	Reel Time Music Project	Motherwell, Lanarkshire	3,000
31/08/2022	Refugee Action Kingston	London, Greater London	1,100
31/08/2022	Social Square (UK)	London, Greater London	1,750
31/08/2022	Soundcastle Ltd	Hastings, Sussex	1,000
31/08/2022	Sparks of Success Ltd	Salford, Greater Manchester	1,100
31/08/2022	Special Educational Needs Family Support Group Limited	Manchester, Greater Manchester	1,762
31/08/2022	Staying Put	Bradford, West Yorkshire	2,793
31/08/2022	The Literacy Pirates Limited	London, Greater London	2,400
31/08/2022	Vulcan Boxing Club	Hull, East Yorkshire	2,877
31/08/2022	Weston Hospicecare	Weston-Super-Mare, Somerset	2,785
30/11/2022	Active Hope	Warrington, Cheshire	2,999
30/11/2022	Birmingham Community Healthcare NHS Foundation Trust General Charity	Birmingham, West Midlands	1,000
30/11/2022	Bright Horizons Foundation for Children (UK)	Rushden, Northamptonshire	490
30/11/2022	Children Today Charitable Trust	Chester, Cheshire	2,800
30/11/2022	Chorley Youth Zone	Chorley, Lancashire	1,673
30/11/2022	Embracing Arts	Faversham, Kent	1,625
30/11/2022	Ezra Umarpeh Limited	London, Greater London	2,772
30/11/2022	Friends of Hamilton	Birmingham, West Midlands	2,420
30/11/2022	Bishops Stortford Mencap	Bishop's Stortford, Hertfordshire	3,000
30/11/2022	Happy Kids	London, Greater London	2,962
30/11/2022	Just Kidz London	London, Greater London	2,345
30/11/2022	Kidz Klub Leeds	Leeds, West Yorkshire	2,490

2. Charitable expenditure- institutional grants (continued)

30/11/2022	Leeds Childrens'S Charity at Lineham Farm	Leeds, West Yorkshire	2,800
30/11/2022	The Mary Hare Foundation	Newbury, Berkshire	3,000
30/11/2022	NEPHRA Good Neighbours Charitable Incorporated Organisation	Manchester, Greater Manchester	2,689
30/11/2022	RicNic	Walsall, West Midlands	1,227
30/11/2022	Sunbeams London Ltd	London, Greater London	2,650
30/11/2022	The Ethel Trust	Sheffield, South Yorkshire	2,710
30/11/2022	Friends of Chelsea Children's Hospital School	London, Greater London	2,876
30/11/2022	The Jon Egging Trust	Redditch, Worcestershire	1,500
30/11/2022	The Social Action Hub	Mansfield, Nottinghamshire	1,904
30/11/2022	Warwickshire Association for the Blind	Warwick, Warwickshire	2,635
30/11/2022	YMCA Cornwall	Penzance, Cornwall	3,000
30/11/2022	Youth on the Move (London)	London, Greater London	2,890
30/11/2022	Element Society	Sheffield, South Yorkshire	2,545
30/11/2022	Activiteens	London, Greater London	2,999
30/11/2022	Down's Syndrome Association	Teddington, Middlesex	984
30/11/2022	Greenock Medical Aid Society	Greenock, Renfrewshire	3,000
30/11/2022	IMPAKT Housing & Support	Bedford, Bedfordshire	2,750
30/11/2022	Richard House Trust	London, Greater London	3,000
30/11/2022	Rowans Hospice	Waterlooville, Hampshire	3,000
30/11/2022	Seamab	Kinross, Kinross-shire	2,780
30/11/2022	Willen Hospice	Milton Keynes, Buckinghamshire	2,350
30/11/2022	A&A Services West Midlands	Darlaston, West Midlands	1,725
30/11/2022	MAC-UK	London, Greater London	1,500
30/11/2022	Age Concern Tyneside South	South Shields, Tyne and Wear	3,000
30/11/2022	Comar	Isle of Mull, Argyllshire	2,500
30/11/2022	Crossroads Care Cheshire, Manchester & Merseyside Limited	Congleton, Cheshire	2,250
30/11/2022	Dorset Mind	Bournemouth, Dorset	1,990
30/11/2022	St Ann's Hospice	Cheadle, Cheshire	2,463
13/02/2023	Ben Saunders Foundation	Bath, Somerset	3,000
13/02/2023	Bendrigg Trust	Kendal, Cumbria	3,000
13/02/2023	Bolton Lads and Girls Club Limited	Bolton, Greater Manchester	3,000
13/02/2023	Breakthrough U.K. Ltd	Manchester, Greater Manchester	2,887
13/02/2023	BBGC	Burnley, Lancashire	2,410
13/02/2023	CheckIn works	Perth, Perthshire	2,208
13/02/2023	Children with Cancer Fund (Polegate)	Willingdon, East Sussex	1,288
13/02/2023	Children's Heart Surgery Fund	Leeds, West Yorkshire	936
13/02/2023	Contacta Family	Ealing, Middlesex	3,000
13/02/2023	Cornwater Evergreens	Ravenshead, Nottinghamshire	2,944
13/02/2023	Downham Dementia	Downham Market, Kings Lynn & West Norfolk	1,950
13/02/2023	Friends of Ravenshall	Dewsbury, West Yorkshire	2,950

2. Charitable expenditure- institutional grants (continued)

13/02/2023	Greater Manchester Bangladesh Association and Community Centre	Manchester, Greater Manchester	1,500
13/02/2023	The Leeds Groundwork Trust	Morley, West Yorkshire	2,925
13/02/2023	Hothouse Theatre	Nottingham, Nottinghamshire	2,393
13/02/2023	Kol Bonaich	Hackney, Middlesex	3,000
13/02/2023	Lincoln & Lindsey Blind Society	Ramsgate, Kent	3,000
13/02/2023	Little Chalfont Community Library	Little Chalfont, Buckinghamshire	500
13/02/2023	Radford Care Group	Nottingham, Nottinghamshire	1,370
13/02/2023	Sight Advice South Lakes	Kendal, Cumbria	849
13/02/2023	Simcha days in	London, Greater London	2,347
13/02/2023	St John Ambulance (NI)	Belfast, County Antrim	2,060
13/02/2023	Sunbeams play	Great Yarmouth, Norfolk	2,170
13/02/2023	The Cowshed	Reading, Berkshire	3,000
13/02/2023	The Good Shepherd Centre	Bishopston, Renfrewshire	3,000
13/02/2023	The Helpful Bureau	Nottingham, Nottinghamshire	980
13/02/2023	We are Grow	London, Greater London	3,000
13/02/2023	Clifton Learning Partnership	Rotherham, South Yorkshire	1,500
13/02/2023	Fenham Association of Residents	Fenham, Tyne and Wear	3,000
13/02/2023	Roald Dahl's Marvellous Children's Charity	Amersham, Buckinghamshire	2,338
13/02/2023	Steps Conductive Education Centre	Loughborough, Leicestershire	2,482
13/02/2023	Andrew Simpson Sailing Foundation	Portland, Dorset	1,994
13/02/2023	The Vine Centre	Aldershot, Hampshire	2,600
13/02/2023	Zichron Zvi Trust	London, Greater London	3,020
			295,233

3. Charitable expenditure returned

During the year, funds previously donated by the charity through cheque expired without being cashed. The full amount has been returned to the charity's account. The cheque was authorised in June 2016 to The Garden Gate for £1,150. The Foundation has no plans to reissue the donation at this stage.

4. Trustees' expenses and remuneration

During the year the Trustees received no remuneration (2022: £nil) and no Trustee was reimbursed for any expenses (2022: £nil). In addition, no person connected to any of the Trustees received any remuneration in the year (2022: £nil).

Other than the Trustees, the charitable company has no employees (2022: none).

5. Independent examiner's remuneration

With regards to the year ended 28th February 2023 the new Independent Examiner will be paid £1,450. The Skipton Building Society will cover this cost and so no expense is recorded in these accounts. The previous Independent Examiner received no remuneration.

6. Capital

The Skipton Building Society Charitable Foundation is a charitable company limited by guarantee and has no share capital. The members have agreed to contribute an amount not exceeding £1 each to the charity's assets in the event of it winding up.

7. Related party transactions

During the year, the charity received donations of £350,000 (2022: £200,000) and bank interest of £2,569 (2022: £168) from Skipton Building Society. A further donation of £350,000 was received in the period but deferred until the 23/24 financial year to which the funding was allocated by the Society. In addition, Ms Davies and Ms Ewing were employees of Skipton Building Society during the period. Mr Bell was an employee of Skipton Business Finance, a subsidiary of Skipton Building Society, during the period.

8. Taxation

The company is a registered charity and has no liability to corporation tax on its charitable activities under the Corporation Tax Act 2010.

SKIPTON BUILDING SOCIETY CHARITABLE FOUNDATION

England & Wales - Charity number 1079538

Accounts



Skipton Building Society Charitable Foundation

Trustees' Report and Unaudited Financial Statements

For the year ended

28 February 2022

Charity registration number: 1079538

Company registration number: 03937073

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Trustees' Report

The Trustees, who are also Directors of the charitable company for the purposes of company law, submit their report and financial statements for the year ended 28 February 2022.

Reference and administrative details

Charity name: Skipton Building Society Charitable Foundation

Charity registration number: 1079538

Company registration number: 03937073

Registered office and operational address: The Bailey, Skipton, BD23 1DN

Trustees

The Trustees and Directors of the charitable company during the year were as follows:

Alison G Davies
John W Dawson
Debra J Ewing
The Rt Revd and Rt Hon Lord Hope of Thornes
Kitty North
Richard H Robinson (ceased to be a Trustee 20 August 2022)
Amelia J Vyvyan

Gregory Bell was appointed as a Trustee on 7 June 2022.

Company Secretary

John J Gibson

Chairman

Richard H Robinson (ceased to be a Trustee 20 August 2022)

Bankers

Skipton Building Society, The Bailey, Skipton, BD23 1DN

Trustees' Report (continued)

Structure, governance and management

Governing document

The charity, a public benefit entity, is a company limited by guarantee, incorporated on 25 February 2000 and registered as a charity on the same date.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Appointment and recruitment of Trustees

The charity has a maximum of eight Trustees, the majority of whom must not be employed by Skipton Building Society ("the Society"). The Trustees who served during the year (who are also members of the company) are listed on page 2. Ms Davies and Ms Ewing were employed by the Society throughout the period. The power to remove Trustees lies with the Trustees or the Society. Trustees are generally appointed by way of invitation and upon appointment the Trustees are trained in the application and donation process, and are subsequently kept up to date with changes in legislation and requirements.

In June 2022, Ms Davies' status was changed to an external Trustee following her resignation from Skipton Building Society. Also in June 2022, Mr Bell was appointed as a Trustee; he is employed by Skipton Business Finance Limited, a subsidiary of the Society.

Organisation

The Trustees administer the charity and plan to meet quarterly to consider requests for funding, although day to day responsibility for routine administration for the reporting period rested with Ms Davies.

Risk review

The Trustees regularly review the major strategic business and operational risks to which the charity is exposed and have established systems and controls to manage the impact of those risks.

Objectives and activities

The principal objective of the charity is to hold the income it receives in trust and apply such income for charitable purposes by making donations or other assistance for charitable, public or community purposes in such a manner that the Trustees, in their absolute discretion, see fit.

The charity makes donations to registered charitable organisations based in the UK. Donations are awarded to those charities whose objectives are to benefit children through their education and welfare, to provide youth schemes and projects in socially deprived areas and to support the elderly.

The Trustees wish to support as many good causes as possible and therefore the maximum single donation does not exceed £3,000.

In shaping the charity's objectives and activities for the year ahead, the Trustees have considered the Charity Commission's guidance on public benefit to ensure that the charity's planned activities will contribute to the aims and objectives they have set.

Trustees' Report (continued)

Financial performance review and plans for future periods

The financial statements comply with the Companies Act 2006, the Statement of Recommended Practice ('SORP') applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the conditions in the company's Memorandum and Articles of Association.

The financial results of the charity are shown in the Statement of Financial Activities on page 8 and the financial position of the charity is shown in the Balance Sheet on page 9.

During the year, the Society donated £200,000 (2021: £155,000) to the charity. Other incoming resources, being bank deposit interest, were £168 (2021: £110). The charity incurred no administrative expenses during the year (2021: £nil) as all incidental expenses of operating the charity are borne by the Society.

Charitable expenditure during the year was £235,116 (2021: £156,833) resulting in net expenditure for the year of £34,948 (2021: net expenditure of £1,723). The net expenditure for the year is deducted from the accumulated funds of the charity, which stood at £48,300 at 28 February 2022 (2021: £83,248) and are available for future expenditure.

Organisations which have benefited from the charity's donations during the year include those working in the following areas: the provision of specialist equipment to a range of charities; provision of educational activities for children; and activities for the elderly and young adults.

The principal objective of the charity is to hold the income it receives in trust and apply such income for charitable purposes by making donations or other assistance for charitable, public or community purposes in such a manner that the Trustees, in their absolute discretion, see fit.

The charity makes donations to registered charitable organisations based in the UK. Donations are awarded to those charities whose objectives are to benefit children through their education and welfare, to provide youth schemes and projects in socially deprived areas and to support the elderly.

Plans for future periods

The charity intends to continue to support groups which operate in the above areas in the future and others which fall within its donations policy. The Trustees have considered the impact of the COVID-19 pandemic on the charity's operations, which may impact the number of donation requests received in future years. The Trustees do not expect the COVID-19 pandemic to have any significant future impact. The Trustees have also considered the current economic and political climate and anticipate that the donation requests are likely to increase. However, the Trustees anticipate there will be no impact as a result of this on the continuation of future funding being available. The Foundation has significant funds available for future expenditure, as the Society has approved and paid the annual donation for the 2022/23 financial year of £200,000. The Trustees therefore consider that the charity has adequate financial resources to continue to fulfil its purpose.

Reserves policy

It is the Charity's intention to distribute all funds, subject to sufficient and suitable requests being received. It is not the Trustees' intention, in the long term, to create and hold a material level of undistributed reserves. The Trustees hold funds awaiting distribution on short term deposit. However, the Trustees intend to reduce the undistributed reserves to a minimum of £10,000 over the next 12 months.

Trustees' Report (continued)

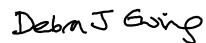
Basis of preparation

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' regime, which includes an exemption from preparing a Strategic Report.

Approved by the Trustees on 1 September 2022 and signed on their behalf by:



A G Davies



D J Ewing

Statement of Trustees' Responsibilities

The Trustees (who are also Directors 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) including FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland.

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 the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- assess the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

Independent Examiner's Report to the Trustees on the unaudited financial statements of Skipton Building Society Charitable Foundation

I report to the Trustees on the accounts of the Skipton Building Society Charitable Foundation for the year ended 28 February 2022, which are set out on pages 8 to 14.

Respective responsibilities of the Trustees and Independent Examiner

The Trustees (who are also the Directors of the Company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. The Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit in accordance with Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, 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, and with the methods and principles of the Statement of Recommended Practice on Accounting by Charities have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: D J Mitchell ACA
Address: The Bailey
Skipton
BD23 1DN

Date: 1 September 2022

Company number: 03937073

Statement of Financial Activities
(incorporating statutory income and expenditure account)
For the year ended 28 February 2022

	Notes	2022		2021	
		£	£	£	£
Income and expenditure					
Income	1				
Income from donations:					
Skipton Building Society		200,000		155,000	
Investment income - bank interest		<u>168</u>		<u>110</u>	
Total income			200,168		155,110
Expenditure					
Expenditure returned	3	1,648		-	
Expenditure on charitable activities	2	<u>(236,764)</u>		<u>(156,833)</u>	
Total expenditure			(235,116)		(156,833)
Net expenditure for the year			<u>(34,948)</u>		<u>(1,723)</u>
Reconciliation of funds:					
Total funds brought forward at 1 March			<u>83,248</u>		<u>84,971</u>
Total funds carried forward at 28 February			<u>48,300</u>		<u>83,248</u>

The notes on pages 10 to 14 form part of these financial statements.

All funds are unrestricted.

Balance Sheet As at 28 February 2022

	2022		2021	
	£	£	£	£
Current assets				
Cash at bank and in hand		48,168	83,205	
Accrued income – bank interest		132	43	
		<u>48,300</u>	<u>83,248</u>	
Net assets		<u>48,300</u>	<u>83,248</u>	
Unrestricted funds		48,300	83,248	
Total funds		<u>48,300</u>	<u>83,248</u>	

The notes on pages 10 to 14 form part of these financial statements.

The Trustees, who are also Directors for the purposes of company law, are satisfied that the charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 and that the members have not required the charitable company to obtain an audit of its financial statements for the year ended 28 February 2022 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

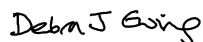
- ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year, and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Financial Reporting Standard FRS 102.

These financial statements were approved by the Board of Trustees on 1 September 2022 and signed on its behalf by:



A G Davies



D J Ewing

Notes forming part of the Financial Statements

1. Accounting policies

Basis of accounting

These financial statements have been prepared in accordance with the Financial Reporting Standard FRS 102 (effective from 1 January 2015), the Companies Act 2006, and follow the recommendations in 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).

The Trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties surrounding the charity's ability to continue for the foreseeable future, being a period not less than 12 months from the date of approval of these financial statements. Thus they have adopted the going concern basis of accounting in preparing the annual financial statements.

These financial statements have been prepared under the historical cost convention.

The trustees do not consider that there are any critical estimates or judgements requiring disclosure beyond the accounting policies listed below.

Income

All donations are accounted for as gross income on a receipts basis as this represents the point at which the charity becomes unconditionally entitled to the donation. Investment income, comprising interest receivable, is accounted for on an accruals basis.

Charitable expenditure

Charitable expenditure represents donations to registered charities approved by the Board of Trustees and is accounted for when the Trustees convey their intention to pay a donation to a recipient.

Financial instruments

Financial instruments of the charity are the cash on deposit and the associated accrued interest and qualify as basic financial instruments measured at amortised cost.

Funds

Unrestricted funds are income receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Cash flow statement

The charity has taken advantage of the exemption within FRS 102 from the requirement to produce a cash flow statement on the grounds that it is a small entity.

2. Charitable expenditure – institutional grants

The table below details recipients of funding approved in the year:

Date	Organisation	Location	Amount (£)
11/03/2021	West Coast Crash Wheelchair Rugby	Southport, Merseyside	2,500
11/03/2021	Voluntary Services Lewisham	London, Greater London	1,000
11/03/2021	St Joseph's Hospice	London, Greater London	2,500
11/03/2021	Birmingham Women's and Children's Hospital Charity	Birmingham, West Midlands	2,350
11/03/2021	Bolton Deaf Society	Bolton, Greater Manchester	2,250
11/03/2021	Emmaus Transformation Trust (The Lighthouse)	Woking, Surrey	2,624
11/03/2021	Grow	Sheffield, South Yorkshire	2,000
11/03/2021	Priority Area Playgroups	Birmingham, West Midlands	1,435
11/03/2021	Leith Rugby Limited	Edinburgh, Midlothian	2,820
11/03/2021	The Community Hub	London, Greater London	2,460
11/03/2021	Tang Hall Community Centre	York, North Yorkshire	2,949
11/03/2021	Walthew House	Stockport, Cheshire	471
11/03/2021	Buckingham Primary School PTA	Buckingham, Buckinghamshire	2,030
11/03/2021	Leeds Hospitals Charity	Leeds, West Yorkshire	2,700
11/03/2021	Wigan and Leigh Hospice	Wigan, Greater Manchester	1,600
11/03/2021	The Clare School	Norwich, Norfolk	2,762
11/03/2021	Martin House Children's Hospice	Boston Spa, West Yorkshire	2,951
11/03/2021	Woodlands Hospice	Liverpool, Merseyside	1,967
11/03/2021	Disabled Sailors Association	Gosport, Hampshire	1,070
11/03/2021	Youth Options	Romsey, Hampshire	2,255
11/03/2021	KIDS Yorkshire	Hull, East Riding of Yorkshire	2,194
11/03/2021	Friends of Wootton School	Oxford, Oxfordshire	750
11/03/2021	6th/8th Dundee Boys' Brigade	Dundee, Angus	2,775
11/03/2021	Nordoff-Robbins Music Therapy	London, Greater London	2,642
04/06/2021	Leeds Mencap	Leeds, West Yorkshire	1,492
04/06/2021	Childhaven Community Nursery School	Scarborough, North Yorkshire	2,637
04/06/2021	Swansea Music Art Digital	Swansea, Glamorgan	942
04/06/2021	Embrace	Eastbourne, East Sussex	2,785
04/06/2021	Haworth Riding School for the Disabled	Haworth, West Yorkshire	2,689
04/06/2021	Shabang Inclusive Learning	Slaithwaite, West Yorkshire	2,970
04/06/2021	Hope House Children's Hospices	Oswestry, Shropshire	1,670
04/06/2021	Equi-Power Central Scotland RDA	Stirling, Stirlingshire	2,147
04/06/2021	Quest for Learning	Didcot, Oxfordshire	1,400
04/06/2021	Happy Days Children's Charity	Hitchin, Hertfordshire	1,008
04/06/2021	Get Set Girls	London, Greater London	3,000
04/06/2021	Swings & Smiles	Thatcham, Berkshire	3,000
04/06/2021	SNAP Play Scheme	East Kilbride, South Lanarkshire	2,952
04/06/2021	The Happy and Healthy Trust	London, Greater London	1,330

2. Charitable expenditure- institutional grants (continued)

04/06/2021	Dorothy House Hospice Care	Bradford-on-Avon, Wiltshire	3,000
04/06/2021	Ochil Youths Community Improvement	Dollar, Clackmannanshire	1,460
04/06/2021	YMCA Tayside	Perth, Perthshire	2,958
04/06/2021	Lancashire Teaching Hospitals Charity	Preston, Lancashire	2,826
04/06/2021	Afghanistan and Central Asian Association	London, Greater London	2,900
04/06/2021	Side by Side (Children) Limited	London, Greater London	2,503
04/06/2021	Dementia Support	Chichester, West Sussex	2,034
04/06/2021	SAMs Charity	Glasgow, City of Glasgow	2,803
04/06/2021	Walsall Bereavement Support Service	Walsall, West Midlands	2,967
04/06/2021	St Wilfrid's Hospice	Eastbourne, East Sussex	2,842
04/06/2021	St Margaret's Somerset Hospice	Taunton, Somerset	2,152
04/06/2021	St Christopher's Hospice	London, Greater London	3,000
04/06/2021	Frodsham Youth Association	Frodsham, Cheshire	3,000
04/06/2021	Carousel Project	Brighton, East Sussex	890
04/06/2021	Vineyard Compassion	Coleraine, County Londonderry	2,985
09/09/2021	The Principle Trust Children's Charity Ltd	Skipton, North Yorkshire	3,000
09/09/2021	The Martlets Hospice Limited	Hove, East Sussex	3,000
09/09/2021	The Mary Stevens Hospice	Dudley, West Midlands	3,000
09/09/2021	Friends of Colnbrook	London, Greater London	3,000
09/09/2021	Paces Sheffield	Sheffield, South Yorkshire	3,000
09/09/2021	Coin Street Centre Trust	London, Greater London	3,000
09/09/2021	Whitby, Scarborough and Ryedale DAG	Whitby, North Yorkshire	3,000
09/09/2021	Prama Life	Poole, Dorset	2,990
09/09/2021	The Gesher Trust	London, Greater London	2,956
09/09/2021	Ospreys Wheelchair Rugby Club	Swansea, Glamorgan	2,650
09/09/2021	Lev Echod Cancer Care	London, Greater London	2,615
09/09/2021	Children Ahead Ltd Charity	London, Greater London	2,597
09/09/2021	The Woodland Centre Trust (Camp Mohawk)	Wargrave, Berkshire	2,552
09/09/2021	The Bobath Centre for Children with Cerebral Palsy	Watford, Hertfordshire	2,544
09/09/2021	Home-Start Kirklees	Huddersfield, West Yorkshire	2,500
09/09/2021	Daisies Kids Club	London, Greater London	2,000
09/09/2021	Henshaws Society for Blind People	Old Trafford, Greater Manchester	1,800
09/09/2021	Plymouth Age Concern	Plymouth, Devon	1,758
09/09/2021	SAFE Foundation	Exeter, Devon	1,500
09/09/2021	Highlights	London, Greater London	1,480
09/09/2021	Kids in the Spotlight	London, Greater London	1,428
09/09/2021	NCYPE t/a Young Epilepsy	Lingfield, Surrey	1,250
09/09/2021	Church Army	Sheffield, South Yorkshire	1,220
09/09/2021	The Basingstoke & Alton Cardiac Rehab Charity Fundraising account	Basingstoke, Hampshire	1,190
09/09/2021	Alexander Devine Children's Cancer Trust	Maidenhead, Berkshire	1,150
09/09/2021	Just Kidding	London, Greater London	1,000

2. Charitable expenditure- institutional grants (continued)

09/09/2021	Kids Space	London, Greater London	950
09/09/2021	Rookie Rockstars	Cumbernauld, Dunbartonshire	900
09/09/2021	Salisbury Hospicecare Trust LTD	Salisbury, Wiltshire	796
09/09/2021	Yorkshire Dance Centre Trust	Leeds, West Yorkshire	507
02/12/2021	Bradford Trident	Bradford, West Yorkshire	3,000
02/12/2021	Caterham Barracks Community Trust	Caterham, Surrey	2,898
02/12/2021	Birth, Baby & Beyond	Glasgow, City of Glasgow	1,650
02/12/2021	Clapgate Community Fund	Leeds, West Yorkshire	2,583
02/12/2021	East Park	Glasgow, City of Glasgow	2,389
02/12/2021	Helping Disabilities	London, Greater London	3,000
02/12/2021	Katharine House Hospice	Stafford, Staffordshire	1,942
02/12/2021	King George & Queen's Hospitals Charity	Romford, Greater London	2,999
02/12/2021	Learning Library	Spennymoor, County Durham	2,922
02/12/2021	Lending Hope Limited	London, Greater London	1,522
02/12/2021	Little Gate Farm	Rye, East Sussex	2,161
02/12/2021	Lord Deramore's School Fund	York, North Yorkshire	1,000
02/12/2021	Make It Shine SEN Project	Hull, East Riding of Yorkshire	2,359
02/12/2021	Nottingham Music Service	Nottingham, Nottinghamshire	1,270
02/12/2021	Oxfordshire Youth	Oxford, Oxfordshire	2,768
02/12/2021	Power2	Ashton-under-Lyne, Greater Manchester	1,500
02/12/2021	The Prince of Wales Hospice	Pontefract, West Yorkshire	2,999
02/12/2021	Richmond House SCIO	Crieff, Perth and Kinross	2,223
02/12/2021	Shabaton L'menucha	London, Greater London	2,400
02/12/2021	Streatham Youth and Community Trust	London, Greater London	1,500
02/12/2021	Sudden Productions	Birmingham, West Midlands	1,182
02/12/2021	Willowbrook Hospice	Prescot, Merseyside	750
02/12/2021	Aoife's Sensory Bus	Prestwick, Ayrshire	1,100
02/12/2021	Boxes of Basics	London, Greater London	1,500
02/12/2021	Milford Haven Unit 564 of the Sea Cadet Corps	Milford Haven, Pembrokeshire	1,944
02/12/2021	Plymouth Music Zone	Plymouth, Devon	1,473
02/12/2021	Success Stories	London, Greater London	2,500
02/12/2021	Key4Life CIO	London, Greater London	500

236,764

3. Charitable expenditure returned

During the year, funds previously donated by the charity through cheque expired without being cashed. The full amount has been returned to the charity's account. The cheque was authorised in July 2015 to the Lincolnshire YMCA for £1,648.

4. Trustees' expenses and remuneration

During the year the Trustees received no remuneration (2021: £nil) and no Trustee was reimbursed for any expenses (2021: £nil). In addition, no person connected to any of the Trustees received any remuneration in the year (2021: £nil).

Other than the Trustees, the charitable company has no employees (2021: none).

5. Independent examiner's remuneration

During the year the independent examiner received no remuneration for the independent examination of the financial statements of the charity (2021: £nil).

6. Capital

The Skipton Building Society Charitable Foundation is a charitable company limited by guarantee and has no share capital. The members have agreed to contribute an amount not exceeding £1 each to the charity's assets in the event of it winding up.

7. Related party transactions

During the year, the charity received donations of £200,000 (2021: £155,000) and bank interest of £168 (2021: £110) from Skipton Building Society. In addition, Ms Davies and Ms Ewing were employees of Skipton Building Society during the period.

8. Taxation

The company is a registered charity and has no liability to corporation tax on its charitable activities under the Corporation Tax Act 2010.

SKIPTON BUILDING SOCIETY CHARITABLE FOUNDATION

England & Wales - Charity number 1079538

Accounts



Skipton Building Society Charitable Foundation

Trustees' Report and Unaudited Financial Statements

For the year ended

28 February 2021

Charity registration number: 1079538

Company registration number: 03937073



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Trustees' Report

The Trustees, who are also Directors of the charitable company for the purposes of company law, submit their report and financial statements for the year ended 28 February 2021.

Reference and administrative details

Charity name: Skipton Building Society Charitable Foundation

Charity registration number: 1079538

Company registration number: 03937073

Registered office and operational address: The Bailey, Skipton, BD23 1DN

Trustees

The Trustees and Directors of the charitable company during the year were as follows:

Alison G Davies
John W Dawson
Debra J Ewing
The Rt Revd and Rt Hon Lord Hope of Thornes
Kitty North
Richard H Robinson
Amelia J Vyvyan

Company Secretary

John J Gibson

Chairman

Richard H Robinson

Bankers

Skipton Building Society, The Bailey, Skipton, BD23 1DN



Trustees' Report (continued)

Structure, governance and management

Governing document

The charity, a public benefit entity, is a company limited by guarantee, incorporated on 25 February 2000 and registered as a charity on the same date.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Appointment and recruitment of Trustees

The charity has a maximum of eight Trustees, the majority of whom must not be employed by Skipton Building Society ("the Society"). The Trustees who served during the year (who are also members of the company) are listed on page 2. Ms Davies and Ms Ewing were employed by the Society throughout the period. The power to remove Trustees lies with the Trustees or the Society. Trustees are generally appointed by way of invitation and upon appointment the Trustees are trained in the application and donation process, and are subsequently kept up to date with changes in legislation and requirements.

Organisation

The Trustees administer the charity and plan to meet quarterly to consider requests for funding, although day to day responsibility for routine administration rests with Ms Davies.

Risk review

The Trustees regularly review the major strategic business and operational risks to which the charity is exposed and have established systems and controls to manage the impact of those risks.

Objectives and activities

The principal objective of the charity is to hold the income it receives in trust and apply such income for charitable purposes by making donations or other assistance for charitable, public or community purposes in such a manner that the Trustees, in their absolute discretion, see fit.

The charity makes donations to registered charitable organisations based in the UK. Donations are awarded to those charities whose objectives are to benefit children through their education and welfare, to support youth schemes and projects in socially deprived areas and the elderly.

The Trustees wish to support as many good causes as possible and therefore the maximum single donation will not exceed £3,000.

In shaping the charity's objectives and activities for the year ahead, the Trustees have considered the Charity Commission's guidance on public benefit to ensure that the charity's planned activities will contribute to the aims and objectives they have set.



Trustees' Report (continued)

Financial performance review and plans for future periods

The financial statements comply with the Companies Act 2006, the Statement of Recommended Practice ('SORP') applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the conditions in the company's Memorandum and Articles of Association.

The financial results of the charity are shown in the Statement of Financial Activities on page 7.

During the year, the Society donated £155,000 (2020: £155,000) to the charity. Other incoming resources, primarily bank deposit interest, were £122 (2020: £628). The charity incurred no administrative expenses during the year (2020: £nil) as all incidental expenses of operating the charity are borne by the Society.

The charity made charitable donations of £156,833 during the year (2020: £160,326) resulting in net expenditure for the year of £1,711 (2020: net expenditure of £4,698). The net expenditure for the year is deducted from the accumulated funds of the charity, which stood at £83,248 at 28 February 2021 (29 February 2020: £84,971) and are available for future expenditure.

Organisations which have benefited from the charity's donations during the year include those involved in the following areas: provision of specialist equipment to a range of charities; and provision of educational and welfare activities for children, the elderly and young adults.

Plans for future periods

The charity intends to continue to support groups which operate in the above areas in the future and others which fall within its donations policy. The Trustees have also considered the impact of the COVID-19 pandemic on the charity's operations, which may increase or decrease the number of donation requests received in future years. The Foundation has significant funds available for future expenditure, whilst the Society has approved and paid the annual donation for the 2021/22 financial year of £200,000. The Trustees therefore consider that the charity has adequate financial resources to continue to fulfil its purpose.

Reserves policy

It is the Charity's intention to distribute all funds, subject to sufficient and suitable requests being received. It is not the Trustees' intention, in the long term, to create and hold undistributed reserves. The Trustees hold funds awaiting distribution on short term deposit. However, the Trustees intend to reduce the undistributed reserves to around £10,000 over the next 12 to 18 months.

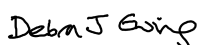
Basis of preparation

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' regime, which includes an exemption from preparing a Strategic Report.

Approved by the Trustees on 3 June 2021 and signed on their behalf by:



A G Davies



D J Ewing



Statement of Trustees' Responsibilities

The Trustees (who are also Directors 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) including FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland.

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 the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable, relevant and reliable;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- assess the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.



Independent Examiner's Report to the Trustees on the unaudited accounts of Skipton Building Society Charitable Foundation

I report to the Trustees on the accounts of the Skipton Building Society Charitable Foundation for the year ended 28 February 2021, which are set out on pages 7 to 12.

Respective responsibilities of the Trustees and Independent Examiner

The Trustees (who are also the Directors of the Company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. The Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ('the 2011 Act') and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit in accordance with Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, 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, and with the methods and principles of the Statement of Recommended Practice on Accounting by Charities have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, appearing to read 'D. J. Mitchell'.

Name: D J Mitchell ACA
Address: The Bailey
Skipton
BD23 1DN

Date: 3 June 2021



Company number: 03937073

Statement of Financial Activities
(incorporating statutory income and expenditure account)
For the year ended 28 February 2021

Income and expenditure	Notes	2021		2020	
		£	£	£	£
Income	1				
Income from donations:					
Skipton Building Society		155,000		155,000	
Investment income - bank interest		<u>110</u>		<u>628</u>	
Total income			155,110		155,628
Expenditure					
Expenditure on charitable activities	2	<u>(156,833)</u>		<u>(160,326)</u>	
Total expenditure			(156,833)		(160,326)
Net expenditure for the year			<u>(1,723)</u>		<u>(4,698)</u>
Reconciliation of funds:					
Total funds brought forward at 1 March			<u>84,971</u>		<u>89,669</u>
Total funds carried forward at 28 February			<u>83,248</u>		<u>84,971</u>

The notes on pages 9 to 12 form part of these financial statements.

All funds are unrestricted.



Company number: 03937073

Balance Sheet As at 28 February 2021

	2021		2020	
	£	£	£	£
Current assets				
Cash at bank and in hand	83,205		84,511	
Accrued income – bank interest	<u>43</u>		<u>460</u>	
		83,248		84,971
Net assets		83,248		84,971
Unrestricted funds		83,248		84,971
Total funds		83,248		84,971

The notes on pages 9 to 12 form part of these financial statements.

The Trustees, who are also Directors for the purposes of company law, are satisfied that the charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 and that the members have not required the charitable company to obtain an audit of its financial statements for the year ended 28 February 2021 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006; and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year, and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Financial Reporting Standard FRS 102.

These financial statements were approved by the Trustees on 3 June 2021 and signed on its behalf by:

A G Davies

D J Ewing



Notes forming part of the Financial Statements

1. Accounting policies

Basis of accounting

These financial statements have been prepared in accordance with the Financial Reporting Standard FRS 102 (effective from 1 January 2015), the Companies Act 2006, and follow the recommendations in Accounting and Reporting by Charities: Statement of Recommended Practices applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees have considered the impact of the COVID-19 pandemic on the charity's operations and have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future and that there are no material uncertainties surrounding the charity's ability to do so. Furthermore, the annual donation from the Society has been approved and received for the financial year 2021/22 at £200,000 which provides the Foundation with sufficient resources to be able to carry out its normal activities for at least the next 12 months. Thus they have adopted the going concern basis of accounting in preparing the annual financial statements.

These financial statements have been prepared under the historical cost convention.

The trustees do not consider that there are any critical estimates or judgements requiring disclosure beyond the accounting policies listed below.

Income

All donations are accounted for as gross income on a receipts basis as this represents the point at which the charity becomes unconditionally entitled to the donation. Investment income, comprising interest receivable, is accounted for on an accruals basis.

Charitable expenditure

Charitable expenditure represents donations to registered charities approved by the Board of Trustees and is accounted for when the Trustees convey their intention to pay a donation to a recipient.

Financial instruments

Financial instruments of the charity are the cash on deposit and the associated accrued interest, and qualify as basic financial instruments measured at amortised cost.

Funds

Unrestricted funds are income receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Cash flow statement

The charity has taken advantage of the exemption within FRS 102 from the requirement to produce a cash flow statement on the grounds that it is a small entity.



2. Charitable expenditure – institutional grants

The table below details recipients of funding approved in the year:

Date	Organisation	Location	Amount (£)
05/03/2020	Home-Start Clackmannanshire	Alloa, Clackmannanshire	500
05/03/2020	Friends of Wyvern	Weymouth, Dorset	878
05/03/2020	Vision25	Stockton-on-Tees, County Durham	1,500
05/03/2020	The Federation of Jewish Services	Manchester, Greater Manchester	2,340
05/03/2020	Seeability (The Royal School for the Blind)	Epsom, Surrey	938
05/03/2020	Abingdon Riding for Disabled	Abingdon, Oxfordshire	2,895
05/03/2020	North London Hospice	London, Greater London	2,650
05/03/2020	Himmat	Halifax, West Yorkshire	1,400
05/03/2020	Handicapped Children's Action Group	Grimsby, Lincolnshire	1,277
05/03/2020	All Saints Landmark Centre	Bradford, West Yorkshire	1,810
05/03/2020	Sonshine Club	London, Greater London	1,750
05/03/2020	Scampdoodles	Barking, Essex	2,139
05/03/2020	Abbeyfield Reading Society	Reading, Berkshire	600
05/03/2020	Barnsley Sea Cadets	Barnsley, South Yorkshire	1,430
05/03/2020	A New Direction	Hackney, Greater London	2,810
05/03/2020	Teen Action	London, Greater London	1,905
05/03/2020	Harmeny Education Trust	Balerno, Midlothian	1,838
05/03/2020	Grimsby & Cleethorpes Sea Cadets	Grimsby, Lincolnshire	1,400
05/03/2020	Bellshill and Mossend YMCA	Bellshill, North Lanarkshire	1,496
04/06/2020	Lewis-Manning Hospice	Poole, Dorset	2,930
04/06/2020	The Forest School	Knaresborough, North Yorkshire	2,702
04/06/2020	Keech Hospice Care	Luton, Bedfordshire	2,500
04/06/2020	St. Mary's Hospice	Ulverston, Cumbria	2,900
04/06/2020	Fresh Start	Edinburgh, Midlothian	500
04/06/2020	West Somerset Railway Association	Taunton, Somerset	427
04/06/2020	2nd Amersham on the Hill Scout Group	Amersham, Buckinghamshire	2,459
04/06/2020	Harewood House Trust	Harewood, West Yorkshire	588
04/06/2020	Denis Law Legacy Trust	Aberdeen, Aberdeenshire	1,855
04/06/2020	Children's Respite Trust	Uckfield, East Sussex	335
04/06/2020	Russell Anderson Foundation	Aberdeen, Aberdeenshire	1,200
04/06/2020	Food For All UK	London, Greater London	1,000
04/06/2020	Cherry Trees	Guildford, Surrey	3,000
04/06/2020	North Tyneside Disability Forum	Shiremoor, Tyne and Wear	700
04/06/2020	Clapton Common Boys Club	Clapton, London	2,925
04/06/2020	Northumberland Community Enterprise	Morpeth, Northumberland	2,342
04/06/2020	Callander Youth Project Trust	Callander, Stirlingshire	1,810



2. Charitable expenditure – institutional grants (continued)

04/06/2020	Calvert Trust Kielder	Hexham, Northumberland	2,135
04/06/2020	Active Fusion	Doncaster, South Yorkshire	2,990
04/06/2020	Diverse Abilities	Poole, Dorset	2,345
04/06/2020	The Foundation for Conductive Education	Moseley, Birmingham	478
04/06/2020	Options For Life	Oldbury, West Midlands	1,983
10/09/2020	Hourglass	Sudbury, Suffolk	1,500
10/09/2020	Leuchie House	North Berwick, East Lothian	1,620
10/09/2020	Incredible Kids	Kingswood, Bristol	1,403
10/09/2020	Poole Sea Cadets	Poole, Dorset	2,800
10/09/2020	Prince & Princess of Wales Hospice	Bellahouston, City of Glasgow	1,500
10/09/2020	Friends of Collett	Hemel Hempstead, Hertfordshire	3,000
10/09/2020	Bristol Association for Neighbourhood Daycare	St. Werburgh's, Bristol	683
10/09/2020	Plus	Stirling, Stirlingshire	2,380
10/09/2020	Birmingham St Mary's Hospice	Birmingham, West Midlands	3,000
10/09/2020	Yellow Submarine Holidays	Oxford, Oxfordshire	2,991
10/09/2020	Durham County Scout Council	Durham, County Durham	2,135
10/09/2020	RCCG King of Glory	Edinburgh, Midlothian	2,900
10/09/2020	Garvald Edinburgh	Edinburgh, Midlothian	2,100
10/09/2020	Cape Community Care Day Centre	Smethwick, West Midlands	400
10/09/2020	1st Castleberg Scout Group	Settle, North Yorkshire	1,750
10/09/2020	Community Works	Thirsk, North Yorkshire	2,950
10/09/2020	West Yorkshire County Scout Council	Brighouse, West Yorkshire	3,000
10/09/2020	Devon in Sight	Kennford, Devon	1,798
10/09/2020	MYTIME Young Carers	Poole, Dorset	1,047
10/09/2020	Livability	Osset, West Yorkshire	3,000
10/09/2020	The Chaseley Trust	Eastbourne, East Sussex	2,995
10/09/2020	York Archaeological Trust	York, North Yorkshire	2,975
10/09/2020	The Ahoy Centre	Deptford, Greater London	1,300
10/09/2020	Age UK Sutton	Sutton, Greater London	2,280
10/09/2020	St Mary's Church	Solihull, West Midlands	460
03/12/2020	Armonico Consort	Warwick, Warwickshire	1,500
03/12/2020	Handicabs	Loanhead, Midlothian	2,384
03/12/2020	Age Concern New Forest	Southampton, Hampshire	2,200
03/12/2020	Connors Toy Libraries	Portsmouth, Hampshire	2,280
03/12/2020	Beatson Cancer Charity	Glasgow, City of Glasgow	3,000
03/12/2020	Royal Southampton Yacht Club Trust	Southampton, Hampshire	2,520
03/12/2020	A Breath for Life Children's Charity	Morecambe, Lancashire	2,000



2. Charitable expenditure – institutional grants (continued)

03/12/2020	Rowan Alba	Edinburgh, Midlothian	3,000
03/12/2020	Libertus Services	Edinburgh, Midlothian	958
03/12/2020	Solent Youth Action	Eastleigh, Hampshire	1,315
03/12/2020	The Springfield Project	Birmingham, West Midlands	2,288
03/12/2020	Thumbs Up Club	Reading, Berkshire	2,100
03/12/2020	The Parochial Church Council of the Ecclesiastical Parish	Dalton, Lancashire	1,400
03/12/2020	Whizz Kidz	London, Greater London	3,000
03/12/2020	Sport 4 Life UK	Birmingham, West Midlands	500
03/12/2020	Community Lives Matter	Ormskirk, Lancashire	749
			156,833

3. Trustees' expenses and remuneration

During the year the Trustees received no remuneration (2020: £nil) and no Trustee was reimbursed for any expenses (2020: £nil). In addition, no person connected to any of the Trustees received any remuneration in the year (2020: £nil).

Other than the Trustees, the charitable company has no employees (2020: none).

4. Independent examiner's remuneration

During the year the independent examiner received no remuneration for the independent examination of the financial statements of the charity (2020: £nil).

5. Capital

The Skipton Building Society Charitable Foundation is a charitable company limited by guarantee and has no share capital. The members have agreed to contribute an amount not exceeding £1 each to the charity's assets in the event of it winding up.

6. Related party transactions

During the year, the charity received donations of £155,000 (2020: £155,000) from Skipton Building Society. In addition, Ms Davies and Ms Ewing are employees of Skipton Building Society.

7. Taxation

The company is a registered charity and has no liability to corporation tax on its charitable activities under the Corporation Tax Act 2010.