



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

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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			(90,521)		58,486
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.

Company number: 03937073

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.

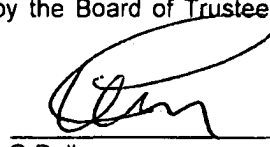
The Trustees acknowledge their responsibilities for:

- 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		
24/08/2023	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.