



SKIPTON
BUILDING SOCIETY



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



SKIPTON
BUILDING SOCIETY



Contents

Page

Trustees' Report	2
Statement of Trustees' Responsibilities	6
Independent Examiner's Report to the Trustees	7
Statement of Financial Activities (incorporating statutory income and expenditure account)	8
Balance Sheet	9
Notes forming part of the Financial Statements	10



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.



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.



SKIPTON
BUILDING SOCIETY



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



Company number: 03937073

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		271,500	16,265

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

All funds are unrestricted.



SKIPTON
BUILDING SOCIETY



Company number: 03937073

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	5,721		9,159	
		271,500		28,575
Current liabilities				
Deferred income	-		-	
Committed expenditure	-		12,310	
		-		12,310
Net assets		271,500		16,265
Unrestricted funds		271,500		16,265
Total funds		271,500		16,265

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



SKIPTON
BUILDING SOCIETY



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



SKIPTON
BUILDING SOCIETY



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



SKIPTON
BUILDING SOCIETY



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



SKIPTON
BUILDING SOCIETY



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.