

MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION

England & Wales · Charity number 1081311

Details

Status Registered

Legal form Charitable company

Company number [04025081](#)

Registered 2000-06-28

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

Contact

Address Monmouthshire Bldg Soc
13 John Frost Square
Newport
NP20 1PX

Phone 01633844411

Email mbscf@monbs.com

Website www.monbs.com/mbscf

Activities

Objects: TO PROMOTE SUCH PURPOSES BEING EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AS THE DIRECTORS OF THE FOUNDATION ("THE TRUSTEES") SHALL FROM TIME TO TIME DETERMINE.

Activities: The Foundation makes donations to local organisations and groups and will not consider applications to support an individuals activities. The Foundation is happy to receive applications from all walks of life.

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** NOT DEFINED.IN PRACTICE NEWPORT, SOUTH WALES MONMOUTHSHIRE, TORFAEN, CAERPHILLY, BLAENAU GWENT
- Blaenau Gwent
- Bridgend
- Caerphilly
- City Of Swansea
- Monmouthshire
- Neath Port Talbot
- Newport City
- Torfaen

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£50,000	£40,579	-	-
2024-04-30	£51,865	£48,144	-	-
2023-04-30	£50,000	£36,935	-	-
2022-04-30	£40,000	£27,998	-	-
2021-04-30	£88	£16,568	-	-

Trustees

Name	Role	Appointed
Dawn Gunter		2021-01-28
Gemma Louise Starkey		2025-09-29
Graham Sumsion		2025-03-25
Kristy Maloney		2023-03-29
Matthew Morgan King		2025-07-31
Melissa Jane Barts		2025-07-31

Accounts

Company Registration No: 4025081

Charitable Registration No: 1081311

MONMOUTHSHIRE BUILDING SOCIETY

CHARITABLE FOUNDATION

(COMPANY LIMITED BY GUARANTEE)

Report and Accounts

Year ended 30 April 2025

MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION (COMPANY LIMITED BY GUARANTEE)

TRUSTEES' REPORT

Year ended 30 April 2025

The Trustees present their annual report for the year ended 30 April 2025.

The Monmouthshire Building Society Charitable Foundation, Monmouthshire House, John Frost Square, Newport NP20 1PX, a private company limited by guarantee without a share capital, is registered with the Charity Commissioners (No. 1081311) and constituted by Deed of Trust.

Trustees

The Charity is administered by its management committee who are also Directors of the Company. All Trustees served throughout the year unless otherwise stated.

Dawn Gunter	Trustee
Melissa J Barts	Trustee
Matthew M King	Trustee
Kristy Maloney	Trustee
Graham Sumsion	Trustee
Gemma Starkey	Trustee

Review of Activities

The object of the foundation is to promote charitable purposes, as determined by the Trustees of the Foundation, in accordance with the laws of England and Wales.

The area of benefit is not defined but in practice assistance will be restricted to locally based charitable causes, within practice beneficiaries are restricted to the geographical areas served by the Monmouthshire Building Society through its branch and agent network.

During the year 35 organisations were helped with donations made by the Foundation covering a wide spectrum of social needs within the community.

Auditors

The Company qualifies as a small company and is entitled to the exemption provided by Section 477(2) of the Companies Act 2006 from the need to appoint auditors.

This report has been prepared in accordance with the special provisions relating to small companies under Section 382 of the Companies Act 2006.

Signed for and on behalf of the Trustees



Dawn Gunter
Director
31 December 2025

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

TRUSTEES' REPORT

Year ended 30 April 2025

	Year ended 30 April 2025 £	Year ended 30 April 2024 £
Incoming Resources:		
Donations:		
Monmouthshire Building Society	50,000	50,000
Other	-	1,865
Total incoming resources	50,000	51,865
 Resources expended	 40,579	 48,144
Net surplus/(deficit) for the year	9,421	3,721
Balance brought forward	43,503	39,782
Balance carried forward	52,924	43,503

The Statement of Financial Activities is not materially different from the Income and Expenditure account required by the Companies Act 2006; accordingly, no separate Income and Expenditure account is presented.

There are no recognised gains and losses for the current period other than as stated. Accordingly, no Statement of Total Recognised Surpluses and Deficits has been reported. All of the activities of the Company are continuing.

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

**BALANCE SHEET
As at 30 April 2025**

	30 April 2025 £	30 April 2024 £
Current Assets		
Building Society Deposit Account	52,924	43
Capital and reserves		
Income and Expenditure Account	52,924	43

These accounts have been prepared in accordance with the special provisions relating to small companies under Section 382 of the Companies Act 2006.

For the year ended 30 April 2024 the Company was entitled to exemption under Section 477(2) of the Companies Act 2006. No members have required the Company to obtain an audit of its accounts for the period in question in accordance with Section 476(1). The Directors acknowledge their responsibility for:-

- (i) Ensuring the Company keeps accounting records which comply with Section 386 Companies Act 2006;

and
- (ii) Preparing accounts which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its income and expenditure for the year in accordance with Section 394 Companies Act 2006 and which otherwise comply with the requirements of that Act relating to accounts, so far as applicable to the Company.

Approved by the Board of Trustees on 31 December 2025 and signed on their behalf by:



..... Dawn Gunter
Director

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

NOTES TO THE ACCOUNTS

Year ended 30 April 2025

1. ACCOUNTING POLICIES

The Financial statements are prepared in accordance with applicable United Kingdom accounting standards and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (revised 2000). The particular accounting policies are described below.

Accounting convention

The financial statements are prepared under the historical cost convention.

2. GUARANTEE

The Trustees of the Company have agreed to contribute £1 each to the assets of the Company in the event of it being wound up.

Accounts

Company Registration No: 4025081

Charitable Registration No: 1081311

**MONMOUTHSHIRE BUILDING SOCIETY
CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

Report and Accounts

Year ended 30 April 2024

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

**TRUSTEES' REPORT
Year ended 30 April 2024**

The Trustees present their annual report for the year ended 30 April 2024.

The Monmouthshire Building Society Charitable Foundation, Monmouthshire House, John Frost Square, Newport NP20 1PX, a private company limited by guarantee without a share capital, is registered with the Charity Commissioners (No. 1081311) and constituted by Deed of Trust.

Trustees

The Charity is administered by its management committee who are also Directors of the Company. All Trustees served throughout the year unless otherwise stated.

Keith Dunn OBE	Chairman
Alison Davies	Vice-Chair
Dawn Gunter	Trustee
Jonathan Dartnell	Trustee
Steve West	Trustee
Kristy Maloney	Trustee
David Blair	Trustee
Karen Harris	Secretary

Review of Activities

The object of the foundation is to promote charitable purposes, as determined by the Trustees of the Foundation, in accordance with the laws of England and Wales.

The area of benefit is not defined but in practice assistance will be restricted to locally based charitable causes, within practice beneficiaries are restricted to the geographical areas served by the Monmouthshire Building Society through its branch and agent network.

During the year 55 organisations were helped with donations made by the Foundation covering a wide spectrum of social needs within the community.

Auditors

The Company qualifies as a small company and is entitled to the exemption provided by Section 477(2) of the Companies Act 2006 from the need to appoint auditors.

This report has been prepared in accordance with the special provisions relating to small companies under Section 382 of the Companies Act 2006.

Signed for and on behalf of the Trustees

Alison Davies
Vice-Chair
4 December 2024

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

**STATEMENT OF FINANCIAL ACTIVITIES
Year ended 30 April 2024**

	Year ended 30 April 2024 £	Year ended 30 April 2023 £
Incoming Resources:		
Donations:		
Monmouthshire Building Society	50,000	50,000
Other	1,865	-
Total incoming resources	51,865	50,000
Resources expended	48,144	36,935
Net surplus/(deficit) for the year	3,721	13,065
Balance brought forward	39,782	26,717
Balance carried forward	43,503	39,782

The Statement of Financial Activities is not materially different from the Income and Expenditure account required by the Companies Act 2006; accordingly, no separate Income and Expenditure account is presented.

There are no recognised gains and losses for the current period other than as stated. Accordingly no Statement of Total Recognised Surpluses and Deficits has been reported. All of the activities of the Company are continuing.

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

**BALANCE SHEET
As at 30 April 2024**

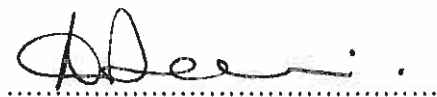
	30 April 2024 £	30 April 2023 £
Current Assets		
Building Society Deposit Account	<u>43,503</u>	<u>39,782</u>
Capital and reserves		
Income and expenditure Account	<u>43,503</u>	<u>39,782</u>

These accounts have been prepared in accordance with the special provisions relating to small companies under Section 382 of the Companies Act 2006.

For the year ended 30 April 2024 the Company was entitled to exemption under Section 477(2) of the Companies Act 2006. No members have required the Company to obtain an audit of its accounts for the period in question in accordance with Section 476(1). The Directors acknowledge their responsibility for:-

- (i) Ensuring the Company keeps accounting records which comply with Section 386 Companies Act 2006;
and
- (ii) Preparing accounts which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its income and expenditure for the year in accordance with Section 394 Companies Act 2006 and which otherwise comply with the requirements of that Act relating to accounts, so far as applicable to the Company.

Approved by the Board of Trustees on 4 December 2024 and signed on their behalf by:



Alison Davies
Vice-Chair



Dawn Gunter
Trustee

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE ACCOUNTS
Year ended 30 April 2024**

1. ACCOUNTING POLICIES

The Financial statements are prepared in accordance with applicable United Kingdom accounting standards and in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities" (revised 2000). The particular accounting policies are described below.

Accounting convention

The financial statements are prepared under the historical cost convention.

2. GUARANTEE

The Trustees of the Company have agreed to contribute £1 each to the assets of the Company in the event of it being wound up.

Accounts

Company Registration No: 4025081

Charitable Registration No: 1081311

**MONMOUTHSHIRE BUILDING SOCIETY
CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

Report and Accounts

Year ended 30 April 2023

MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION (COMPANY LIMITED BY GUARANTEE)

TRUSTEES' REPORT

Year ended 30 April 2023

The Trustees present their annual report for the year ended 30 April 2023.

The Monmouthshire Building Society Charitable Foundation, Monmouthshire House, John Frost Square, Newport NP20 1PX, a private company limited by guarantee without a share capital, is registered with the Charity Commissioners (No. 1081311) and constituted by Deed of Trust.

Trustees

The Charity is administered by its management committee who are also Directors of the Company. All Trustees served throughout the year unless otherwise stated.

Barry John Davies	Chairman (Resigned 20.01.22)
Keith Dunn OBE	Chairman (Appointed as chair on 25.03.21)
Alison Davies	Vice-Chair
Jacky Grenfell	Trustee (Resigned 29.03.23)
Dawn Gunter	Trustee
Jonathan Dartnell	Trustee
Dean Williams	Trustee (Resigned 08.12.22)
David Blair	Trustee (Appointed 29.03.23)
Kristy Maloney	Trustee (Appointed 29.03.23)
Stephen West	Trustee (Appointed 29.03.23)
Allison Currie	Secretary

Review of Activities

The object of the foundation is to promote charitable purposes, as determined by the Trustees of the Foundation, in accordance with the laws of England and Wales.

The area of benefit is not defined but in practice assistance will be restricted to locally based charitable causes, within practice beneficiaries are restricted to the geographical areas served by the Monmouthshire Building Society through its branch and agent network.

During the year 45 organisations were helped with donations made by the Foundation covering a wide spectrum of social needs within the community.

Auditors

The Company qualifies as a small company and is entitled to the exemption provided by Section 477(2) of the Companies Act 2006 from the need to appoint auditors.

This report has been prepared in accordance with the special provisions relating to small companies under Section 382 of the Companies Act 2006.

Signed for and on behalf of the Trustees



Keith Dunn OBE
Chairman

01/02/2024

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 30 April 2023

	Year ended 30 April 2023 £	Year ended 30 April 2022 £
Incoming Resources:		
Donations:		
Monmouthshire Building Society	50,000	-
Other	-	41,000
Total incoming resources	50,000	41,000
 Resources expended	 36,935	 27,998
Net surplus/(deficit) for the year	13,065	13,002
Balance brought forward	26,717	13,715
Balance carried forward	39,782	26,717

The Statement of Financial Activities is not materially different from the Income and Expenditure account required by the Companies Act 2006; accordingly, no separate Income and Expenditure account is presented.

There are no recognised gains and losses for the current period other than as stated. Accordingly no Statement of Total Recognised Surpluses and Deficits has been reported. All of the activities of the Company are continuing.

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

**BALANCE SHEET
As at 30 April 2023**

	30 April 2023 £	30 April 2022 £
Current Assets		
Building Society Deposit Account	<u>39,782</u>	<u>26,717</u>
Capital and reserves		
Income and expenditure Account	<u>39,782</u>	<u>26,717</u>

These accounts have been prepared in accordance with the special provisions relating to small companies under Section 382 of the Companies Act 2006.

For the year ended 30 April 2023 the Company was entitled to exemption under Section 477(2) of the Companies Act 2006. No members have required the Company to obtain an audit of its accounts for the period in question in accordance with Section 476(1). The Directors acknowledge their responsibility for:-

- (i) Ensuring the Company keeps accounting records which comply with Section 386 Companies Act 2006;

and
- (ii) Preparing accounts which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its income and expenditure for the year in accordance with Section 394 Companies Act 2006 and which otherwise comply with the requirements of that Act relating to accounts, so far as applicable to the Company.

Approved by the Board of Trustees on 01/02/2024 and signed on their behalf by:

.....  Keith Dunn OBE
Chairman

.....  Alison Davies
Vice-Chairman

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

NOTES TO THE ACCOUNTS

Year ended 30 April 2023

1. ACCOUNTING POLICIES

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Accounting convention

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2. GUARANTEE

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Accounts

Amended set of statutory accounts for the year ended 30 April 2022. The attached accounts are the amended and correct set of statutory accounts prepared as at 30 April 2022 which should replace the set of original accounts.

Company Registration No: 4025081

Charitable Registration No: 1081311

AMENDED
Statutory Accounts as at 30 April 2022

MONMOUTHSHIRE BUILDING SOCIETY
CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)

Report and Accounts

Year ended 30 April 2022

MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION (COMPANY LIMITED BY GUARANTEE)

TRUSTEES' REPORT

Year ended 30 April 2022

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Keith Dunn OBE	Chairman (Appointed as chair on 25.03.21)
Alison Davies	Vice-Chair
Jacky Grenfell	Trustee
Dawn Gunter	Trustee
Jonathan Dartnell	Trustee
Dean Williams	Trustee
Karen Hale	Secretary

Review of Activities

The object of the foundation is to promote charitable purposes, as determined by the Trustees of the Foundation, in accordance with the laws of England and Wales.

The area of benefit is not defined but in practice assistance will be restricted to locally based charitable causes, within practice beneficiaries are restricted to the geographical areas served by the Monmouthshire Building Society through its branch and agent network.

During the year 37 organisations were helped with donations made by the Foundation covering a wide spectrum of social needs within the community.

Auditors

The Company qualifies as a small company and is entitled to the exemption provided by Section 477(2) of the Companies Act 2006 from the need to appoint auditors.

This report has been prepared in accordance with the special provisions relating to small companies under Section 382 of the Companies Act 2006.

Signed for and on behalf of the Trustees



Keith Dunn OBE
Chairman
18 January 2023

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

**STATEMENT OF FINANCIAL ACTIVITIES
Year ended 30 April 2022**

	Year ended 30 April 2022 £	Year ended 30 April 2021 £
Incoming Resources:		
Donations:		
Monmouthshire Building Society	-	-
Other	41,000	88
Total incoming resources	41,000	88
Resources expended	27,998	16,568
Net surplus/(deficit) for the year	13,002	(16,480)
Balance brought forward	13,715	30,195
Balance carried forward	26,717	13,715

The Statement of Financial Activities is not materially different from the Income and Expenditure account required by the Companies Act 2006; accordingly, no separate Income and Expenditure account is presented.

There are no recognised gains and losses for the current period other than as stated. Accordingly no Statement of Total Recognised Surpluses and Deficits has been reported. All of the activities of the Company are continuing.

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

**BALANCE SHEET
As at 30 April 2022**

	30 April 2022 £	30 April 2021 £
Current Assets		
Building Society Deposit Account	<u>26,717</u>	<u>13,715</u>
Capital and reserves		
Income and expenditure Account	<u>26,717</u>	<u>13,715</u>

These accounts have been prepared in accordance with the special provisions relating to small companies under Section 382 of the Companies Act 2006.

For the year ended 30 April 2022 the Company was entitled to exemption under Section 477(2) of the Companies Act 2006. No members have required the Company to obtain an audit of its accounts for the period in question in accordance with Section 476(1). The Directors acknowledge their responsibility for:-

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Approved by the Board of Trustees on 18 January 2023 and signed on their behalf by:



..... Keith Dunn OBE
Chairman



..... Alison Davies
Vice-Chairman

**MONMOUTHSHIRE BUILDING SOCIETY CHARITABLE FOUNDATION
(COMPANY LIMITED BY GUARANTEE)**

NOTES TO THE ACCOUNTS

Year ended 30 April 2022

1. ACCOUNTING POLICIES

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