

# THE BISCUIT FUND

England & Wales · Charity number 1154117

## Details

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**Other names** TBF

**Status** Registered

**Legal form** Other

**Registered** 2013-10-07

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

## Contact

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**Address** 17 Elm Tree Avenue  
Aberystwyth  
Dyfed  
SY23 1LP

**Phone** 00000000000

**Email** [info@biscuitfund.org](mailto:info@biscuitfund.org)

**Website** [www.biscuitfund.org](http://www.biscuitfund.org)

## Activities

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**Objects:** THE PREVENTION OR RELIEF OF POVERTY BY THE PROVISION OF FINANCIAL AID FOR PEOPLE IN GENUINE HARDSHIP, POVERTY, CRISIS OR DIRE NEED SITUATIONS AS THE TRUSTEES IN THEIR ABSOLUTE DISCRETION THINK FIT

**Activities:** WE OFFER DIRECT FINANCIAL ASSISTANCE TO PEOPLE IN POVERTY

## Classification

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- **How:** Makes Grants To Individuals, Provides Other Finance, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

## Geography

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- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£144,690	£134,935	-	-
2023-12-31	£164,180	£159,578	-	-
2022-12-31	£61,961	£58,165	-	-
2021-12-31	£151,603	£143,503	-	-
2020-12-31	£122,090	£114,982	-	-

## Trustees

Name	Role	Appointed
<b>KATHLEEN ANCHANT</b>	Chair	2013-07-09
JENNI BICKERDYKE		2013-07-09
Linda Elizabeth Silliman Millar		2025-02-11

**THE BISCUIT FUND**

England & Wales - Charity number 1154117

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# Accounts

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# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	Jan	2024		31	Dec	2024

## Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	KATHLEEN ANCHANT	CHAIR		
2	JENNIFER BICKERDYKE			
3	ANDREW CHARLTON			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
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**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	TRUST DEED
How the charity is constituted (eg. trust, association, company)	TRUST
Trustee selection methods (eg. appointed by, elected by)	ELECTED BY MEMBERSHIP

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

The prevention or relief of poverty by the provision of financial and/or practical aid for people in genuine hardship, poverty, crisis or dire need situations as the trustees in their absolute discretion see fit.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Fund's aims and objectives and in planning future activities and setting out the grant making policy for the year.

The Fund carries out its objects by:

-making small cash gifts to aid members of the public in poverty or need

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Thank you in particular to our member Linda who actively fundraises for us. She raised a hefty £7500 this year, following a very successful raffle held on Twitter/X to win a one-off signed book.

**Summary of the main achievements of the charity during the year**

2024 was another positive year of helping people and achieving our objectives.

Thank you in particular to our member Linda who actively fundraises for us. She raised a hefty £7500 this year, following a very successful raffle held on Twitter/X to win a one-off signed book.

Donations have seen a 12% decrease (2023: 165% increase) on 2023 to a total of £144,689 (2023: £164,180), though it is worth noting the bulk of 2023 was an amazing one-off donation of £100,000 and in 2024 we received a generous donation of a house to be sold for funds totalling £55,660 gross (before essential legal costs etc), for both of which we are exceedingly grateful.

In accordance with our direct help model, we have paid out the majority of this year's donations, £100,730, directly to people in need. We had to close for a couple of weeks in September due to a lack of funds and so were extra grateful to receive the house funds in October.

The members and trustees have dealt with over 2400 cases (2023: 2500) for cash and practical help, and have been able to help the majority of these in a direct and positive manner. It is a testament to the dedication and strength of our members that we can engage with this many cases, and the trustees would like to acknowledge those members and employees in particular who help deal with referral emails, as this is a very time consuming and emotionally draining task.

Feedback from clients and referrers is consistently positive and we include a sample:

"Thank you so much for this. It has made a massive difference to our client as he had missed several meals at the time you sent it to his bank. He has now bought food and is very grateful for all of your support. "

"Thank you once again for supporting one of our clients connected to X. When times are hard it is not easy to reach out and ask for help. When you do and you get some help, it means so much, it is so symbolic that there are people out there who really do care. Thank you for giving this young person some financial help and planting a seed with him that there are people who care about him. It means a lot."

"Hi there. Just wanted to say a huge thank you for my Payment of 50.00 pounds today. It will go a long way. Thank you so much. I have been to Aldi and got almost a week's shopping and essentials. Thanks to you I can now feed my children some nice meals and a couple of sweet treats and was able to top up my electric meter.

Thank you so much for your grace and kindness. I will not forget the support I have received.

Just beautiful

**Section D****Achievements and performance**

Smiles and happiness

Kind regards

From me and 3 hungry children

Xxxx"

**Section E****Financial review**

**Brief statement of the charity's policy on reserves**

The charity retains a minimum bank balance of £5000 and actively tries to distribute any remaining reserves to genuine recipients as soon as is practicable.

**Details of any funds materially in deficit**

None.

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

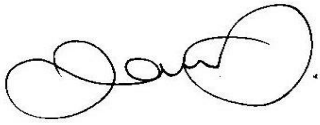

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

**Section F Other optional information**

**Section G Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>			
<b>Full name(s)</b>	JENNIFER BICKERDYKE	KATHLEEN ANCHANT	
<b>Position (eg Secretary, Chair, etc)</b>	TRUSTEE		CHAIR
<b>Date</b>	10/01/2025		



THE BISCUIT FUND		1154117		<b>CC16a</b>
<b>Receipts and payments accounts</b>				
For the period from	Period start date 01-Jan-24	To	Period end date 31-Dec-24	

## Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
DONATIONS	142,003	2,647	-	144,650	164,180
BANK ERROR	-	40	-	40	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>142,003</b>	<b>2,687</b>	<b>-</b>	<b>144,690</b>	<b>164,180</b>
(see table).	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>142,003</b>	<b>2,687</b>	<b>-</b>	<b>144,690</b>	<b>164,180</b>
<b>A3 Payments</b>					
CLIENT GIFTS	100,680	-	-	100,680	132,109
COSTS OF RECEIVING HOUSE DONATION	-	1,705	-	1,705	-
BANK CHARGES	943	-	-	943	970
LEGAL EXPENSES	-	942	-	942	-
SUBSCRIPTIONS	216	-	-	216	216
ACCOUNTANCY	1,897	-	-	1,897	1,693
SALARY AND PENSION COSTS	28,528	-	-	28,528	24,590
COMPUTER EXPENSES	24	-	-	24	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>132,288</b>	<b>2,647</b>	<b>-</b>	<b>134,935</b>	<b>159,578</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>132,288</b>	<b>2,647</b>	<b>-</b>	<b>134,935</b>	<b>159,578</b>
<b>Net of receipts/(payments)</b>	<b>9,715</b>	<b>40</b>	<b>-</b>	<b>9,755</b>	<b>4,602</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>46,848</b>	<b>-</b>	<b>-</b>	<b>46,848</b>	<b>42,246</b>
<b>Cash funds this year end</b>	<b>56,563</b>	<b>40</b>	<b>-</b>	<b>56,603</b>	<b>46,848</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	LLOYDS ACCOUNT	49,727	40	-
	PAYPAL ACCOUNT	4,885	-	-
	COOP ACCOUNT	1,951	-	-
	<b>Total cash funds</b>	<b>56,563</b>	<b>40</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Jenni Bickerdyke</i>	JENNIFER BICKERDYKE	10/01/2025
<i>Katy Anchant</i>	KATHLEEN ANCHANT	10/01/2025



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

The Biscuit Fund

**On accounts for the year  
ended**

31/12/2024

**Charity no  
(if any)**

1154117

**Set out on pages**

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

20/10/2025

**Name:**

Sarah Hughes-Williams

**Relevant professional  
qualification(s) or body  
(if any):**

FMAAT

**Address:**

1 Pennys Lane, Wilton, Salisbury

Wiltshire

SP2 0BE

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

**THE BISCUIT FUND**

England & Wales - Charity number 1154117

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	01	Jan	2023		31	Dec	2023

## Section A Reference and administration details

**Charity name** THE BISCUIT FUND

**Other names charity is known by**  

**Registered charity number (if any)** 1154117

**Charity's principal address**

17 Elm Tree Avenue  
 ABERYSTWYTH  
 Dyfed

**Postcode** SY23 1LP

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	KATHLEEN ANCHANT	CHAIR		
2	JENNIFER BICKERDYKE			
3	ANDREW CHARLTON			
4				
5				
6				
7				
8				
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14				
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16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year


**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	TRUST DEED
How the charity is constituted (eg. trust, association, company)	TRUST
Trustee selection methods (eg. appointed by, elected by)	ELECTED BY MEMBERSHIP

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

The prevention or relief of poverty by the provision of financial and/or practical aid for people in genuine hardship, poverty, crisis or dire need situations as the trustees in their absolute discretion see fit.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Fund's aims and objectives and in planning future activities and setting out the grant making policy for the year.

The Fund carries out its objects by:

- making small cash gifts to aid members of the public in poverty or need
- carrying out food shops where recipients are without food, and without access to a food bank
- supplying goods that will make a direct positive impact on a person's quality of life
- providing on-the-spot or ongoing support and advice to assist people in improving their situation, or signposting to other organisations and charities who can help

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

2023 was a positive year of helping people and achieving our objectives.

Donations have seen a 165% increase (2022: 59% decrease) on 2022 to a total of £164180 (2022: £61961), though it is worth noting the bulk of this was a one-off donation of £100,000, for which we are exceedingly grateful. With this removed, we have seen a material increase of 4% in donations.

In accordance with our direct help model, we have paid out the majority of this year's donations, £132109, directly to people in need.

The members and trustees have dealt with over 2500 cases (2022: 700) for cash and practical help, and have been able to help the majority of these in a direct and positive manner. It is a testament to the dedication and strength of our members that we can engage with this many cases, and the trustees would like to acknowledge those members and employees in particular who help deal with referral emails, as this is a very time consuming and emotionally draining task.

Feedback from clients and referrers is consistently positive and we include a sample:

"Just wanted to say a huge thank you for my Payment of 50.00 pounds today. It will go a long way. Thank you so much. I have been to Aldi and got almost a week's shopping and essentials. Thanks to you I can now feed my children some nice meals and a couple of sweet treats and was able to top up my electric meter.

Thank you so much for your grace and kindness. I will not forget the support I have received."

"Thank you so much – I feel like this support at a time of need really helps emphasise all the good in the world at a time when this lady is struggling. And it will make a difference to the kids too."

"I spoke to the client yesterday and he was extremely grateful for the financial support. When I told him about the £50 he sobbed. He told me £50 is like £50,000 to his family at the moment and called us all angels and said he was thankful there were still kind people in the world.

I just wanted to feed this back to you as it really touched me yesterday. Would you please feed this back to the team & funder? The work you're doing is really making a difference."

**Brief statement of the charity's policy on reserves**

The charity retains a minimum bank balance of £5000 to cover 2 months commitments, and actively tries to distribute any remaining reserves to genuine recipients as soon as is practicable.

**Details of any funds materially in deficit**

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

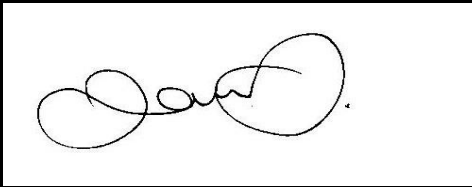

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

**Section F Other optional information**

**Section G Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
	<b>Full name(s)</b> JENNIFER BICKERDYKE	KATHLEEN ANCHANT
<b>Position (eg Secretary, Chair, etc)</b>	TRUSTEE	CHAIRMAN
<b>Date</b>	12/09/2024	



THE BISCUIT FUND	1154117
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CC16a
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## Receipts and payments accounts

For the period from	Period start date 01-Jan-23	To	Period end date 31-Dec-23
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
DONATIONS	164,180		-	164,180	61,961
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b> (Gross income for AR) (see table).	164,180	-	-	164,180	61,961
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	164,180	-	-	164,180	61,961
<b>A3 Payments</b>					
CLIENT GIFTS	131,489	620	-	132,109	43,635
BANK CHARGES	970		-	970	1,179
COURIER FOR DONATED CLOTHING			-	-	169
SUBSCRIPTIONS	216		-	216	216
ACCOUNTANCY	1,693		-	1,693	2,422
SALARY AND PENSION COSTS	24,590		-	24,590	10,144
COMPUTER EXPENSES			-	-	400
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	158,958	620	-	159,578	58,165
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	158,958	620	-	159,578	58,165
<b>Net of receipts/(payments)</b>	5,222	620	-	4,602	3,796
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	41,626	620	-	42,246	38,450
<b>Cash funds this year end</b>	46,848	-	-	46,848	42,246

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	LLOYDS ACCOUNT	40,634	-	-
	PAYPAL ACCOUNT	6,214	-	-
		-	-	-
	<b>Total cash funds</b>	<b>46,848</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Jenni Bickerdyke</i>	JENNIFER BICKERDYKE	12/09/2024
<i>Katy Anchant</i>	KATHLEEN ANCHANT	12/09/2024



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

The Biscuit Fund

**On accounts for the year  
ended**

31/12/2023

**Charity no  
(if any)**

1154117

**Set out on pages**

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

04/11/2024

**Name:**

Sarah Hughes-Williams

**Relevant professional  
qualification(s) or body  
(if any):**

FMAAT

**Address:**

1 Pennys Lane, Wilton, Salisbury

Wiltshire

SP2 0BE

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

**THE BISCUIT FUND**

England & Wales - Charity number 1154117

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# Accounts

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# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	Jan	2022		31	Dec	2022

## Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	KATHLEEN ANCHANT	CHAIR		
2	JENNIFER BICKERDYKE			
3	ANDREW CHARLTON			
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### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document <small>(eg. trust deed, constitution)</small>	TRUST DEED
How the charity is constituted <small>(eg. trust, association, company)</small>	TRUST
Trustee selection methods <small>(eg. appointed by, elected by)</small>	ELECTED BY MEMBERSHIP

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

<p>The prevention or relief of poverty by the provision of financial and/or practical aid for people in genuine hardship, poverty, crisis or dire need situations as the trustees in their absolute discretion see fit.</p>
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**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Fund's aims and objectives and in planning future activities and setting out the grant making policy for the year.

The Fund carries out its objects by:

- making small cash gifts to aid members of the public in poverty or need
- carrying out food shops where recipients are without food, and without access to a food bank
- supplying goods that will make a direct positive impact on a person's quality of life
- providing on-the-spot or ongoing support and advice to assist people in improving their situation, or signposting to other organisations and charities who can help

#### **Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The successful operation of the Fund is only possible by the dedication, passion and commitment from our 30 members, who all contribute to forwarding our objectives and actively voting on who and how to help.

## **Section D**

## **Achievements and performance**

**Section D Achievements and performance**

**Summary of the main achievements of the charity during the year**

2022 was a quieter year for the fund, due to the time available by trustees and key members but was nevertheless a positive year of helping people and achieving our objectives.

Donations have seen a 59% decrease (2021: 4% increase) on 2021 to a total of £61961 (2021: £151603), and in accordance with our direct help model, we have paid out the majority of this, £43635, directly to people in need.

The members and trustees have found and put forward over 700 cases (2021: 2600) for consideration of cash and practical help, and have been able to help the majority of these in a direct and positive manner. It is a testament to the dedication and strength of our members that we can engage with this many cases, and the trustees would like to acknowledge those members in particular who help deal with referral emails, as this is a very time consuming and emotionally draining task.

We continue to pay an administrative salary from restricted funds donated solely for this purpose, and so all general donations from the public continue to be used directly to help those in need.

We have also taken on a part time employee to assist with emails, as mentioned in our last annual report.

**Section E Financial review**

**Brief statement of the charity's policy on reserves**

The charity retains a minimum bank balance of £2000 to cover emergency cases that may come in, and actively tries to distribute any remaining reserves to genuine recipients as soon as is practicable.

**Details of any funds materially in deficit**

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

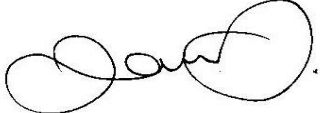

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F Other optional information

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>			
<b>Full name(s)</b>	JENNIFER BICKERDYKE	KATHLEEN ANCHANT	
<b>Position (eg Secretary, Chair, etc)</b>	TRUSTEE	CHAIRMAN	
<b>Date</b>	28/09/2023		



THE BISCUIT FUND	1154117
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CC16a
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Receipts and payments accounts				
For the period from	Period start date	To	Period end date	
	01-Jan-22		31-Dec-22	

## Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
DONATIONS	61,961		-	61,961	151,603
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b> (Gross income for AR) (see table).	61,961	-	-	61,961	151,603
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	61,961	-	-	61,961	151,603
<b>A3 Payments</b>					
CLIENT GIFTS	32,337	11,298	-	43,635	129,339
BANK CHARGES	1,179	-	-	1,179	1,415
COURIER FOR DONATED CLOTHING	169	-	-	169	138
SUBSCRIPTIONS	216	-	-	216	216
ACCOUNTANCY	2,422	-	-	2,422	1,378
SALARY AND PENSION COSTS	144	10,000	-	10,144	11,017
COMPUTER EXPENSES	400	-	-	400	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	36,867	21,298	-	58,165	143,503
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	36,867	21,298	-	58,165	143,503
<b>Net of receipts/(payments)</b>	25,094	- 21,298	-	3,796	8,100
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	16,532	21,918	-	38,450	30,350
<b>Cash funds this year end</b>	41,626	620	-	42,246	38,450

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	LLOYDS ACCOUNT	36,324	620	-
	PAYPAL ACCOUNT	5,302	-	-
		-	-	-
	<b>Total cash funds</b>	<b>41,626</b>	<b>620</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Jenni Bickerdyke</i>	JENNIFER BICKERDYKE	19/09/2023
<i>Katy Anchant</i>	KATHLEEN ANCHANT	19/09/2023



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
The Biscuit Fund

**On accounts for the year  
ended**

31/12/2022

**Charity no  
(if any)**

1154117

**Set out on pages**

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

25/09/2023

**Name:**

Sarah Hughes-Williams

**Relevant professional  
qualification(s) or body  
(if any):**

FMAAT

**Address:**

1 Pennys Lane, Wilton, Salisbury

Wiltshire

SP2 0BE

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

**THE BISCUIT FUND**

England & Wales - Charity number 1154117

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# Accounts

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THE BISCUIT FUND		1154117	CC16a
<b>Receipts and payments accounts</b>			
For the period from	Period start date 01-Jan-21	To 31-Dec-21	

## Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
DONATIONS	91,603	60,000	-	151,603	122,090
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>91,603</b>	<b>60,000</b>	<b>-</b>	<b>151,603</b>	<b>122,090</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>91,603</b>	<b>60,000</b>	<b>-</b>	<b>151,603</b>	<b>122,090</b>
<b>A3 Payments</b>					
CLIENT GIFTS	83,177	46,162	-	129,339	113,198
BANK CHARGES	1,415	-	-	1,415	1,418
COURIER FOR DONATED CLOTHING	138	-	-	138	-
SUBSCRIPTIONS	216	-	-	216	216
ACCOUNTANCY	1,378	-	-	1,378	150
SALARY AND PENSION COSTS	1,017	10,000	-	11,017	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>87,341</b>	<b>56,162</b>	<b>-</b>	<b>143,503</b>	<b>114,982</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>87,341</b>	<b>56,162</b>	<b>-</b>	<b>143,503</b>	<b>114,982</b>
<b>Net of receipts/(payments)</b>	<b>4,262</b>	<b>3,838</b>	<b>-</b>	<b>8,100</b>	<b>7,108</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	12,270	18,080	-	30,350	23,242
<b>Cash funds this year end</b>	<b>16,532</b>	<b>21,918</b>	<b>-</b>	<b>38,450</b>	<b>30,350</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	LLOYDS ACCOUNT	12,793	21,918	-
	PAYPAL ACCOUNT	3,739	-	-
		-	-	-
	<b>Total cash funds</b>	<b>16,532</b>	<b>21,918</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	<i>Jenni Bickerdyke</i>	JENNIFER BICKERDYKE	02/11/2022
	<i>Katy Anchant</i>	KATHLEEN ANCHANT	02/11/2022



# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	01	Jan	2021		31	Dec	2021

## Section A Reference and administration details

**Charity name**

**Other names charity is known by**

**Registered charity number (if any)**

**Charity's principal address**

9 Amberley Road	
Macclesfield	
<b>Postcode</b>	SK11 8LY

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	KATHLEEN ANCHANT	CHAIRMAN		
2	JENNIFER BICKERDYKE			
3	ANDREW CHARLTON			
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### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document <small>(eg. trust deed, constitution)</small>	TRUST DEED
How the charity is constituted <small>(eg. trust, association, company)</small>	TRUST
Trustee selection methods <small>(eg. appointed by, elected by)</small>	ELECTED BY MEMBERSHIP

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

<p>The prevention or relief of poverty by the provision of financial and/or practical aid for people in genuine hardship, poverty, crisis or dire need situations as the trustees in their absolute discretion see fit.</p>
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**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Fund's aims and objectives and in planning future activities and setting out the grant making policy for the year.

The Fund carries out its objects by:

- making small cash gifts to aid members of the public in poverty or need
- carrying out food shops where recipients are without food, and without access to a food bank
- supplying goods that will make a direct positive impact on a person's quality of life
- providing on-the-spot or ongoing support and advice to assist people in improving their situation, or signposting to other organisations and charities who can help

#### **Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The successful operation of the Fund is only possible by the dedication, passion and commitment from our 40 members, who all contribute to forwarding our objectives and actively voting on who and how to help.

## **Section D**

## **Achievements and performance**

**Summary of the main achievements of the charity during the year**

2021 was another year of growth, which is good on the one hand, but also indicative of the extent of social problems, so while we are delighted to have had more funds to help more people, it remains sad that it is necessary.

Donations have seen a 4% (2020: 65%) increase on 2020 to a total of £126603 (2020: £122090), and in accordance with our direct help model, we have paid out in excess of this, £129338, directly to people in need. The excess came from surplus funds from the previous year.

The members and trustees have found and put forward over 2600 cases (2020: 2100) for consideration of cash and practical help, and have been able to help the majority of these in a direct and positive manner. It is a testament to the dedication and strength of our members that we have managed to engage with this many cases, and the trustees would like to acknowledge those members in particular who help deal with referral emails, as this is a very time consuming and emotionally draining task. As noted last year, making payments to clients had become almost a full-time job, and so in January 2021 we employed someone on an administrative salary of £10,000 pa for this purpose. This has been funded via restricted funds donated solely for this purpose, and so all general donations from the public continue to be used directly to help those in need. For ease of transition, we selected our trustee Andrew Charlton, who was already making all the payments, and in accordance with our constitution and the Charities Act, we only pay him for administrative duties and not for his role as a trustee.

At the time of writing, we acknowledge that the time has come to employ an administrative assistant to help with emails, and we need to review our “no overheads” policy as we grow beyond the capacity to manage it all amongst volunteers. Our beloved treasurer resigned in summer 2021 after five years of much appreciated work, for which we are very grateful; we engaged the services of a bookkeeper to take over the day-to-day record keeping and gift aid information, as we did not have anyone in-house to take over this important job.

2021 was also the year we changed part of how we approve cases. We used to give all our members a chance to vote on each case and to offer input on how to help and how much. Given the sheer volume of referrals we now receive, it was becoming untenable to do this for every case. Therefore with the approval of the membership, it was agreed that “standard” cases (such as benefits stopped and no money for food – how awful that this has become a standard case) would be approved automatically when received from a trusted referrer (eg CAB), and only unusual cases would be referred to the membership for voting. In this way, we can help people sooner, and keep operations as smooth as possible.

Our members are volunteers who do this task for the love of helping, and our only other costs are bank charges and service subscriptions to enable us to receive funds, plus a fee to our external accountant for the Independent Examination, which is required by the Charity Commission. All other monies are paid out directly to those in need. Postage costs in 2021 were to send warm clothes to clients in need.

Key donations in the year include £45,000 from Moondance Foundation which was restricted funds for people living in Wales, the majority of which has been paid out again.

In the course of completing the 2021 accounts, we have discovered that our employee has been overpaid accidentally by one month's wages. We

## Section D

## Achievements and performance

have taken action to both rectify the overpayment and ensure it can't happen again, and to speak to those who should have noticed it sooner to put better controls in place. In accordance with Charity Commission guidance on whether an incident needs reporting, we have not reported this due to the value involved, and because it has made no significant impact on the charity's services.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

The charity retains a minimum bank balance of £2000 to cover emergency cases that may come in, and actively tries to distribute any remaining reserves to genuine recipients as soon as is practicable.

**Details of any funds materially in deficit**

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

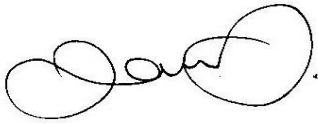

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

### Section F Other optional information

### Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
	Full name(s) JENNIFER BICKERDYKE	KATHLEEN ANCHANT
Position (eg Secretary, Chair, etc)	TRUSTEE	CHAIRMAN
	Date 21/10/2022	



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
The Biscuit Fund

On accounts for the year  
ended

31/12/2021

Charity no  
(if any)

1154117

Set out on pages

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

The charity's gross income exceeded £250,00 and I am qualified to undertake the examination by being a qualified member of AAT

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signed:

Date:

23/11/2022

Name:

S Hughes-Williams

Relevant professional  
qualification(s) or body  
(if any):

FMAAT

Address:

1 Pennys Lane, Wilton, Salisbury

Wiltshire

SP2 0BE

**Section B****Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

**THE BISCUIT FUND**

England & Wales - Charity number 1154117

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	01	Jan	2020		31	Dec	2020

## Section A Reference and administration details

<b>Charity name</b>	THE BISCUIT FUND
<b>Other names charity is known by</b>	
<b>Registered charity number (if any)</b>	1154117
<b>Charity's principal address</b>	9 Amberley Road
	Macclesfield
	<b>Postcode</b> SK11 8LY

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	KATHLEEN ANCHANT	CHAIRMAN		
2	JENNIFER BICKERDYKE			
3	ANDREW CHARLTON			
4				
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### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year


**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	TRUST DEED
How the charity is constituted (eg. trust, association, company)	TRUST
Trustee selection methods (eg. appointed by, elected by)	ELECTED BY MEMBERSHIP

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

The prevention or relief of poverty by the provision of financial and/or practical aid for people in genuine hardship, poverty, crisis or dire need situations as the trustees in their absolute discretion see fit.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Fund's aims and objectives and in planning future activities and setting out the grant making policy for the year.

The Fund carries out its objects by:

- making small cash gifts to aid members of the public in poverty or need
- carrying out food shops where recipients are without food, and without access to a food bank
- supplying goods that will make a direct positive impact on a person's quality of life
- providing on-the-spot or ongoing support and advice to assist people in improving their situation, or signposting to other organisations and charities who can help

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The successful operation of the Fund is only possible by the dedication, passion and commitment from our 40 members, who all contribute to forwarding our objectives and actively voting on who and how to help.

## Section D Achievements and performance

<p><b>Summary of the main achievements of the charity during the year</b></p>	<p>2020 has been another year of growth, which is good on the one hand, but also indicative of the extent of social problems, so while we are delighted to have had more funds to help more people, it remains sad that it is necessary.</p> <p>Donations have seen a 65% (2019: 79%) increase on 2019 to a total of £122090 (2019: £73945), and in accordance with our direct help model, we have paid out almost all of this, £113198, directly to people in need. We have been so busy that we have not been able to pay out faster than this.</p> <p>The members and trustees have found and put forward over 2100 cases (2019: 800) for consideration of cash and practical help, and have been able to help the majority of these in a direct and positive manner. It is a testament to the dedication and strength of our members that we have managed to engage with this many cases, and the trustees would like to acknowledge those members in particular who help deal with referral emails, as this is a very time consuming and emotionally draining task, seeing case after case of heartbreaking situation, and wishing we could do more than offer a crumb of hope.</p> <p>Making payments to clients had become almost a full time job, and so at the end of this year we began discussing paying an administrative salary for this purpose. This commenced in early 2021 and has been funded separately from restricted funds donated solely for this purpose, and so all general donations from the public continue to be used directly to help those in need.</p> <p>All our other amazing volunteers still do this task for the love of helping, and we continue to uphold our “no overheads” policy, meaning our only costs are bank charges and service subscriptions to enable us to receive funds, plus a fee to our external accountant for the Independent Examination, which is required by the Charity Commission. All other monies are paid out directly to those in need.</p>
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## Section E Financial review

<p><b>Brief statement of the charity’s policy on reserves</b></p>	<p>The charity retains a minimum bank balance of £2000 to cover emergency cases that may come in, and actively tries to distribute any remaining reserves to genuine recipients as soon as is practicable.</p>
<p><b>Details of any funds materially in deficit</b></p>	

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

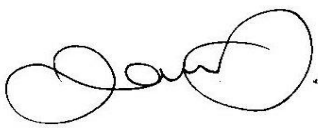

- the charity’s principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

**Section F Other optional information**

**Section G Declaration**

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	JENNIFER BICKERDYKE	KATHLEEN ANCHANT
<b>Position (eg Secretary, Chair, etc)</b>	TRUSTEE	CHAIRMAN
<b>Date</b>	27/09/2021	



THE BISCUIT FUND		1154117		<b>CC16a</b>
<b>Receipts and payments accounts</b>				
For the period from	Period start date 01-Jan-20	To	Period end date 31-Dec-20	

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
DONATIONS	82,090	40,000	-	122,090	73,945
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>82,090</b>	<b>40,000</b>	<b>-</b>	<b>122,090</b>	<b>73,945</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>82,090</b>	<b>40,000</b>	<b>-</b>	<b>122,090</b>	<b>73,945</b>
<b>A3 Payments</b>					
CLIENT GIFTS	71,142	42,056	-	113,198	77,056
PAYPAL & OTHER FEES	1,634	-	-	1,634	1,420
ACCOUNTANCY	150	-	-	150	150
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>72,926</b>	<b>42,056</b>	<b>-</b>	<b>114,982</b>	<b>78,626</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>72,926</b>	<b>42,056</b>	<b>-</b>	<b>114,982</b>	<b>78,626</b>
<b>Net of receipts/(payments)</b>	<b>9,164</b>	<b>-2,056</b>	<b>-</b>	<b>7,108</b>	<b>-4,681</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	18,217	5,025	-	23,242	23,242
<b>Cash funds this year end</b>	<b>27,381</b>	<b>2,969</b>	<b>-</b>	<b>30,350</b>	<b>18,561</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	LLOYDS ACCOUNT	21,179	2,969	-
	PAYPAL ACCOUNT	6,202	-	-
		-	-	-
	<b>Total cash funds</b>	<b>27,381</b>	<b>2,969</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Jenni Bickerdyke</i>	JENNIFER BICKERDYKE	27/09/2021
<i>Katy Anchant</i>	KATHLEEN ANCHANT	27/09/2021



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
The Biscuit Fund

**On accounts for the year  
ended**

31/12/2020

**Charity no  
(if any)**

1154117

**Set out on pages**

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020.

**Responsibilities and  
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of AAT

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

**Signed:**

[Signature box]

**Date:**

20/10/2021

**Name:**

S Hughes-Williams

**Relevant professional  
qualification(s) or body  
(if any):**

FMAAT

<b>Address:</b>	1 Pennys Lane, Wilton, Salisbury
	Wiltshire
	SP2 0BE

**Section B****Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

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