



THE BISCUIT FUND		1154117		CC16a
Receipts and payments accounts				
For the period from	Period start date 01-Jan-21	To	Period end date 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 £
A1 Receipts					
DONATIONS	91,603	60,000	-	151,603	122,090
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	91,603	60,000	-	151,603	122,090
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	91,603	60,000	-	151,603	122,090
A3 Payments					
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	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	87,341	56,162	-	143,503	114,982
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	87,341	56,162	-	143,503	114,982
Net of receipts/(payments)	4,262	3,838	-	8,100	7,108
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	12,270	18,080	-	30,350	23,242
Cash funds this year end	16,532	21,918	-	38,450	30,350

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 £
B1 Cash funds	LLOYDS ACCOUNT	12,793	21,918	-
	PAYPAL ACCOUNT	3,739	-	-
		-	-	-
	Total cash funds	16,532	21,918	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

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

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
Jenni Bickerdyke	JENNIFER BICKERDYKE	02/11/2022
Katy Anchant	KATHLEEN ANCHANT	02/11/2022



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	Jan	2021		31	Dec	2021

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

9 Amberley Road

Macclesfield

Postcode

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				
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.

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

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:

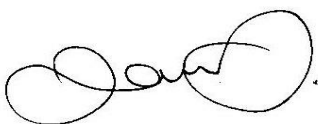

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

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.