



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

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	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.

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

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<p>Summary of the main achievements of the charity during the year</p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>We have also taken on a part time employee to assist with emails, as mentioned in our last annual report.</p>
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Section E Financial review

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<p>Brief statement of the charity's policy on reserves</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>Details of any funds materially in deficit</p>	

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<p>Details of any funds materially in deficit</p>	

Further financial review details (Optional information)

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

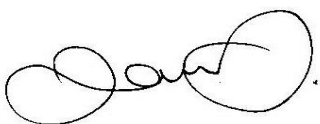

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

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

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



THE BISCUIT FUND			1154117	CC16a
Receipts and payments accounts				
For the period from	Period start date 01-Jan-22	To	Period end date 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 £
A1 Receipts					
DONATIONS	61,961		-	61,961	151,603
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	61,961	-	-	61,961	151,603
(see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	61,961	-	-	61,961	151,603
A3 Payments					
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	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	36,867	21,298	-	58,165	143,503
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	36,867	21,298	-	58,165	143,503
Net of receipts/(payments)	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
Cash funds this year end	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 £
B1 Cash funds	LLOYDS ACCOUNT	36,324	620	-
	PAYPAL ACCOUNT	5,302	-	-
		-	-	-
	Total cash funds	41,626	620	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
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 asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Jenni Bickerdyke	JENNIFER BICKERDYKE	19/09/2023	
	Katy Anchant	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.