



# 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

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  |                     |                 |                                   |   |
| 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

|  |  |  |
|--|--|--|
|  |  |  |
|  |  |  |
|  |  |  |

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

| Type of adviser | Name | Address |
|-----------------|------|---------|
|                 |      |         |
|                 |      |         |
|                 |      |         |
|                 |      |         |

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

|  |
|--|
|  |
|--|

## Section B Structure, governance and management

### Description of the charity's trusts

|   |                       |
|---|-----------------------|
| Type of governing document<br>(eg. trust deed, constitution)        | TRUST DEED            |
| How the charity is constituted<br>(eg. trust, association, company) | TRUST                 |
| Trustee selection methods<br>(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  |
|-----------|---|
|           | <p>Smiles and happiness</p> <p>Kind regards</p> <p>From me and 3 hungry children</p> <p>Xxxx"</p> |

| 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 £5000 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>          | <p>None.</p>  |

### Further financial review details (Optional information)

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

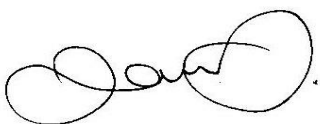

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## 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   | CHAIR  |
| Date                                | 10/01/2025  |  |



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

## Section A Receipts and payments

|   | Unrestricted funds<br>to the nearest<br>£ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|---|---|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |   |                                      |                                     |                                 |                               |
| DONATIONS   | 142,003                                   | 2,647                                | -                                   | 144,650                         | 164,180                       |
| BANK ERROR  | -   | 40                                   | -                                   | 40                              | -                             |
|   | -   | -                                    | -                                   | -                               | -                             |
|   | -   | -                                    | -                                   | -                               | -                             |
|   | -   | -                                    | -                                   | -                               | -                             |
|   | -   | -                                    | -                                   | -                               | -                             |
|   | -   | -                                    | -                                   | -                               | -                             |
|   | -   | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b> (Gross income for AR)                | 142,003                                   | 2,687                                | -                                   | 144,690                         | 164,180                       |
| (see table).  |   |                                      |                                     |                                 |                               |
|   | -   | -                                    | -                                   | -                               | -                             |
|   | -   | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | -   | -                                    | -                                   | -                               | -                             |
| <b>Total receipts</b>                                 | 142,003                                   | 2,687                                | -                                   | 144,690                         | 164,180                       |
| <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>                                      | 132,288                                   | 2,647                                | -                                   | 134,935                         | 159,578                       |
| <b>A4 Asset and investment purchases, (see table)</b> |   |                                      |                                     |                                 |                               |
|   | -   | -                                    | -                                   | -                               |                               |
|   | -   | -                                    | -                                   | -                               |                               |
| <b>Sub total</b>                                      | -   | -                                    | -                                   | -                               | -                             |
| <b>Total payments</b>                                 | 132,288                                   | 2,647                                | -                                   | 134,935                         | 159,578                       |
| <b>Net of receipts/(payments)</b>                     | 9,715                                     | 40                                   | -                                   | 9,755                           | 4,602                         |
| <b>A5 Transfers between funds</b>                     | -   | -                                    | -                                   | -                               | -                             |
| <b>A6 Cash funds last year end</b>                    | 46,848                                    | -                                    | -                                   | 46,848                          | 42,246                        |
| <b>Cash funds this year end</b>                       | 56,563                                    | 40                                   | -                                   | 56,603                          | 46,848                        |

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

| Categories  | Details  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>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                              |
| <b>B2 Other monetary assets</b>                             | Details  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
|   |  | -                                  | -                                | -                               |
| <b>B3 Investment assets</b>                                 | Details  | Fund to which asset belongs        | Cost (optional)                  | Current value (optional)        |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
| <b>B4 Assets retained for the charity's own use</b>         | Details  | Fund to which asset belongs        | Cost (optional)                  | Current value (optional)        |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
|   |  |                                    | -                                | -                               |
| <b>B5 Liabilities</b>                                       | 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                | 10/01/2025                       |                                 |
|   | Katy Anchant   | 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.