

# The Craft Bakers Benevolent and Education Fund

England & Wales · Charity number 206691

## Details

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<b>Other names</b>	NATIONAL ASSOCIATION OF MASTER BAKERS CONFECTIONERS AND CATERERS BENEVOLENT FUND, THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND
<b>Status</b>	Registered
<b>Legal form</b>	Other
<b>Registered</b>	1962-09-22
<b>Register</b>	<a href="#">View on the Charity Commission register</a>

## Contact

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<b>Address</b>	21 Baldock Street Ware Hertfordshire SG12 9DH
<b>Phone</b>	01920468061
<b>Email</b>	<a href="mailto:info@craftbakersassociation.co.uk">info@craftbakersassociation.co.uk</a>

## Activities

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**Objects:** TO PROVIDE AND TO ASSIST MASTER BAKERS AND THEIR FAMILIES WHO ARE IN NEED TO PROMOTE EDUCATION AND TRAINING IN THE SCIENCE AND CRAFT OF BAKING

**Activities:** To assist former Craft Bakers Association members and/or their dependants by way of quarterly grants and/or assistance with gas, electricity, telephone, decorating, etc. To help provide equipment. To support Education within the association and its members by way of sponsorship and financial assistance by way of events, educational tools to benefit members and students in bakery education.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, Other Defined Groups

## Geography

- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£45,021	£48,987	-	-
2023-12-31	£30,022	£46,930	-	-
2022-12-31	£70,805	£50,232	-	-
2021-12-31	£30,350	£40,648	-	-
2020-12-31	£1,010	£38,552	-	-

## Trustees

Name	Role	Appointed
Caroline Grant		2022-11-18
Daniel Carr		2019-10-19
Karen Dear		2024-03-01

**The Craft Bakers Benevolent and Education Fund**

England & Wales - Charity number 206691

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# Accounts

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**THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND**

Report and Accounts  
Year Ended  
31st December 2024

**BAS Accountants Ltd**

**Chartered Management Accountants**

## THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

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## THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

### Annual Report for the year ended 31 December 2024

The Craft Bakers Benevolent and Education Fund, 21 Baldock Street, Ware, Herts, SG12 9DH, is registered with the Charity Commissioners (No. 206691) and constituted by Deed of Trust.

The Charity is administered by four trustees:

S. Ryder  
D. Carr  
C Grant  
K Dear

The object of the charity is to assist former CBA members by way of quarterly grants and to provide equipment such as wheelchairs, shower/bath rails, stair lifts any help required which will bring relief/assistance to the beneficiary.

The object of the charity is to provide support for:

Students/Apprentices/Trainees working towards a career in the baking industry. Young people already working in the industry that are looking to further their career in bakery skills, supervisory/management, seminars, training workshops and any further help required to support a career in the baking industry.

Support students/apprentices/trainings to attend educational visits.

Support CBA members and their educational needs through webinars, knowledge base, and any further help required to for the CBA to support the professional craft baker.

During the year the Fund has continued to support its beneficiaries by way of quarterly grants, etc.

S Ryder  
Chairman

S Ryder  
30/May/2025 18:12:07

For and on behalf of the Management Committee



May 2025

## THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

Accounts for the year ended 31 December 2024

	2024	2023
	£	£
<b>1 Receipts and payments account</b>		
<b>Income receipts</b>		
Grants and donations		
Canaccord	45,000	30,000
<b>Investment Income</b>		
Income fund distributions	104,419	24,010
Income fund reinvested	(104,419)	(24,010)
Bank interest	21	22
	21	22
<b>Total receipts</b>	45,021	30,022
<b>Direct expenditure</b>		
Grants authorised	7,400	8,000
Gifts and ex-gratia payments	470	1,768
Xmas Gifts	2,250	2,450
	10,120	12,218
<b>Other expenditure</b>		
Video-Breath Easy	-	1,800
Marketing	7,417	8,180
Travel costs	846	-
Education	9,059	-
Membership Communibakes / FDF	-	510
Donations	500	-
Legal fees	-	3,267
Accountancy fees	984	884
Administrative salary	20,000	20,000
Bank charges	61	71
<b>Total payments</b>	48,987	46,930
<b>Net receipts/(payments) in year</b>	(3,967)	(16,908)
Change in debtors	-	7,681
Change in creditors	(2,250)	(100)
Bank balances as at 31 December 2023	7,151	16,478
<b>Bank balances at 31 December 2024</b>	5,434	7,151

**THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND****Accounts for the year ended 31 December 2024**

<b>Statement of assets and liabilities</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Bank deposit account	5,434	7,151
Debtors	741	741
Prepayments	12,750	12,750
	<u>18,925</u>	<u>20,642</u>
<b>LIABILITIES</b>		
Fortus and other accruals	<u>(3,250)</u>	<u>(1,000)</u>
Canaccord Genuity Funds	892,596	871,524
Other unquoted shares	350	350
Plant and Equipment	3	3
	<u>892,949</u>	<u>871,877</u>

**Independent Examiner's Report to the Trustees of  
THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND**

We report on the accounts for the trust for the year ended 31 December 2024, which are set out on pages 1 to 3.

**Respective responsibilities of the trustees and examiner**

As the Charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of Section 43 (2) of the Charities Act 1993 (the Act) does not apply. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43 (7)(b) of the Act, whether particular matters have come to our attention.

**Basis of independent examiner's report**

Our examination was carried out in accordance with the General Directions given by the charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not express any audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with our examination, no matter has come to our attention.

- (i) which gives us reasonable cause to believe that in any material respect the requirement
  - to keep accounting records in accordance with section 41 of the Act and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met, or
- (ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

T C Partnership  
31/May/2025 08:11:09

*The Cook Partnership*

May 2025

BAS Accountants Ltd  
Chartered Management Accountants  
Unit 7, The Forum  
Icknield Way  
Tring  
Herts  
HP23 4JY



This Document has been Signed with a **secure electronic signature** via E-Sign.

## Envelope Details

**Title** The Craft Bakers Benevolent and Education Fund - 31.12.24 Report and Accounts  
**Author** Pamela Cook (pam@thecookpartnership.co.uk)  
**Envelope Created on** Fri, 30 May 2025 18:10:38  
**Envelope ID** ad1f09a6-4b95-4a19-9366-f7a0efa4a5e4

## Document Details

**Title** 2024\_The\_Craft\_Bakers\_Benevolent\_and\_Education\_Fund\_Accounts.pdf.pdf  
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## Document Signers

Scan/Click the QR Code to view signature information

**Name** [Pamela Cook](#)  
**Email** pam@thecookpartnership.co.uk  
**Status** **SIGNED** at Sat, 31 May 2025 08:11:09 BST(+0100)  
**Signature Fingerprint** 3c513679-d4b4-4a13-9518-1e777d5465d0



**Name** [S Ryder](#)  
**Email** shirley@craftbakersassociation.co.uk  
**Status** **SIGNED** at Fri, 30 May 2025 18:12:07 BST(+0100)  
**Signature Fingerprint** a032e292-ff14-40bd-a172-0d3cbb27f754



## Document History

**Sat, 31 May 2025 08:11:09** **Pamela Cook** Signed the Document (IP: 146.75.174.87)  
**Fri, 30 May 2025 18:12:08** **S Ryder** Signed the Document (IP: 151.226.12.73)



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**The Craft Bakers Benevolent and Education Fund**

England & Wales - Charity number 206691

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# Accounts

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**THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND**

**REPORT AND ACCOUNTS  
FOR THE YEAR ENDED  
31 December 2023**

**TC Group Ltd**

**Chartered Accountants**

**THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND**

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**THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND**

**Annual Report for the year ended 31 December 2023**

The Craft Bakers Benevolent and Education Fund, 21 Baldock Street, Ware, Herts, SG12 9DH, is registered with the Charity Commissioners (No. 206691) and constituted by Deed of Trust.

The Charity is administered by four trustees:

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D. Carr  
C Grant  
K Dear

The object of the charity is to assist former CBA members by way of quarterly grants and to provide equipment such as wheelchairs, shower/bath rails, stair lifts any help required which will bring relief/assistance to the beneficiary.

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Students/Apprentices/Trainees working towards a career in the baking industry. Young people already working in the industry that are looking to further their career in bakery skills, supervisory/management, seminars, training workshops and any further help required to support a career in the baking industry.

Support students/apprentices/trainings to attend educational visits.

Support CBA members and their educational needs through webinars, knowledge base, and any further help required to for the CBA to support the professional craft baker.

During the year the Fund has continued to support its beneficiaries by way of quarterly grants, etc.

S Ryder  
Chairman



For and on behalf of the Management Committee

05 June 2024

## THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

Accounts for the year ended 31 December 2023

	2023	2022
	£	£
<b>1 Receipts and payments account</b>		
<b>Income receipts</b>		
Grants and donations		
Donations	-	741
Canaccord	30,000	40,000
<b>Investment income</b>		
Income fund distributions	(24,010)	20,856
Income fund reinvested	24,010	(20,856)
Bank interest	<u>22</u>	<u>64</u>
	<u>22</u>	<u>64</u>
<b>Total receipts</b>	<u>30,022</u>	<u>40,805</u>
<b>Direct expenditure</b>		
Grants authorised	8,000	9,600
Gifts and ex-gratia payments	1,768	7,988
Xmas Gifts	<u>2,450</u>	<u>2,400</u>
	12,218	19,988
<b>Other expenditure</b>		
Video-Breath Easy	1,800	-
Marketing	8,180	9,102
Breadmaking book	-	500
Website	-	6,078
Membership Communibakes / FDF	510	1,505
Legal fees	3,267	-
Accountancy fees	884	977
Administrative salary	20,000	12,000
Bank charges	<u>71</u>	<u>82</u>
<b>Total payments</b>	<u>46,930</u>	<u>50,232</u>
<b>Net receipts/(payments) in year</b>	(16,908)	(9,427)
Change in debtors	7,681	(4)
Change in creditors	(100)	220
Bank balances as at 31 December 2022	<u>16,478</u>	<u>56,553</u>
<b>Bank balances at 31 December 2023</b>	<u><u>7,151</u></u>	<u><u>47,342</u></u>

**THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND**

**Accounts for the year ended 31 December 2023**

<b>2 Statement of assets and liabilities</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Bank deposit account	7,151	16,478
Debtors	741	1,142
Prepayments	<u>12,750</u>	<u>20,000</u>
	<u>20,642</u>	<u>37,620</u>
<b>LIABILITIES</b>		
Fortus and other accruals	<u>(1,000)</u>	<u>(1,000)</u>
Canaccord Genuity Funds	871,524	837,012
Other unquoted shares	350	350
Plant and Equipment	3	3
	<u>871,877</u>	<u>837,365</u>

**Independent Examiner's Report to the Trustees of  
THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND**

We report on the accounts for the trust for the year ended 31 December 2023, which are set out on pages 1 to 3.

**Respective responsibilities of the trustees and examiner**

As the Charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of Section 43 (2) of the Charities Act 1993 (the Act) does not apply. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43 (7)(b) of the Act, whether particular matters have come to our attention.

**Basis of independent examiner's report**

Our Examination was carried out in accordance with the General Directions given by the charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not express any audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with our examination, no matter has come to our attention.

- (i) which gives us reasonable cause to believe that in any material respect the requirement
- to keep accounting records in accordance with section 41 of the Act and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act
- have not been met, or
- (ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

TC Group Ltd  
Accountants  
6-7 Castle Gate  
Castle Street  
Hertford  
SG14 1HD

05 June 2024

**The Craft Bakers Benevolent and Education Fund**

England & Wales - Charity number 206691

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# Accounts

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THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

REPORT AND ACCOUNTS  
FOR THE YEAR ENDED  
31 December 2022

FORTUS EAST LIMITED

Chartered Accountants

# THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

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# **THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND**

## **Annual Report for the year ended 31 December 2022**

The Craft Bakers Benevolent and Education Fund, 21 Baldock Street, Ware, Herts, SG12 9DH, is registered with the Charity Commissioners (No. 206691) and constituted by Deed of Trust.

The Charity is administered by four trustees:

G. Fuller  
S. Ryder  
D. Carr  
C. Freeman

The object of the charity is to assist former CBA members by way of quarterly grants and to provide equipment such as wheelchairs, shower/bath rails, stair lifts any help required which will bring relief/assistance to the beneficiary.

The object of the charity is to provide support for:

Students/Apprentices/Trainees working towards a career in the baking industry. Young people already working in the industry that are looking to further their career in bakery skills, supervisory/management, seminars, training workshops and any further help required to support a career in the baking industry.

Support students/apprentices/trainings to attend educational visits.

Support CBA members and their educational needs through webinars, knowledge base, and any further help required to for the CBA to support the professional craft baker.

During the year the Fund has continued to support its beneficiaries by way of quarterly grants, etc.

S Ryder  
Chairman

For and on behalf of the Management Committee

30 March 2023

# THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

## Accounts for the year ended 31 December 2022

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>1 Receipts and payments account</b>		
<b>Income receipts</b>		
Grants and donations		
Donations	741	346
Canaccord	40,000	30,000
<b>Investment Income</b>		
Income fund distributions	20,856	32,030
Income fund reinvested	(20,856)	(32,030)
Bank interest	<u>64</u>	<u>4</u>
	<u>64</u>	<u>4</u>
<b>Total receipts</b>	<u>40,805</u>	<u>30,350</u>
<b>Direct expenditure</b>		
Grants authorised	9,600	11,400
Gifts and ex-gratia payments	7,988	162
Xmas Gifts	<u>2,400</u>	<u>4,000</u>
	19,988	15,562
<b>Other expenditure</b>		
Marketing	9,102	-
Breadmaking book	500	2,445
Website	6,078	5,850
Membership FDF	1,505	-
Legal fees	-	3,600
Accountancy fees	977	1,081
Administrative salary	12,000	12,000
Bank charges	<u>82</u>	<u>110</u>
<b>Total payments</b>	<u>50,232</u>	<u>40,648</u>
<b>Net receipts/(payments) in year</b>	(9,427)	(10,298)
Change in debtors	(20,566)	(4)
Change in creditors	-	220
Bank balances as at 31 December 2021	<u>46,471</u>	<u>56,553</u>
<b>Bank balances at 31 December 2022</b>	<u><u>16,478</u></u>	<u><u>46,471</u></u>

## THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

### Accounts for the year ended 31 December 2020

<b>2 Statement of assets and liabilities</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Bank deposit account	16,478	46,471
Debtors	1,142	580
Prepayments	20,000	-
	<u>37,620</u>	<u>47,051</u>
<b>LIABILITIES</b>		
Fortus and other accruals	<u>(1,000)</u>	<u>(1,000)</u>
Canaccord Genuity Funds	837,012	1,048,018
Other unquoted shares	350	350
Plant and Equipment	3	3
	<u>837,365</u>	<u>1,048,371</u>

**Independent Examiner's Report to the Trustees of  
THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND**

We report on the accounts for the trust for the year ended 31 December 2022, which are set out on pages 1 to 3.

**Respective responsibilities of the trustees and examiner**

As the Charity's trustees you are responsible for the preparation of the accounts, you consider that the audit requirement of Section 43 (2) of the Charities Act 1993 (the Act) does not apply. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43 (7)(b) of the Act, whether particular matters have come to our attention.

**Basis of independent examiner's report**

Our Examination was carried out in accordance with the General Directions given by the charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not express any audit opinion on the view given by the accounts.

**Independent examiner's statement**

In connection with our examination, no matter has come to our attention.

(i) which gives us reasonable cause to believe that in any material respect the requirement

- to keep accounting records in accordance with section 41 of the Act and

- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met, or

(ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Fortus East Limited  
Accountants  
6-7 Castle Gate  
Castle Street  
Hertford  
SG14 1HD

31 March 2023

**The Craft Bakers Benevolent and Education Fund**

England & Wales - Charity number 206691

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# Accounts

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THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

REPORT AND ACCOUNTS  
FOR THE YEAR ENDED  
31 December 2021

THOMAS DAVID

Chartered Accountants

# THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

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# THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

## Annual Report for the year ended 31 December 2021

The Craft Bakers Benevolent and Education Fund 21 Baldock Street Ware Herts SG12 9DH is registered with the Charity Commissioners (No. 206691) and constituted by Deed of Trust.

The Charity is administered by four trustees

G. Fuller  
S. Ryder  
D. Carr  
C. Freeman

The object of the charity is to assist former Master Bakers and/or their dependants by way of quarterly grants and/or assistance with gas, electricity, telephone, decorating etc. Also to help provide equipment ie: wheelchairs, shower/bath rails or any help required which will bring relief/assistance to the beneficiary.

The object of the charity is to provide sponsorship for:

Student/trainees working towards a career in the baking industry. Young people already working in the industry that show supervisory/managerial skills;

Support of CBA members and their educational needs;

Student/trainees to attend education visits.

During the year the Fund has continued to support its beneficiaries by way of quarterly grants etc.

S Ryder  
Chairman



For and on behalf of the Management Committee

29 March 2022

# THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

Accounts for the year ended 31 December 2021

	2021 £	2020 £
<b>1 Receipts and payments accounts</b>		
<b>Income receipts</b>		
Grants and donations		
Donations	346	980
Canaccord	30,000	-
<b>Investment Income</b>		
Income fund distributions	32,030	20,125
Income fund reinvested	(32,030)	(20,125)
Bank interest	<u>4</u>	<u>30</u>
	<u>4</u>	<u>30</u>
<b>Total receipts</b>	<u>30,350</u>	<u>1,010</u>
Grants authorised	11,400	11,800
Gifts and ex-gratia payments	162	1,800
Xmas Gifts	<u>4,000</u>	<u>4,000</u>
	15,562	17,600
<b>Other expenditure</b>		
Breadmaking book	2,445	-
Website	5,850	-
Membership FDF	-	6,000
Legal fees	3,600	1,642
Accountancy fees	1,081	1,250
Administrative salary	12,000	12,000
Bank charges	<u>110</u>	<u>60</u>
<b>Total payments</b>	<u>40,648</u>	<u>38,552</u>
<b>Net receipts/(payments) in year</b>	(10,298)	(37,542)
Change in debtors	(4)	(240)
Change in creditors	220	500
Transfer from Education Fund	-	74
Bank balances as at 31 December 2020	<u>56,553</u>	<u>93,761</u>
<b>Bank balances at 31 December 2021</b>	<u><u>46,471</u></u>	<u><u>56,553</u></u>

## THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND

### Accounts for the year ended 31 December 2020

<b>2 Statement of assets and liabilities</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Bank deposit account	<u>46,471</u>	<u>56,553</u>
Debtors	<u>576</u>	<u>580</u>
<b>LIABILITIES</b>		
Thomas David and other accruals	<u>(1,000)</u>	<u>(1,220)</u>
Canaccord Genuity Funds	1,048,018	978,851
Other unquoted shares	350	350
Plant and Equipment	3	3
	<u>1,048,371</u>	<u>979,204</u>

**Independent Examiner's Report to the Trustees of  
THE CRAFT BAKERS BENEVOLENT AND EDUCATION FUND**

We report on the accounts for the trust for the year ended 31 December 2021 , which are set out on pages 1 to 3.

**Respective responsibilities of the trustees and examiner**

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- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met, or

(ii) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

  
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Accountants  
6-7 Castle Gate  
Castle Street  
Hertford  
SG14 1HD

30 March 2022