

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 £
1 Receipts and payments accounts		
Income receipts		
Grants and donations		
Donations	346	980
Canaccord	30,000	-
Investment Income		
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>
Total receipts	<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>
	<u>15,562</u>	<u>17,600</u>
Other expenditure		
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>
Total payments	<u>40,648</u>	<u>38,552</u>
Net receipts/(payments) in year	(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>
Bank balances at 31 December 2021	<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

2 Statement of assets and liabilities	2021 £	2020 £
Bank deposit account	<u>46,471</u>	<u>56,553</u>
Debtors	<u>576</u>	<u>580</u>
LIABILITIES		
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

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


Thomas David
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30 March 2022