

**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**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<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
	<u>21</u>	<u>22</u>
<b>Total receipts</b>	<u>45,021</u>	<u>30,022</u>
<b>Direct expenditure</b>		
Grants authorised	7,400	8,000
Gifts and ex-gratia payments	470	1,768
Xmas Gifts	2,250	2,450
	<u>10,120</u>	<u>12,218</u>
<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>	<u>48,987</u>	<u>46,930</u>
<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	<u>7,151</u>	<u>16,478</u>
<b>Bank balances at 31 December 2024</b>	<u><u>5,434</u></u>	<u><u>7,151</u></u>

**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 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

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

*The Cook Partnership*

May 2025

BAS Accountants Ltd  
Chartered Management Accountants  
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HP23 4JY



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

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## Document Signers

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