Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	Jan	2025		31	Dec	2025

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		1-8 Jan 2026	
4	LINDA MILLAR		Appointed 11/02/2025	
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 (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.

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

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.	

Section D Achievements and performance

Summary of the main achievements of the charity during the year

2025 was another positive year of helping people and achieving our objectives.

Donations have seen a 42% decrease (2024: 12% decrease) on 2024 to a total of £84042 (2024: £144,650). This is due to a general tailing off of regular donations and fewer one-off donations. Total donations include a generous one-off donation of £40,000.

In accordance with our direct help model, we have paid out all of this year's donations plus a significant portion of our retained funds, £102,010 (2024: £100,680), directly to people in need.

The Fund has dealt with over 2400 cases (2024: 2400) 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.

Section E Financial review

Brief statement of the charity's policy on reserves

The charity retains minimum unrestricted reserves of £7000 to cover 4 months fixed overheads plus an amount for incidentals. The fund actively tries to distribute any remaining reserves to genuine recipients as soon as is practicable.

The trustees have reviewed income and expenditure for the period since the year end and are satisfied the charity has sufficient resources to continue operating for at least 12 months from the date of signing these accounts. Funds are monitored a monthly basis to ascertain how many cases we can deal with in order to maintain our reserves.

Details of any funds materially in deficit	None.

Further financial review details (Optional information)

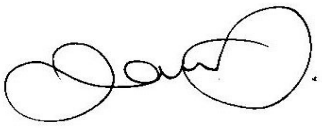
You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	

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	14/10/2026	

THE BISCUIT FUND	1154117	CC16a

Receipts and payments accounts

For the period from	Period start date 01-Jan-25	To	Period end date 31-Dec-25

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	84,002	40	-	84,042	144,650
	-	-	-	-	40
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	84,002	40	-	84,042	144,690
(see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	84,002	40	-	84,042	144,690
A3 Payments					
CLIENT GIFTS	102,010		-	102,010	100,680
SALARY AND PENSION COSTS	17,083		-	17,083	28,528
BANK CHARGES	860	-	-	860	943
LEGAL EXPENSES	-	-	-	-	
SUBSCRIPTIONS	18		-	18	216
ACCOUNTANCY	480		-	480	1,897
INSURANCE	98	40	-	138	-
LEGAL EXPENSES	-	-	-	-	942
RATES					
COMPUTER EXPENSES	-		-	-	24
COSTS OF RECEIVING HOUSE DONATION	- 57	-	-	- 57	1,705
Sub total	120,492	40	-	120,532	134,935
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	120,492	40	-	120,532	134,935
Net of receipts/(payments)	- 36,490	-	-	- 36,490	9,755
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	56,603	-	-	56,603	46,848
Cash funds this year end	20,113	-	-	20,113	56,603

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	12,423	-	-
	PAYPAL ACCOUNT	2,925	-	-
	COOP ACCOUNT	4,765	-	-
	Total cash funds	20,113	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
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 liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	Jenni Bickerdyke	JENNIFER BICKERDYKE	14/10/2026
	Katy Anchant	KATHLEEN ANCHANT	14/10/2026

Independent examiner's report to the trustees of The Biscuit Fund

I report to the charity trustees on my examination of the accounts of The Biscuit Fund (the charity), registered charity number 1154117, for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the charity 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:	
Name:	Chris Clarke ACA
Relevant professional qualification or body:	Member of the Institute of Chartered Accountants in England and Wales
Address:	12 Red Lion Mews Odiham RG29 1HP
Date:	28 October 2026