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The Craft Bakers Benevolent and Education Fund

Annual Report for the year ended 31 December 2025

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 three trustees:

S Ryder (resigned November 2025)
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.

C Grant
Chairman

For and on behalf of the Management Committee

The Craft Bakers Benevolent and Education Fund
Profit and Loss Account
for the year ended 31 December 2025

	2025 £	2024 £
Turnover	-	-
Other income	28,478	45,021
Cost of raw materials and consumables	(16,790)	(16,460)
Gross profit	11,688	28,561
Staff costs	(504)	(846)
Depreciation and other amounts written off assets	46,834	-
Other charges	(37,378)	(31,682)
Profit/(loss) before taxation	20,640	(3,967)
Profit/(loss)	20,640	(3,967)

The Craft Bakers Benevolent and Education Fund
Registered number:
Balance Sheet
as at 31 December 2025

		2025 £		2024 £
Fixed assets		913,502		892,949
Current assets	19,442		6,175	
Prepayments and accrued income	12,750		12,750	
	32,192		18,925	
Net current assets		32,192		18,925
Total assets less current liabilities		945,694		911,874
Accruals and deferred income		(2,610)		(3,250)
Net assets		943,084		908,624
Capital and reserves		943,084		908,624
		Number		**Number**
Average number of employees		0		0

The accounts have been prepared in accordance with the micro entity provisions of the Companies Act 2006 and FRS 105, The Financial Reporting Standard applicable to the Micro-entities Regime. The accounts have been delivered in accordance with the provisions applicable to companies subject to the small companies regime. The profit and loss account has not been delivered to the Registrar of Companies.

S Ryder
Chairman
Approved by the board on …....

The Craft Bakers Benevolent and Education Fund
Detailed profit and loss account items
for the year ended 31 December 2025
This schedule does not form part of the statutory accounts

	2025 £	2024 £
Other income		
Other operating income	70	45,000
Income from investments	26,547	-
Interest receivable	1,861	21
	28,478	45,021
Cost of raw materials and consumables		
Grants	6,400	7,400
Education	10,390	9,060
	16,790	16,460
Staff costs		
Travel and subsistence	504	846
Depreciation and other amounts written off assets		
Exceptional profit on the disposal of investments	(46,834)	-
Other charges		
General administrative expenses:		
Admin Fee	20,000	20,000
Information and publications	-	500
Bank charges	140	61
Equipment expensed	3	-
Gifts	2,830	2,720
	22,973	23,281
Legal and professional costs:		
Accountancy fees	920	984
Management fees	13,485	-
Advertising and PR	-	7,417
	14,405	8,401
	37,378	31,682

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 unusal 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

BAS Associates Ltd
Chartered Management Accountants