

JIGSAW4U LIMITED

England & Wales · Charity number 1109167

Details

Other names	MOVING FORWARD TOGETHER
Status	Registered
Legal form	Charitable company
Company number	05366329
Registered	2005-04-20
Register	View on the Charity Commission register

Contact

Address	Jigsaw4u 40 Mill Green Road Mitcham CR4 4HY
Phone	0208 687 1384
Email	info@jigsaw4u.org.uk
Website	www.jigsaw4u.org.uk

Activities

Objects: 3. THE CHARITY'S OBJECTS (THE OBJECTS) ARE:I. TO RELIEVE THOSE CHILDREN AND ADULTS WHO HAVE SUFFERED SEXUAL, PHYSICAL, MENTAL AND EMOTIONAL DISTRESS BY THE PROVISION OF CARE, GUIDANCE, ADVICE, ADVOCACY AND COUNSELLING AS WELL AS THE PROVISION ADVICE AND SUPPORT FOR THOSE RESPONSIBLE FOR THE CARE OF SUCH PERSONS.II.TO RELIEVE THE NEEDS OF SOCIALLY OR ECONOMICALLY DISADVANTAGED YOUNG PERSONS AND/OR THOSE WHO ARE EXCLUDED, OR IN DANGER OF BEING EXCLUDED, FROM SCHOOL IN PARTICULAR BY THE PROVISION OF CARE, ADVICE, SUPPORT AND ADVOCACY.

Activities: Pre Bereavement and Grief SupportAdvocacy and befriendingHome-school projectsParticipationTraining and consultationYoung Runaways and young people at risk of or expereincing sexual exploitationDomestic AbuseEarly Years Parenting

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, Disability, Other Charitable Purposes
- **Who:** Children/young People, Other Defined Groups

Geography

- **Area of benefit:** NOT DEFINED, IN PRACTICE GREATER LONDON
- Croydon
- Kingston Upon Thames
- Merton
- Richmond Upon Thames
- Sutton
- Wandsworth

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,538,645	£1,384,828	£1,489,158	40
2024-03-31	£1,312,515	£1,088,056	£1,335,341	33
2023-03-31	£1,269,190	£1,104,695	£1,110,882	34
2022-03-31	£1,068,957	£964,872	£946,387	30
2021-03-31	£1,065,793	£861,847	£842,302	28

Trustees

Name	Role	Appointed
Sarita Brucciani	Chair	2019-12-03
Branwell Moffat		2025-12-12
Caroline Fox		2024-05-15
Charlene Williams		2025-12-12
EMANUELE BORMIDA		2023-05-17
Fleur Annabelle Raymond Laffont		2023-05-17
Jeremy Beckwith		2023-05-17

JIGSAW4U LIMITED

England & Wales - Charity number 1109167

Accounts

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

Kingston Burrowes Audit Ltd

308 Ewell Road
Surbiton
Surrey
KT6 7AL

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329

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CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2025

The Board of Trustees have great pleasure to present the annual report and financial statement for 2024 to 2025. We are proud that we can help, support and advise as many people as possible and during the year we have supported 10,507 individuals; provided 16,121 one-to-one sessions; and, delivered 1,623 group sessions.

The year has been challenging for the charity sector due to financial funding pressures and the increased need for the services we provide. Despite this, Jigsaw4u continues to provide high quality support to our beneficiaries. This is evidenced in the services' outcome reports that Jigsaw4u regularly produce and is testament that the work that the charity provides is essential to the children, young people, families, communities and the wider society in the South West London area. The intensive family approach of some of our services is pivotal to making cyclical improvements and changes to our beneficiaries' lives. Helping children and families is a passion for everyone associated with Jigsaw4u.

Jigsaw4u provided a variety of services in 2024 to 2025, such as bereavement, school-based wellbeing, depression and anxiety support and domestic abuse amongst others. We are proud to have run and managed 24 services in 2024 to 2025. Jigsaw4u's reputation is one of the highest level in the areas we provide services. This is evidenced by official feedback from service users, anecdotal feedback received from those within our communities and continued support from funders. We provided services in the South West London Boroughs of Croydon, Kingston-upon-Thames, Merton, Richmond-upon-Thames, Sutton and Wandsworth.

The staff at Jigsaw4u are truly incredible – they are committed, compassionate and professional, delivering a truly inspiring and safe service for young people and families. During 2024 to 2025 there were 128 volunteers who also gave up their time and contributed over 6,500 hours of their time to support Jigsaw4u. We are very grateful for their commitment, time and the selfless work they put into supporting our service users. This is of vital importance to the success of Jigsaw4u.

We thank our Patron and Ambassadors who are pivotal to the charity, as they leverage support and inspire young people with their own personal journeys – we are grateful for their commitment to Jigsaw4u.

We do not take for granted the continued support of our funders, commissioners, donors, fundraisers, partners, local communities, suppliers, South West London communities, families past and present, business supporters and the previous service users who are now adults and wish to give back to Jigsaw4u. The support and goodwill that we receive is instrumental to Jigsaw4u's success. In these financial challenging times, we are grateful for continued support and generosity.

As a Board, we are determined to govern well and set the strategic direction of Jigsaw4u, I thank all the Trustees who give up their time voluntarily to make this happen. I would particularly like to thank **Vice Chair Fraser Hyland**, whose commitment and expertise will be greatly missed as his Trustee tenure will end late 2025. Our Trustees are experienced in financial management and reporting, HR, safeguarding, risk policy and governance and other general business management areas.

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CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2025

Financial stability is a key focus for any charity Board, and for the 2024 to 2025 financial year, we are pleased to announce that our finances are in line with our budget. The budget set each year takes into account any external factors and risks. The vast majority of our spend is directly on services and the salaries of the team, with direct services to children, young people and families representing over 90% of our expenditure. The Board regularly reviews the future financial stability of the Charity, and we have created a stronger approach to Risk this year.

Governance, Transparency, Trust, Ethics and Integrity are important to the Board, The Board meets 6 times a year and will also hold exceptional meetings on key or urgent matters. Safeguarding is a key area where the Board has strong measures in place and an appointed Trustee.

Early in 2025 we reviewed our strategic objectives Plan. The Board works with the CEO and his team to deliver this and creates a vision for the future ensuring financial stability, sustainability and high quality and safe delivery service.

We will continue to strive to ensure that the current high-quality and standing of our service delivery at Jigsaw4u is maintained. We will also ensure that the future of Jigsaw4u is strengthened so that we can continue to help and support as many children, young people and families as possible.



Sarita Brucciani
Chair of Trustees
22nd October 2025

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CHIEF EXECUTIVE OFFICER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2025

Unsurprisingly, 2024 to 2025 was the busiest in Jigsaw4u's 28-year history, with our team supporting a record number of beneficiaries. Our wide range of specialist mental health and wellbeing services adapted to the challenges our communities have faced – rising levels of suicide and self-harm, structural inequalities, the emergence of Artificial Intelligence, crime and financial insecurity to name just a few.

We were extremely proud to receive our first ever central government grant through the Department of Health and Social Care, and grateful to receive increased support from the South West London Integrated Care Board. These grants allowed us to expand key Jigsaw4u services across our six South West London Boroughs of Croydon, Kingston-upon-Thames, Merton, Richmond-upon-Thames, Sutton and Wandsworth. As a result, our team was able reach hundreds more children, young people, families and vulnerable adults, providing each with the high-level of care associated with Jigsaw4u.

As well as maintaining our core offer in 2024 to 2025, we launched three new services: a counselling service for 8 to 18-year old children and young people in Kingston-upon-Thames and Richmond-upon-Thames; a peer support service for carers; and, a primary school based wellbeing service as part of the London Assembly Violence Reduction Unit's 'Talk Matters' initiative. These expansions were made possible through our excellent relationships with a variety of stakeholders, including local authorities, schools and mental health trusts. We thank them for their confidence in Jigsaw4u and recognising the role of a charity such as ours in achieving the best outcomes for our communities.

Beneficiaries have historically provided positive feedback around the added value elements of Jigsaw4u service provision. We have always sought to respond to this and expand our offer, and made great progress in this area during 2024 to 2025. As well as delivering a food bank and clothes bank, every individual accessing Jigsaw4u is offered opportunities through our Activities4u programme. Supplementing our support with real-world, horizon-broadening activities reduces social isolation, improves support networks, sparks passion for life and helps our beneficiaries overcome mental health and wellbeing difficulties long-term. Activities4u are fun and free one-off and regular events and workshops, including sports coaching, educational visits, arts days and cultural celebrations. We also offer our hugely popular annual seaside visits to Littlehampton (children), Brighton (young people) and Worthing (families). Jigsaw4u is ambitious for this service and we listen to service user feedback on what they would like to engage with – we have some exciting plans for 2025 to 2026 which we look forward to sharing with you!

Conversely, Jigsaw4u approach the next financial year with trepidation. As a charity which spends over 90% of our expenditure on staff salaries for direct service provision to our beneficiaries, we will be hit hard by the National Insurance increase. Simultaneously, we have been told to expect funding cuts from a range of key financial sources. We encounter huge demand for our core services, and we are committed to securing adequate resources to avoid waiting times and delays in receiving support. We firmly believe in our approach of professional services delivered in an accessible and non-clinical format for those who need them the most, and continue to build and develop year-on-year.

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CHIEF EXECUTIVE OFFICER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2025

Increasing our funding allows us to support more individuals and, as mentioned, our incredible team supported a record number of beneficiaries between 2024 and 2025. While we are proud of statistics, they do not matter unless everyone we support receives the high-standard of personalised service Jigsaw4u is known for. We owe our success to our inspirational staff and volunteer team, who I thank for their passion and dedication in achieving the best outcomes for our beneficiaries.



Stephen Loizou
Chief Executive Officer
22nd October 2025

JIGSAW4U LTD
Operating as Jigsaw4u

ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The Trustees who are also directors of the Charity for the purposes of the Companies Act 2006, present their report with the financial statements of the Charity for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in January 2015.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company Number: 5366329 (England and Wales)
Registered Charity Number: 1109167

CURRENT TRUSTEES (as of October 2025)

Position	Name	Appointment Dates
Chair	Sarita Brucciani	Appointed December 2019, reappointed December 2022.
Vice Chair	Fraser Hyland	Appointed January 2017, reappointed January 2020, reappointed February 2023.
Treasurer	Jeremy Beckwith	Appointed May 2023
Secretary	Vacant	
Trustee	Emanuele Bormida	Appointed May 2023
Trustee	Fleur Laffont	Appointed May 2023
Trustee	Caroline Fox	Appointed May 2024

TRUSTEES WHO LEFT BETWEEN 2024 to 2025

Nil

PATRON

Lord Iain McNicol of West Kilbride

REGISTERED OFFICE AND PRINCIPLE ADDRESS

Jigsaw4u
40 Mill Green Road
Mitcham
CR4 4HY

BANKER

Barclays Plc.
Bank Address: 6 Clarence Street, Kingston-upon-Thames, KT1 1NY.
Bank Account Type: Barclays Business Current Account
Bank Account Name: Jigsaw4u Ltd

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

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AUDITOR

Kingston Burrowes Accountants
308 Ewell Road
Surbiton
Surrey
KT6 7AL

SENIOR LEADERSHIP TEAM

Stephen Loizou: Chief Executive Officer
Vivienne Edkins: Director of Operations
Macklin Doherty: Partnerships Manager

COMMENCEMENT OF ACTIVITIES

The company commenced trading on 20.4.2005 when it was granted charitable status and the net assets of the unincorporated charity Moving Forward Together (established 1997) were transferred to Jigsaw4u Limited.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation was registered as a charity on 26.4.1997 with a declaration of trust outlining the administration, objects and powers of the Charity. The objects were further modified by a deed of amendment, dated 29.4.1999. The Charity's Trustees who are also directors of Jigsaw4u Limited for the purposes of company law are responsible for the preparation of financial statements in accordance with the Companies Act 1985 and United Kingdom Accounting Standards.

Recruitment and Appointment of Trustees

The Directors of the company are also charity Trustees for the purposes of charity law and under the company's Articles, known as members of the Board of Trustees. The Memorandum and Articles of Association were revised on 16.5.2016 in relation to the election process for Directors/Trustees of the Charity. Only existing Directors/Trustees have the power to appoint and reappoint Trustees/Directors. They may serve for 3-years and may then seek reelection for a further 3-years up to a maximum of 3 terms of office (total of 9-years). There is also provision for Trustees/Directors to provide a further advisory role.

Due to the nature of the Charity's work, focusing on supporting children and young people who have experienced trauma, the Board of Trustees seeks to hear directly from the Charity's Young People Forum and any other users of the service as appropriate.

It is intended, as far as possible to maintain a broad range of skills within the Board of Trustees, covering social services, local authority, management, financial and business skills. To this end, new Trustees are recruited from time to time to fill any gaps which develop due to resignations and retirements. No other outside party is entitled to appoint new Trustees. Trustees have been recruited through relevant websites and local networks.

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All Trustees give their time freely and no Trustee remuneration, expenses or related party transactions were paid in the year, though Trustees are entitled and encouraged to claim expenses. Trustees are required to disclose relevant interests and register them with the Board and in accordance with Jigsaw4u's Policy withdraw from decisions where a conflict of interest arises. This is highlighted at the beginning of each Board meeting.

Sarita Brucciani has been Chair of Trustees since November 2023. Sarita has been a Trustee since December 2019 and was previously the Board Secretary before assuming the Chair position. Sarita is a member of the Association of Chairs.

Induction and training of new Trustees

Newly appointed trustees are provided with a Trustees' pack, the Charity Commission guide 'The Essential Trustee', a copy of the Memorandum and Articles and the latest minutes of the Board of Trustees, financial report, annual report and strategic and operational plans.

Trustees attend activities at the Jigsaw4u office and attend staff meetings. They are linked to another Trustee to provide mentoring as needed. They are encouraged to attend training provided for Trustees by South West London Volunteer Forums or delivered by specialist professional advisors where possible. The Chief Executive Officer circulates information about any training opportunities available for Trustees to attend as well as relevant information received from NCVO or local Volunteer Forums.

Organisational Structure

The Board of Trustees had a membership of 9 people at the end of March 2025. The Trustees for 2024 to 2025 have a wide range of skills and experience between them including senior management in the voluntary, statutory and private sector, medical, equality and diversity issues, financial, human resources, marketing, fundraising and mentoring.

The Board meets regularly at least five times per year and more frequently if required. Sub groups are set up as needed to progress specific pieces of work. Recommendations are reported to the full Board meeting for decision. The Board is responsible for the strategic direction and policy of the organisation and for robust governance and rigorous financial management.

The Chief Executive Officer is responsible for the implementation of the strategic direction, ensuring financial sustainability and representing the Charity to stakeholders, while upholding its mission and values. The Director of Operations holds the day-to-day responsibility for the operational management of the organisation. The Service Managers are responsible for the day-to-day provision of services.

We are very fortunate to have an exceptional staff team of 40 very experienced, skilled workers with a mixture of qualifications dependent on the roles undertaken. Qualifications include play therapy; integrative therapy; social work; therapeutic counselling; parenting programmes; family therapy; and, advocacy.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

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Wider Network

Jigsaw4u is based on the borders of the London Boroughs of Merton, Croydon and Sutton and provides services across these Boroughs, as well as Wandsworth, Kingston-Upon-Thames and Richmond-Upon-Thames. During 2024 to 2025, Jigsaw4u provided the following forms of support:

- Pre and Post Bereavement
- Missing Young People
- Criminal and sexual exploitation
- School based mental health and wellbeing support
- Domestic abuse
- Advocacy for looked after children and young people;
- Independent Visiting for looked after children and young people
- Young Victims of Crime
- Prisoners' Families
- Emotional Based School Avoidance
- Depression and/or anxiety
- Community wellbeing centre
- Individual and group parenting programmes
- Suicide
- Tenancy Support for care leavers
- Play Therapy for adopted children
- Play Therapy for children who have experienced domestic abuse
- Activities, events and excursions for beneficiaries
- Training and supporting volunteers to enhance service delivery

Volunteers were recruited and trained to support the Independent Visiting service; the Helping Hands service; one off events; as well work within the office and help with fundraising.

Services supported children, young people and families through their experience of trauma or social and emotional difficulties. Jigsaw4u ensures that children and young people are able to express their feelings and that their views and needs are incorporated into decision making in their lives. Jigsaw4u have an established advisory group called the Young People's Panel, which ensures that young people views can help inform the Board.

Jigsaw4u is grateful for the support it has received in the last 12-months from volunteers and advisors, Trustees, our Patron and ambassadors who have given freely of their time and skills.

Businesses and individuals have also given their time, energy and skills, fundraising and supporting our work. They have helped us to increase our profile as well as donating funds. We are so grateful for every person's effort on behalf of Jigsaw4u.

Further details of charitable activities carried out during the year and ongoing and new services can be found on the website. The website has greatly contributed to publicising and expanding our profile, together with the wider use of social media.

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Risk Management

The Trustee Board is committed to having a robust approach to the management of risk. As an organisation we aim to be ambitious whilst recognising that we work in a complex and ever-changing environment, so ambition must be rooted in realism and underpinned by strong values.

Our top priorities are for the safety and well-being of services users, staff and volunteers; the quality and accessibility of our services; financial security and sustainability; and the probity and reputation of the organisation.

To that end, the Board maintains a schedule of key risks (Governance; Operational; Financial; External; Compliance) and provides an assessment of their likelihood and impact, together with the actions taken or planned to mitigate the possible impact and/or likelihood. This schedule is reviewed at every Board meeting where scores may be adjusted and new actions/mitigations determined. More strategically, the approach to risk management as a whole is reviewed in the context of the development, monitoring and implementation of the Board's Strategic Plan.

The two key priority areas of ongoing Board attention to reduce the likelihood of an incident are:

Issue	Key Mitigating Actions
Safeguarding/child protection Incident/failure	• Key policies in place and regularly monitored • Annual safeguarding review • Recruitment and vetting procedures • Training for staff and volunteers (induction and refreshers) • Robust supervision and performance management procedures • Regular reporting to Board • Board Safeguarding Trustee with links to operational teams
Financial sustainability	• Regularly monitored Key Policies and controls in place (including Reserves Policy) • External accounting support and audit services • Cautious approach to annual budgeting • Close Board monitoring of income/expenditure • Focus on income generation/diversification – including contracts/spot purchase/grant funding/ sponsorship/ fundraising • Focus on value for money and cost management • Following latest strategic review implementing more long-term strategic approach to budget/contract renewal /upcoming opportunities/contingency planning

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The cost-of-living crisis that has occurred across the country in the last couple of years hit those most vulnerable in society the hardest and has also increased challenges faced by the organisation. Throughout the year the Board continued to meet regularly, monitoring the situation closely and paying close attention to potential emerging risks as well as identifying new areas of activity for the Charity to support our service users.

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Charity's objectives are:

"To relieve those children, young people and adults who have suffered sexual, physical, mental and emotional distress by the provision of care, guidance, advice, advocacy and counselling as well as the provision of advice and support for those responsible for the care of such persons."

"To relieve the needs of socially or economically disadvantaged young persons and or those who are excluded, or in danger of being excluded from school in particular by the provision of care advice, support and advocacy."

Grant Making

The Charity does not make any grants at present.

Volunteers

Jigsaw4u holds a Queen's award for the Voluntary Sector, the highest award given to UK charities to recognise outstanding work.

Volunteers play a pivotal role within Jigsaw4u, providing independent visitors for children in care; befrienders for women who have experienced domestic violence; administration; as well as a range of practical tasks. The Charity has had a successful year in terms of building an effective team of 128 volunteers.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

Strapline

"Helping put the pieces back together"

Mission Statement

Jigsaw4u is a well-established community-based charity working with children, young people and families affected by complex social and emotional difficulties. "We work proactively to get children, young people and their families back on track by building positive relationships and empowering them to have a voice in their future"

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Public Benefit

The Trustees have taken due regard to the Public Benefit Guidance published by the Charities Commission when planning and reviewing the charity's aims and objectives.

Provision of family support is ensured by the charitable activities outlined below in Achievement and Performance section.

Jigsaw4u continually assesses the needs of the children, young people and families in the geographical areas covered by the organisation. A gap analysis of services needed by children and young people against services available was undertaken during the period. The analysis identified four key areas in which Jigsaw4u services could meet a need that would not be met otherwise. Funding will be sought to provide those services needed as appropriate.

The main activities are divided into the following areas:

Pre and Post Bereavement – We support children, young people and families affected by cancer, life limiting illness or bereavement by offering: advice around understanding the illness and medical process; support around emotional and practical needs; and, opportunities to share experiences and celebrate the life of the person who has died.

Home School Links – We provide primary and secondary schools with an on-site Specialist Support Practitioner to work with their students and parents/carers on a one-to-one, group and drop-in basis. Support is bespoke and provides interventions to help students overcome social, emotional and behavioural barriers affecting their learning and development.

Missing Young People and Criminal Exploitation – We provide independent return home interviews for all young people who have been reported missing from home or care both locally and out of borough if commissioned. We offer one-to-one support for young people to address issues such as peer pressure, child sexual exploitation, online safety or family conflict.

Advocacy and Independent Visiting – We support children in care and children who are working with social workers to speak out when professionals are making decisions about them, ensuring their voice is heard and is listened to. We also support volunteers who befriend young people in care, developing trusting relationships with young people designed to be long term and fun.

Young Victims of Crime – Headlight provides tailored victim support interventions for young people who have experienced crimes including GBH/ABH, sexual assault and robbery, helping them overcome emotional trauma and increase their sense of safety. Additionally, we aim to break the victim-becomes-perpetrator cycle and reduce the vulnerability of young people with SEN.

Helping Hands – We support women and families who have experienced domestic violence and/or abuse by training volunteers to befriend and support them. Our volunteers offer a range of emotional and practical services to help them overcome the effects of abuse and to empower them to make positive choices regarding their future.

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Little Hands – We provide Play Therapy and family support for children aged 5 to 10-years who have witnessed domestic abuse

Emotional Based School Avoidance – outreach interventions for children and young people whose school attendance has been impacted by emotional difficulties

Piece of Mind – therapeutic support for young people with a diagnosis or symptoms of depression and/or anxiety

Wilson Wellbeing Centre – managing and delivering a full-time programme of wellbeing activities for the community, as well as a food bank, a clothes bank and a drop in service.

Parent Child Game – Through our Sutton Alliance partnership, we provide a behavioral based parenting programme which involves both the parents and the child. We directly coach parents on how to interact differently with their child in order to decrease negative behaviors and increase cooperative behaviors.

Suicide Support – The death of a parent, sibling or close friend through suicide can be one of life's most traumatic events. We offer support to families and professionals through: debrief support; individual support; family sessions; group support; telephone advice; and, emergency consultation for schools.

Who's In Charge? – We provide regular 9-week parenting groups for parents/carers whose children are perpetrating domestic abuse and/or violence to re-establish boundaries and reclaim control of their families. Groups are specifically tailored for parents/carers of 8 to 12 year-old children and 13 to 17 year-old young people.

Adoption Play Therapy – We have developed existing local authority partnerships to provide specialist, long-term play therapy for adopted children. Our MSc qualified and BAPT registered Play Therapists utilise DDP, Theraplay and family sessions to help children overcome development trauma, attachment disorder and other adoption related issues.

Tenancy Support Service – We work in partnership with statutory services to provide care leavers with intensive support, focused around housing and independence. Our staff help care leavers find and maintain appropriate accommodation and make successful transitions to independent living.

Prisoners' Families – The Glasshouse Service provides holistic therapeutic support for children who have a parent or older sibling in prison. We help through a programme of one-to-one support for the young person, family work, group work and developing support networks to increase understanding of this complex situation.

Activities4u – We provide a series of free one-off and regular events throughout the academic year and school holidays for our service users to benefit from, including: sports coaching, computing, art, drama, parties, seaside trips, theme park visits, pantomimes, football matches, yoga for mums, and exhibitions.

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In 2024 to 2025, Jigsaw4u supported 10,507 individuals; provided 16,121 one-to-one sessions; and, delivered 1,623 group sessions.

The ethnicity of Jigsaw4u service users closely aligns with the demographics of the London Boroughs Jigsaw4u support.

Each service has a range of targets set by commissioners and qualitative and quantitative evidence is provided to them to demonstrate outcomes and the impact of each project usually on a quarterly and annual basis. Staff use a variety of methods to assess impact. The accredited Outcomes Star method is the most commonly used to gain impact data, which has helped to provide evidence of the outcomes achieved with children and young people. Feedback from service users is vital and each project has a method by which this is gained.

Examples of impact include:

- 98% young people accessing Piece of Mind reported improved Feelings and Emotions on the 'My Mind' Outcomes Star
- 100% parents accessing Helping Hands reported improved Support Networks on the 'Empowerment' Outcomes Star
- 92% Care Leavers accessing Tenancy Support Service reported improved feelings of Safety and Security on the 'Teen' Outcomes Star
- 88% children accessing Home School Linked reported improved Education and Learning on the 'My Star' Outcomes Star

Internal and External Factors

The 3-year Strategic Business Plan ("The Plan") continued to drive the work of Jigsaw4u with challenging targets for 2020 to 2023. The Strategic Business Plan for 2020 to 2023 was reviewed in January 2023 and a new 2023 to 2026 Strategic Business Plan was established (after the end of the 2022 to 2023 Financial year).

South West London Boroughs continue to change their commissioning systems and this makes the tendering process more complex and competitive. Internal risks are minimised by rigorous governance and financial management. There are comprehensive guidelines for all financial transactions, criteria and outcomes.

An accountant supports the production of Financial Management Information to ensure that the accounts are accessible for the Trustees and understood by them. This has been the basis for more rigorous financial management.

The Chief Executive Officer reports regularly to the Board on the progress of the organisation and consults with the Chair on issues that arise. Services report quarterly and annually on the progress of individual services against service delivery and financial targets. Policies and procedures are in place to cover all aspects of health and safety, safeguarding, equal opportunities, risk management, financial management, business continuity, environment and HR issues such as grievances and disciplinary procedures. The Board and Senior Management Team regularly review all policies.

JIGSAW4U LTD
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329

ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

/contd...

Quality Assurance

Jigsaw4u is an evidence-based organisation and uses the Outcome Stars and Strengths and Difficulties Questionnaire (double-sided version with impact supplement) (Goodman; 2005) as impact measurement methodology. This enables the organisation to continue to provide accurate and useful qualitative and quantitative information to commissioners.

Jigsaw4u uses a number of processes to demonstrate that the organisation and its services have been quality assured. Jigsaw4u holds the Queen's Award for Voluntary Service, the highest award given to UK charities to recognise outstanding work. Experts in Volunteering Quality assurance is in place. Jigsaw4u were awarded the London Youth Gold Quality Mark accreditation in June 2023 (having achieved Bronze then Silver in previous years). This quality mark is a quality assurance scheme for organisations delivering work with young people. It is accredited by City and Guilds and is nationally recognised by UK Youth. Previously Jigsaw4u held PQASSO quality assurance. The Board recognises the London Youth Gold Quality Mark as a more relevant assurance approach given the goals of Jigsaw4u. We are proud that Gold is only currently held by eleven organisations.

All these processes ensure that the Jigsaw4u's systems are strengthened and high professional standards maintained. We have been well supported in these programmes by South West London voluntary sector councils.

Some services are also reviewed as part of external inspection agencies such as OFSTED. The Advocacy service was highlighted in Merton's OFSTED inspection. (Excerpt: "There is a good use of advocacy for disabled children and children and young people subject to child protection procedures enabling careful consideration of their voices within planning. Children's wishes and feelings are strongly heard and clearly reflected in practice.").

FINANCIAL REVIEW

Treasurer's Statement

The 2024 to 2025 financial year saw a substantial increase in income from donations and grants to £1.53 million. This was well ahead of both budget and an increase in planned expenditure, following the success of fundraising the previous year.

Expenditure of £1.38 million was almost £300,000 ahead of the 2023 to 2024 financial year. We were able to increase staff numbers, leading directly to more individuals being able to access our services.

Jigsaw4u generated a surplus of over £153,000, which has been added to reserves ahead of what we believe will be a much more challenging year for generating income in the 2025 to 2026 financial year.

Jigsaw4u did not have to call upon its reserves during the 2024 to 2025 financial year because it maintained its strong relationships with its primary funders, its medium-term contracts and made a constant effort to identify and generate new sources of income.

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Despite these efforts, Jigsaw4u is keenly aware of more difficult times ahead for both fundraising and the ability of local authorities to support our services due to intense financial pressures. The Trustees are keen to maintain reserves to mitigate these expected financial pressures.

Reserves Policy

Jigsaw4u's reserves policy has remained unchanged in 2024 to 2025, with the objective of having between 12 and 17 weeks of expenditure as unrestricted free cash available for unseen and emergency spending. Retaining a workable reserve is a key risk mitigation strategy and the reserves policy is reviewed at least once a year to ensure it matches our risk profile and risk appetite.

As at 31st March 2025, the charity had reserves greater than indicated by its policy. Total free reserves (less fixed assets and designated funds) were £589,768, equivalent to 22 weeks of 2024 to 2025 expenditure. However, the Trustees approved a budget with a substantial deficit for 2025 to 2026 which brought the free reserves back to the target range.

With the increase in scale of the charity's activities and cash reserves in recent years, the Trustees instigated an investment policy in early 2024 to enhance the financial returns from these reserves. The policy does not seek to take any capital risk however and an investment was made into the COIF Charities Deposit Fund, which generates a higher return than Jigsaw4u could achieve from its own banking relationships.

Principle Funding Sources

Jigsaw4u services have a range of funders, including the London Boroughs of Sutton and Merton, schools in Croydon, Merton and Sutton, TNLCF, The Mercers' Company, The Taylor Family Foundation, The Prudence Trust and South West London Integrated Care Board. Regular funding applications have been made to ensure that current activities continue.

THE FUTURE

Jigsaw4u has a three-year strategic business plan from 2020 to 2023. The 2020 to 2023 plan has been developed with input from young people, service users, staff, stakeholders and Trustees. The plan has been reviewed and an updated Strategic Business Plan for 2023 to 2026 has been established (after the end of the 2022 to 2023 financial year). The new plan builds on the 2020 to 2023 strategic business plan and aims to support the key priorities of the organisation and ensure that we continue to reflect the evolving needs of the community and service users; continue to provide the high quality of support to service users and are resilient to manage the challenges expected in the years ahead.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

/contd...

Business objectives for 2023 to 2026 included:

- Continuation of all current services and maintaining consistently high professional standards
- Provide ongoing professional training and development for staff
- Raise our national profile by applying for national awards
- Increase the number of applications to charitable trusts
- Increase our geographical spread across South West London and the number of children, young people and families receiving our services
- Review and update our marketing strategy
- Reduce isolation of our service users by providing more trips/activities
- Ensure our services reflect needs of our users by continuing to ensure effective feedback mechanisms
- Increase income from fundraising and donations
- Further consideration of development of a training and consultancy service
- Improve our long-term financial health by sustaining unrestricted reserves at the approved level (3-months operating costs)
- Develop Senior Leadership Team to reflect and sustain growth and development
- Affiliate with BACP or other accredited bodies to validate our work
- Improved access to services (e.g. satellite base in Kingston-Upon-Thames)

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the directors of Jigsaw4u Ltd for the purposes of company law) are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently,
- Observe the methods and principles in the Charity SORP
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

/contd...

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

AUDITORS

The Board will make a recommendation for appointment of auditors for the year ending 31st March 2026 at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:



Sarita Brucciani
Chair of Trustees
22nd October 2025

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Opinion

We have audited the financial statements of Jigsaw4U Limited (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report of the trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report of the trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees are not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, set out on pages 16-17, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Auditor's responsibilities for the audit of the financial statements .../Cont'd

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Kevin Fisher BA FCA CTA (Senior Statutory Auditor)
For and on behalf of Kingston Burrowes Audit Ltd
308 Ewell Road
Surbiton
Surrey
KT6 7AL

10 November 2025

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
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STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income from:					
Donations and grants	2	109,279	20,341	129,620	168,321
Charitable activities	3	293,110	1,068,249	1,361,359	1,125,634
Investments	4	47,666	-	47,666	18,560
Total		<u>450,055</u>	<u>1,088,590</u>	<u>1,538,645</u>	<u>1,312,515</u>
Expenditure on:					
Raising funds	5	5,638	548	6,186	2,139
Charitable activities	6	317,106	1,061,536	1,378,642	1,085,917
Total		<u>322,744</u>	<u>1,062,084</u>	<u>1,384,828</u>	<u>1,088,056</u>
Net (expenditure)/income	10	127,311	26,506	153,817	224,459
Transfers between funds		-	-	-	-
Net movement in funds	16	127,311	26,506	153,817	224,459
Reconciliation of funds					
Total funds brought forward	16	610,196	725,145	1,335,341	1,110,882
Total funds carried forward	16	<u>£737,507</u>	<u>£751,651</u>	<u>£1,489,158</u>	<u>£1,335,341</u>

All income and expenditure derives from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

The notes form part of these financial statements.

JIGSAW4U LIMITED
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BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	£	2025	£	2024	£
FIXED ASSETS						
Tangible assets	13			17,739		3,711
CURRENT ASSETS						
Debtors	14		45,467		15,086	
Cash at bank and in hand			<u>1,545,651</u>		<u>1,368,849</u>	
			1,591,118		1,383,935	
CREDITORS: Amounts falling due within one year	15		<u>119,699</u>		<u>52,305</u>	
NET CURRENT ASSETS				<u>1,471,419</u>		<u>1,331,630</u>
NET ASSETS	17			<u>£1,489,158</u>		<u>£1,335,341</u>
FUNDS						
Unrestricted	16			737,507		610,196
Restricted	16			<u>751,651</u>		<u>725,145</u>
				<u>£1,489,158</u>		<u>£1,335,341</u>

The financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Trustees on **10 November** 2025 and signed on its behalf by:



Sarita Brucciani
Chair of Trustees

The notes form part of the financial statements.

JIGSAW4U LIMITED
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CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net movement in funds per statement of financial activities		153,817	224,459
Adjustments for:			
Interest receivable	4	(47,666)	(18,560)
Depreciation charges	13	15,212	2,215
Decrease / (increase) in debtors		(30,381)	16,506
(Decrease) / increase in creditors		67,394	6,880
Net cash (used in) / provided by operating activities		158,376	231,500
Cash flows from investing activities			
Interest receivable		47,666	18,560
Purchase of tangible fixed assets		(29,240)	(600)
Net cash (used in) / provided by investing activities		18,426	17,960
Change in cash at bank in the year		176,802	249,460
Cash at bank brought forward		1,368,849	1,119,389
Cash at bank carried forward		£1,545,651	£1,368,849

The notes form part of these financial statements.

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 as it applies from 1 January 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis and under the historical cost convention. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Company status

The Company is a private company limited by guarantee, incorporated in Great Britain and registered in England and Wales. The members of the Company are the Trustees named on page 4. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £10 per member of the Company. The registered office of the Company is given in the Reference and Administrative Details of the Annual Report of the Trustees.

1.3 Income recognition

Items of income are recognised in the financial statements when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

1.4 Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount can be measured reliably.

Expenditure includes those costs of a direct nature which can be allocated to a specific activity. It also includes indirect costs, including governance costs that do not relate to a specific activity but are necessary to support those activities. For the purposes of the statutory accounts, all direct and support costs are attributed to the single activity of child support services.

1.5 Fund accounting

Unrestricted general funds are freely available for use in furtherance of the objects of the charity and which have not been designated for specific purposes.

Designated funds are unrestricted funds set aside by the trustees for particular purposes.

Restricted funds are funds which can only be used in accordance with specific restrictions imposed by the donor or which have been raised for a particular purpose.

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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1.6 Tangible fixed assets and depreciation

Tangible assets costing more than £500 are capitalised. Depreciation is provided so as to write off the cost of each asset over its estimated useful life at the following annual rates:

Computer equipment	50% straight line
Office equipment	25% straight line

1.7 Leases

Operating lease rentals are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1.8 Pension Costs

The Charity operates a defined contribution pension scheme for the benefit of its employees. Contributions are charged to the Statement of Financial Activities in the year to which they relate.

1.9 Debtors and creditors

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the Statement of Financial Activities.

2. Donations and grants

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Donations	108,928	20,341	129,269	167,107
Grants	351	-	351	1,214
	<u>£109,279</u>	<u>£20,341</u>	<u>£129,620</u>	<u>£168,321</u>

Of the £168,321 recognised in 2024, £127,996 was unrestricted fund income and £40,325 was restricted fund income.

3. Income from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
<u>Grants and Contracts</u>				
Department of Health and Social Care	-	68,698	68,698	-
London Borough of Sutton				
Conferences/Consultations	-	-	-	16,502
Sutton Alliance	-	75,158	75,158	34,500
Advocacy	-	95,024	95,024	136,570
EBSA	-	-	-	12,500
Talk Matters	-	37,917	37,917	-
London Borough of Merton				
Advocacy	-	87,400	87,400	77,385
Conferences/Consultations	-	200	200	2,900
Prudence Trust	-	105,448	105,448	103,378
National Lottery	-	54,327	54,327	52,257
Companies and Trusts	293,110	544,077	837,187	689,642
	<u>£293,110</u>	<u>£1,068,249</u>	<u>£1,361,359</u>	<u>£1,125,634</u>

Of the £1,125,634 recognised in 2024, £270,093 was unrestricted fund income and £855,541 was restricted fund income.

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

/contd...

4. Investment income	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Bank interest	£47,666	£Nil	£47,666	£18,560

All of the £18,560 recognised in 2024 was unrestricted fund income.

5. Cost of raising funds	Direct Costs	Support Costs	Total 2025	Total 2024
Fundraising expenditure	£548	£5,638	£6,186	£2,139

All of the £2,139 recognised in 2024, £257 was charged to unrestricted funds and £1,882 was charged to restricted funds.

6. Cost of charitable activities	Direct costs	Support costs	Total 2025	Total 2024
Child support services	£1,269,244	£109,398	£1,378,642	£1,085,917

Of the ££1,085,917 expenditure recognised in 2024, £262,386 was charged to unrestricted funds and £823,531 was charged to restricted funds.

7. Analysis of direct costs	Raising funds £	Charitable activities £	Total 2025 £	Total 2024 £
Wages and salaries	-	1,031,907	1,031,907	825,812
Other direct costs	548	237,337	237,885	159,691
	£548	£1,269,244	£1,269,792	£985,503

8. Analysis of support costs	Raising funds £	Charitable activities £	Total 2025 £	Total 2024 £
Wages and salaries	-	3,060	3,060	-
Office costs	5,638	79,219	84,857	63,461
Information technology	-	13,949	13,949	10,523
Premises costs	-	846	846	16,831
Governance costs (Note 9)	-	12,324	12,324	11,738
	£5,638	£109,398	£115,036	£102,553

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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9. Governance costs	Total 2025 £	Total 2024 £
Accountancy and other fees	9,360	9,238
Audit fees	2,964	2,500
	<u>£12,324</u>	<u>£11,738</u>

10. Net income for the year	2025	2024
The net income for the year is stated after charging:		
Operating leases rentals	£41,271	£40,021
Depreciation of tangible fixed assets	£15,212	£2,215
	<u>£41,271</u>	<u>£40,021</u>

11. Trustees remuneration and expenses

During this year and the previous year, the Trustees received no remuneration or benefits in kind. Trustees were not reimbursed any expenses during the year (2024 : £Nil).

12. Staff costs	2025 £	2024 £
Wages and Salaries	929,990	749,405
Social security costs	75,269	58,375
Pension costs	29,708	18,032
	<u>£1,034,967</u>	<u>£825,812</u>
	No.	No.
Average number of employees based on full-time equivalents	<u>33</u>	<u>28</u>

Average number of employees during the year was 40 (2024 : 33).

The staff costs include compensation paid to one employee on termination of £4,875 and redundancy payment to one employee of £2,788.

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,000 - £70,000	<u>1</u>	<u>0</u>

The total employee benefits received by key management amounted to £132,371 (2024 : £95,157).

Under FRS 102 employee benefits include gross pay, benefits in kind, employer's national insurance and employer's pension costs.

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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13. Tangible fixed assets		Plant and Machinery £
Cost		
At 1 April 2024		27,271
Additions		29,240
Disposals		-
At 31 March 2025		<u>56,511</u>
Depreciation		
At 1 April 2024		23,560
Charged in the year		15,212
Elimination on disposals		-
At 31 March 2025		<u>38,772</u>
Net book value		
31 March 2025		<u>£17,739</u>
31 March 2024		<u>£3,711</u>
14. Debtors	2025	2024
	£	£
Trade debtors	27,361	4,313
Prepayments and accrued income	18,106	10,773
	<u>£45,467</u>	<u>£15,086</u>
15. Creditors – Amounts falling due within one year	2025	2024
	£	£
Trade creditors	6,708	9,865
Accruals and deferred income	107,210	40,413
Other creditors	5,781	2,027
	<u>£119,699</u>	<u>£52,305</u>
Deferred income analysis	2025	2024
		££
As at 1 April 2024	30,931	30,785
Additions during the year	103,210	30,931
Amounts released to income	(30,931)	(30,785)
As at 31 March 2025	<u>£103,210</u>	<u>£30,931</u>

Deferred income of £103,210 (2024 : £30,931) included above relates to grant income received during the year but relating to future accounting periods.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

/contd...

16. Movement in funds

	Brought Forward	Incoming Resources	Resources Expended	Transfers Between Funds	Carried Forward
2025	£	£	£	£	£
Restricted funds					
Grief Support	91,520	60,000	63,080	-	88,440
Conferences/Consultation	443,453	266,558	200,948	(22,136)	486,927
Advocacy - Merton	2,255	129,514	127,054	-	4,715
Sutton Alliance	-	75,158	83,527	8,369	-
Helping Hands – Sutton					
Transform/Young Victims of crime	-	40,000	51,693	17,403	5,710
Achieving for Children	-	38,863	15,282	-	23,581
Children in Need	3,970	43,468	46,620	-	818
National Lottery	10,899	54,327	38,865	-	26,361
Helping Hands – Sutton					
Transform	17,403	-	-	(17,403)	-
Advocacy Sutton Missing					
Young People	84,839	95,674	100,515	-	79,998
Helping Hands – City Bridge					
Trust	2,661	57,632	38,734	-	21,559
The Prudence Trust	68,145	105,448	187,360	13,767	-
DHSC	-	68,698	67,149	-	1,549
Wilson Wellbeing	-	53,250	41,257	-	11,993
Total restricted funds	725,145	1,088,590	1,062,084	-	751,651
Unrestricted funds					
General	465,196	450,055	322,744	-	592,507
Designated Funds					
Environmental and health and safety	90,000	-	-	-	90,000
Diversification of fundraising	55,000	-	-	-	55,000
	610,196	450,055	322,744	-	737,507
Total funds	£1,335,341	£1,538,645	£1,384,828	£Nil	£1,489,158

The purpose of each restricted fund is set out in the Annual Report of the Trustees.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

/contd...

16. Movement in funds

Comparative information for the previous financial year is set out in the following table:

2024	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers Between Funds £	Carried Forward £
Restricted funds					
Grief Support	96,246	58,875	63,601	-	91,520
Conferences/Consultation	375,030	257,114	89,127	(99,564)	443,453
Advocacy – Children's Trust	-	-	5,573	5,573	-
Advocacy - Merton	47,884	82,571	128,200	-	2,255
Sutton Alliance (CAMHS)	9,502	34,500	52,076	8,074	-
Young Victims of Crime	15,019	32,000	104,496	57,477	-
Tenancy Support:					
Lloyds Foundation	-	-	2,488	2,488	-
Children in Need	3,065	31,363	30,458	-	3,970
GLA Young Londoners	11,216	-	14,475	3,259	-
National Lottery	-	52,257	41,358	-	10,899
Helping Hands – Sutton Transform	17,403	-	-	-	17,403
Advocacy Sutton Missing Young People	9,770	136,570	61,501	-	84,839
Helping Hands – City Bridge Trust	-	56,698	54,037	-	2,661
The Prudence Trust	59,785	103,378	95,018	-	68,145
EBSA	9,772	12,500	25,390	3,118	-
Wilson Wellbeing	-	38,040	57,615	19,575	-
Total restricted funds	654,692	895,866	825,413	-	725,145
Unrestricted funds					
General	311,190	416,649	262,643	-	465,196
Designated Funds					
Environmental and health and safety	90,000	-	-	-	90,000
Diversification of fundraising	55,000	-	-	-	55,000
	456,190	416,649	262,643	-	610,196
Total funds	£1,110,882	£1,312,515	£1,088,056	£Nil	£1,335,341

The purpose of each restricted fund is set out in the Annual Report of the Trustees.

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

/contd...

17. Analysis of net assets between funds	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2025	2025	2025	2024
	£	£	£	£
2025				
Fixed assets	17,739	-	17,739	3,711
Current assets	736,257	854,861	1,591,118	1,383,935
Current liabilities	(16,489)	(103,210)	(119,699)	(52,305)
	<u>£737,507</u>	<u>£751,651</u>	<u>£1,489,158</u>	<u>£1,335,341</u>

Comparative information for the previous financial year is as follows:

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2024	2024	2024	2023
	£	£	£	£
2024				
Fixed assets	3,711	-	3,711	5,326
Current assets	627,859	756,076	1,383,935	1,150,981
Current liabilities	(21,374)	(30,931)	(52,305)	(45,425)
	<u>£610,196</u>	<u>£725,145</u>	<u>£1,335,341</u>	<u>£1,110,882</u>

18. Operating Lease commitments

The total future minimum lease payments due under non-cancellable operating leases are as follows:

	2025	2024
	£	£
Within one year	24,500	41,270
Within two and five years	-	24,500
	<u>£24,500</u>	<u>£65,770</u>

The operating lease rental expense for the year was £41,271 (2024 : £40,021).

19. Taxation

As a registered charity, Jigsaw4u Limited is exempt from taxation under Part 11 of the Corporation Tax Act 2010 and Section 256 of the Taxation of Chargeable Gains Act 1992.

20. Contingent Assets

Total grant funding awarded as at 31 March 2025 but not yet received and recognised as income due to the recognition criteria not being met amounts to £339,500.

JIGSAW4U LIMITED
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DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

Income from:	2025 £	2024 £
Donations and grants		
Donations	129,620	168,321
Investment income		
Bank interest	47,666	18,560
Charitable activities		
Grants and contracts	1,361,359	1,125,634
Total incoming resources	£1,538,645	£1,312,515
Expenditure on:		
Direct costs		
Wages	927,075	749,405
Social security	75,124	58,375
Pension	29,708	18,032
Telephone	9,373	6,818
Postage and stationery	1,504	1,307
Recruitment and training	14,557	9,006
Subcontractors	162,448	106,169
Travel and subsistence	4,326	5,592
Consultation and fundraising	1,619	2,679
Books, publications and subscriptions	-	433
Support/children's groups	24,808	18,156
Equipment and equipment hire	1,804	1,321
Repairs and cleaning	2,005	3,154
Depreciation	15,212	2,215
Bank charges	138	121
Insurance	-	2,103
Photocopying & Printing	91	617
	£1,269,792	985,503
Governance costs		
Auditor's fees	2,964	2,500
Accountancy fees	9,360	9,238
	12,324	11,738

The page does not form part of the statutory financial statements

JIGSAW4U LIMITED
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DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025
/contd...

	2025	2024
	£	£
Support costs		
Wages	2,915	-
Social security	145	-
Rent	52,373	43,542
Rates and water	3,365	3,197
Insurance	6,051	3,532
Light and heat	4,618	4,884
Postage, stationery and subscriptions	1,981	1,537
Marketing and fundraising	5,638	257
Professional fees	4,242	2,584
Travel and subsistence	763	1,042
Office cleaning	3,591	2,886
Bad debts	570	-
	<u>86,252</u>	<u>63,461</u>
Information technology		
Computer expenses	<u>13,949</u>	<u>10,523</u>
Premises costs		
Repairs and renewals	<u>2,511</u>	<u>16,831</u>
Total expenditure	<u>1,384,828</u>	<u>1,088,056</u>
Net income	<u>£153,817</u>	<u>£224,459</u>

The page does not form part of the statutory financial statements

JIGSAW4U LIMITED

England & Wales - Charity number 1109167

Accounts

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

MYRUS SMITH
Chartered Accountants
Norman House
8 Burnell Road
Sutton, Surrey
SM1 4BW

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329

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JIGSAW4U LIMITED
Operating as Jigsaw4u
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Company No: 05366329
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CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2024

The Trustee Board have great pleasure in presenting the annual report and financial statement for 2023 to 2024. During this time, the need to support children, young people and families has never been greater due to many challenges including the cost of living, social media and mental health issues. We are proud that we can help, support and advise as many people as possible and during the year we supported 10,101 individuals; provided 15,923 one-to-one sessions; attended 2,772 professionals meetings; and, offered 141 free activities and events for our beneficiaries.

Each child or young person supported by Jigsaw4u is a person who is helped with their current situation and in turn their future, we believe that every child and young person should have the chance to feel as confident as they can and thrive in their lives. This is evidenced in the services' outcome reports that Jigsaw4u regularly produce and is testament that the work that the charity provides is essential to the children, young people, families, communities and wider society. The family approach of some of our services is pivotal in making cyclical changes. Helping children and families is a passion for everyone associated with Jigsaw4u.

There is a variety of services that Jigsaw4u provides such as bereavement, school-based wellbeing, depression and anxiety support and domestic abuse amongst others, we ran and managed 21 services during 2023 to 2024. The reputation of Jigsaw4u is high in the areas where we provide services. This quality is evidenced by official feedback from service users as well as anecdotal feedback received from those within the communities. We provided services in the South West London Boroughs of Merton, Sutton, Croydon, Kingston-Upon-Thames, Richmond-Upon-Thames and Wandsworth.

The 40 staff at Jigsaw4u are truly incredible – they are committed, compassionate and professional, delivering a truly inspiring and safe service for young people and families. During 2023 to 2024 there were 128 volunteers who also gave up their time and contributed over 6,000 hours of their time to support Jigsaw4u, we are very grateful for their commitment and selfless work which is vital to Jigsaw4u. We would also like to thank the Chief Executive Officer Stephen Loizou for his unwavering leadership, commitment and vision during the year. Our Patron and Ambassadors are pivotal to the charity by leveraging support and inspiring the young people with their own personal journeys, we are thankful that they chose us.

We do not take for granted the amazing and continued support from our funders, commissioners, donors, fundraisers, partners, local communities, suppliers, South West London communities, families past and present, business supporters and the previous service users who are now adults and wish to give back – the support and goodwill that we receive is instrumental to Jigsaw4u's success. For example, at our celebratory event earlier this year we showcased a video called 'Finding Freedom' this showed a young person's journey and the support by Jigsaw4u, it was a very moving story and thank you to the young person for bravely telling it – it inspired many and will do so for many years to come.

JIGSAW4U LIMITED
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CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2024

As my first year of Chair, I would like to say a big thank you to the outgoing Chair Mary Pragnell and the outgoing Treasurer James Kirkland. Both were instrumental in the stabilisation and growth of Jigsaw4u, particularly during the pandemic. As a Board, we are determined to support and govern Jigsaw4u to the best of our abilities and I thank all the Trustees who give up their time voluntarily to make this happen. This year we welcomed four new Trustees to the Board, and as a group we are experienced in financial management and reporting, HR, safeguarding, risk policy and governance and other areas.

Financially stability is a key focus for any charity Board, and we welcomed our new Treasurer Jeremy Beckwith this year. In this financial year, we are pleased to announce that our finances are in line with our budget with a growth of 3.4%. The budget set each year takes into account any external factors and risks. The vast majority of our spend does directly on services and the salaries of the team, with direct services to young people and their families representing approximately 85% of our expenditure. During the year, the Board put in place an investment policy as part of our financial stability and sustainability plan. Our risk register and framework is regularly reviewed and tabled at each Trustee meeting.

Governance is also a key focus for the Board and with 36 policies in place, these are the cornerstone of the working practices of Jigsaw4u. We were delighted to be awarded the prestigious London Youth's Gold Quality Mark accreditation in the year, the staff at Jigsaw4u worked and continue to work hard to achieve this quality assurance accolade and it has enhanced the way that we work and govern. The Board meets 6 times a year and will also hold exceptional meetings on key or urgent matters. Safeguarding is a key area where the Board have measures in place. Trustee Dr Amy Douthwaite is the Safeguarding lead for the Board and ensures that training and reporting is a priority and reviewed regularly.

Early in 2024 we reviewed and created our 2023 to 2026 3-year strategic objectives. The Board works with the CEO and his team to deliver this and creates a vision for the future ensuring financial stability, sustainability and high quality and safe service delivery. One of the strategic objectives is to develop the geography and diversity of our services in a sustainable manner to meet the needs of the community. We also plan to ensure that Jigsaw4u's systems and infrastructure are stable and modernised for the future and staff continue to be trained and developed to a high professional standard.

We will continue to plan and strive to not only ensure that the current and high standing service delivery at Jigsaw4u is maintained, but that the future of Jigsaw4u is strengthened so that we can help as many children, young people and families as possible.

Sarita Brucciani
Chair of Trustees

30 September 2024

JIGSAW4U LIMITED
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CHIEF EXECUTIVE OFFICER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2024

This financial year got off to a fantastic start when Jigsaw4u were awarded London Youth's Gold Quality Mark accreditation in May 2023. We became only the eleventh organisation to receive this accolade, and were extremely proud of the positive feedback from London Youth's assessment team. They particularly commended our commitment and approach to service user engagement, which has been a vital part of Jigsaw4u's journey since we started in 1997. Our quarterly Young People Panels are comprised of former and current beneficiaries and directly help shape Jigsaw4u's strategy, operations and service delivery.

The 2023 to 2024 financial year saw Jigsaw4u build upon the previous year's growth and development to further expand our support for communities across South West London. We were successful in attracting new sources of income, allowing us to increase our staff team and subsequent support for children, young people and families in need of our services. We were particularly excited to receive our first direct grant from the South West London Integrated Care Board, which funded the expansion of our Little Hands service (providing Play Therapy for children aged 5 to 9-years who have experienced Domestic Abuse).

Following the ongoing success of our Wilson Wellbeing Centre management, we opened a satellite office in Kingston-upon-Thames town centre. With Jigsaw4u supporting more and more children, young people and families from Kingston and Richmond-upon-Thames, the base is vital in us being able to offer them accessible services. We are delighted with the number of individuals who have accessed the base so far.

In partnership with Toy Soldier Films, we released *Finding Freedom* in January 2024. This mini-documentary explores the journey of a vulnerable young person Jigsaw4u supported to escape from criminal exploitation. We were overwhelmed by the positive response to the film and intend to submit it to the next round of Charity Film Awards. We launched a social media campaign, '10-seconds to calm with Jigsaw4u', which offers quick, visual, uplifting ideas to help children and young people (and adults!) manage their mental health and improve their sense of wellbeing. Service users often report the negative effects of social media to our team, so we felt it was important to share some positive content in this realm. Again, the messages of appreciation and encouragement fill us with pride and motivate us to keep on 'helping put the pieces back together'.

Jigsaw4u encounter huge demand for our core services, and we are committed to securing adequate resources to avoid waiting times and delays in receiving support. We firmly believe in our approach of professional services delivered in an accessible and non-clinical format for those who need them the most, and continue to build and develop year-on-year. Increasing our funding allows us to support more individuals, and our incredible team supported a record number of beneficiaries between 2023 and 2024. While we are proud of statistics, they do not matter unless everyone we support receives the high-standard of service and care Jigsaw4u is known for. We owe our success to our inspirational staff and volunteer team, who I thank for their passion and dedication in achieving the best outcomes for our beneficiaries.



Stephen Loizou
Chief Executive Officer

19 August 2024

JIGSAW4U LTD
Operating as Jigsaw4u

ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

The Trustees who are also directors of the Charity for the purposes of the Companies Act 2006, present their report with the financial statements of the Charity for the year ended 31 March 2024.

The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in January 2015.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company Number: 5366329 (England and Wales)

Registered Charity Number: 1109167

CURRENT TRUSTEES

Position	Name	Appointment Dates
Chair	Sarita Brucciani	Appointed December 2019, reappointed December 2022.
Vice Chair	Fraser Hyland	Appointed January 2017, reappointed January 2020, reappointed February 2023.
Treasurer	Jeremy Beckwith	Appointed May 2023
Secretary	Vacant	
Trustee	Dr Amy Cook	Appointed September 2021 (Trustee with responsibility for Safeguarding)
Trustee	Betsy Drury	Appointed May 2023
Trustee	Emanuele Bormida	Appointed May 2023
Trustee	Fleur Laffont	Appointed May 2023
Trustee	Caroline Fox	Appointed May 2024

TRUSTEES WHO LEFT BETWEEN 2023 to 2024

Mary Pragnell: Appointed January 2016, reappointed January 2019, reappointed January 2022, last day 21st November 2023.

James Kirkland: Appointed October 2014, reappointed October 2017, reappointed October 2020, last day 15th October 2023.

PATRON

Lord Iain McNicol of West Kilbride

REGISTERED OFFICE AND PRINCIPLE ADDRESS

Jigsaw4u
40 Mill Green Road
Mitcham
CR4 4HY

BANKER

Barclays Plc.
Bank Address: 6 Clarence Street, Kingston-upon-Thames, KT1 1NY.
Bank Account Type: Barclays Business Current Account
Bank Account Name: Jigsaw4u Ltd

JIGSAW4U LTD
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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

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AUDITOR

Myrus Smith
Chartered Accountants
Norman House
8 Burnell Road
Sutton
Surrey
SM1 4BW

SENIOR LEADERSHIP TEAM

Stephen Loizou: Chief Executive Officer
Vivienne Edkins: Director of Operations
Macklin Doherty: Business Development and Communications Manager

COMMENCEMENT OF ACTIVITIES

The company commenced trading on 20.4.2005 when it was granted charitable status and the net assets of the unincorporated charity Moving Forward Together (established 1997) were transferred to Jigsaw4u Limited.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation was registered as a charity on 26.4.1997 with a declaration of trust outlining the administration, objects and powers of the Charity. The objects were further modified by a deed of amendment, dated 29.4.1999. The Charity's Trustees who are also directors of Jigsaw4u Limited for the purposes of company law are responsible for the preparation of financial statements in accordance with the Companies Act 1985 and United Kingdom Accounting Standards.

Recruitment and Appointment of Trustees

The Directors of the company are also charity Trustees for the purposes of charity law and under the company's Articles, known as members of the Board of Trustees. The Memorandum and Articles of Association were revised on 16.5.2016 in relation to the election process for Directors/Trustees of the Charity. Only existing Directors/Trustees have the power to appoint and reappoint Trustees/Directors. They may serve for 3-years and may then seek reelection for a further 3-years up to a maximum of 3 terms of office (total of 9-years). There is also provision for Trustees/Directors to provide a further advisory role.

Due to the nature of the Charity's work, focusing on supporting children and young people who have experienced trauma, the Board of Trustees seeks to hear directly from the Charity's Young People Forum and any other users of the service as appropriate.

It is intended, as far as possible to maintain a broad range of skills within the Board of Trustees, covering social services, local authority, management, financial and business skills. To this end, new Trustees are recruited from time to time to fill any gaps which develop due to resignations and retirements. No other outside party is entitled to appoint new Trustees. Trustees have been recruited through relevant websites and local networks.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

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All Trustees give their time freely and no Trustee remuneration, expenses or related party transactions were paid in the year, though Trustees are entitled and encouraged to claim expenses. Trustees are required to disclose relevant interests and register them with the Board and in accordance with Jigsaw4u's Policy withdraw from decisions where a conflict of interest arises. This is highlighted at the beginning of each Board meeting.

Sarita Brucciani has been Chair of Trustees since November 2023. Sarita Brucciani has been a Trustee since December 2019 and was previously the Board Secretary of Jigsaw4u Board of Trustees between September 2021 and assuming the Chair position.

Induction and training of new Trustees

Newly appointed trustees are provided with a Trustees' pack, the Charity Commission guide 'The Essential Trustee', a copy of the Memorandum and Articles and the latest minutes of the Board of Trustees, financial report, annual report and strategic and operational plans.

Trustees attend activities at the Jigsaw4u office and attend staff meetings. They are linked to another Trustee to provide mentoring as needed. They are encouraged to attend training provided for Trustees by South West London Volunteer Forums or delivered by specialist professional advisors where possible. The Chief Executive Officer circulates information about any training opportunities available for Trustees to attend as well as relevant information received from NCVO or local Volunteer Forums.

Organisational Structure

The Board of Trustees had a membership of 7 people at the end of March 2023. The Trustees for 2023 to 2024 have a wide range of skills and experience between them including senior management in the voluntary, statutory and private sector, medical, equality and diversity issues, financial, human resources, marketing, fundraising and mentoring.

The Board meets regularly at least five times per year and more frequently if required. Sub groups are set up as needed to progress specific pieces of work. Recommendations are reported to the full Board meeting for decision. The Board is responsible for the strategic direction and policy of the organisation and for robust governance and rigorous financial management.

The Chief Executive Officer is responsible for the implementation of the strategic direction, ensuring financial sustainability and representing the Charity to stakeholders, while upholding its mission and values. The Director of Operations holds the day-to-day responsibility for the operational management of the organisation. The Service Managers are responsible for the day-to-day provision of services.

We are very fortunate to have an exceptional staff team of 38 very experienced, skilled workers with a mixture of qualifications dependent on the roles undertaken. Qualifications include play therapy; integrative therapy; social work; therapeutic counselling; parenting programmes; family therapy; and, advocacy.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

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Wider Network

Jigsaw4u is based on the borders of the London Boroughs of Merton, Croydon and Sutton and provides services across these Boroughs, as well as Wandsworth, Kingston-Upon-Thames and Richmond-Upon-Thames. During 2023 to 2024, Jigsaw4u provided the following forms of support:

- Pre and Post Bereavement
- Missing Young People
- Criminal and sexual exploitation
- School based mental health and wellbeing support
- Domestic abuse
- Advocacy for looked after children and young people;
- Independent Visiting for looked after children and young people
- Young Victims of Crime
- Prisoners' Families
- Emotional Based School Avoidance
- Depression and/or anxiety
- Community wellbeing centre
- Individual and group parenting programmes
- Suicide
- Tenancy Support for care leavers
- Play Therapy for adopted children
- Play Therapy for children who have experienced domestic abuse
- Activities, events and excursions for beneficiaries
- Training and supporting volunteers to enhance service delivery

Volunteers were recruited and trained to support the Independent Visiting service; the Helping Hands service; one off events; as well work within the office and help with fundraising.

Services supported children, young people and families through their experience of trauma or social and emotional difficulties. Jigsaw4u ensures that children and young people are able to express their feelings and that their views and needs are incorporated into decision making in their lives. Jigsaw4u have an established advisory group called the Young People's Panel, which ensures that young people views can help inform the Board.

Jigsaw4u is grateful for the support it has received in the last 12-months from volunteers and advisors, Trustees, our Patron and ambassadors who have given freely of their time and skills.

Businesses and individuals have also given their time, energy and skills, fundraising and supporting our work. They have helped us to increase our profile as well as donating funds. We are so grateful for every person's effort on behalf of Jigsaw4u.

Further details of charitable activities carried out during the year and ongoing and new services can be found on the website. The website has greatly contributed to publicising and expanding our profile, together with the wider use of social media.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

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Risk Management

The Trustee Board is committed to having a robust approach to the management of risk. As an organisation we aim to be ambitious whilst recognising that we work in a complex and ever-changing environment, so ambition must be rooted in realism and underpinned by strong values.

Our top priorities are for the safety and well-being of services users, staff and volunteers; the quality and accessibility of our services; financial security and sustainability; and the probity and reputation of the organisation.

To that end, the Board maintains a schedule of key risks (Governance; Operational; Financial; External; Compliance) and provides an assessment of their likelihood and impact, together with the actions taken or planned to mitigate the possible impact and/or likelihood. This schedule is reviewed at every Board meeting where scores may be adjusted and new actions/mitigations determined. More strategically, the approach to risk management as a whole is reviewed in the context of the development, monitoring and implementation of the Board's Strategic Plan.

The two key priority areas of ongoing Board attention to reduce the likelihood of an incident are:

Issue	Key Mitigating Actions
Safeguarding/child protection Incident/failure	• Key policies in place and regularly monitored • Annual safeguarding review • Recruitment and vetting procedures • Training for staff and volunteers (induction and refreshers) • Robust supervision and performance management procedures • Regular reporting to Board • Board Safeguarding Trustee with links to operational teams
Financial sustainability	• Regularly monitored Key Policies and controls in place (including Reserves Policy) • External accounting support and audit services • Cautious approach to annual budgeting • Close Board monitoring of income/expenditure • Focus on income generation/diversification – including contracts/spot purchase/grant funding/ sponsorship/fundraising • Focus on value for money and cost management • Following latest strategic review implementing more long-term strategic approach to budget/contract renewal /upcoming opportunities/contingency planning

The cost-of-living crisis that has occurred across the country in the last couple of years hit those most vulnerable in society the hardest and has also increased challenges faced by the organisation. Throughout the year the Board continued to meet regularly, monitoring the situation closely and paying close attention to potential emerging risks as well as identifying new areas of activity for the Charity to support our service users.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024
/contd...

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Charity's objectives are:

"To relieve those children, young people and adults who have suffered sexual, physical, mental and emotional distress by the provision of care, guidance, advice, advocacy and counselling as well as the provision of advice and support for those responsible for the care of such persons."

"To relieve the needs of socially or economically disadvantaged young persons and or those who are excluded, or in danger of being excluded from school in particular by the provision of care advice, support and advocacy."

Grant Making

The Charity does not make any grants at present.

Volunteers

Jigsaw4u holds a Queen's award for the Voluntary Sector, the highest award given to UK charities to recognise outstanding work.

Volunteers play a pivotal role within Jigsaw4u, providing independent visitors for children in care; befrienders for women who have experienced domestic violence; administration; as well as a range of practical tasks. The Charity has had a successful year in terms of building an effective team of 121 volunteers.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

Strapline

"Helping put the pieces back together"

Mission Statement

Jigsaw4u is a well-established community-based charity working with children, young people and families affected by complex social and emotional difficulties. "We work proactively to get children, young people and their families back on track by building positive relationships and empowering them to have a voice in their future"

Public Benefit

The Trustees have taken due regard to the Public Benefit Guidance published by the Charities Commission when planning and reviewing the charity's aims and objectives.

Provision of family support is ensured by the charitable activities outlined below in Achievement and Performance section.

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Jigsaw4u continually assesses the needs of the children, young people and families in the geographical areas covered by the organisation. A gap analysis of services needed by children and young people against services available was undertaken during the period. The analysis identified four key areas in which Jigsaw4u services could meet a need that would not be met otherwise. Funding will be sought to provide those services needed as appropriate.

The main activities are divided into the following areas:

Pre and Post Bereavement – We support children, young people and families affected by cancer, life limiting illness or bereavement by offering: advice around understanding the illness and medical process; support around emotional and practical needs; and, opportunities to share experiences and celebrate the life of the person who has died.

Home School Links – We provide primary and secondary schools with an on-site Specialist Support Practitioner to work with their students and parents/carers on a one-to-one, group and drop-in basis. Support is bespoke and provides interventions to help students overcome social, emotional and behavioural barriers affecting their learning and development.

Missing Young People and Criminal Exploitation – We provide independent return home interviews for all young people who have been reported missing from home or care both locally and out of borough if commissioned. We offer one-to-one support for young people to address issues such as peer pressure, child sexual exploitation, online safety or family conflict.

Advocacy and Independent Visiting – We support children in care and children who are working with social workers to speak out when professionals are making decisions about them, ensuring their voice is heard and is listened to. We also support volunteers who befriend young people in care, developing trusting relationships with young people designed to be long term and fun.

Young Victims of Crime – Headlight provides tailored victim support interventions for young people who have experienced crimes including GBH/ABH, sexual assault and robbery, helping them overcome emotional trauma and increase their sense of safety. Additionally, we aim to break the victim-becomes-perpetrator cycle and reduce the vulnerability of young people with SEN.

Helping Hands – We support women and families who have experienced domestic violence and/or abuse by training volunteers to befriend and support them. Our volunteers offer a range of emotional and practical services to help them overcome the effects of abuse and to empower them to make positive choices regarding their future.

Little Hands – We provide Play Therapy and family support for children aged 5 to 10-years who have witnessed domestic abuse

Emotional Based School Avoidance – outreach interventions for children and young people whose school attendance has been impacted by emotional difficulties

Piece of Mind – therapeutic support for young people with a diagnosis or symptoms of depression and/or anxiety

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Wilson Wellbeing – managing and delivering a programme of wellbeing activities for the community

Parent Child Game – Through our Sutton Alliance partnership, we provide a behavioral based parenting programme which involves both the parents and the child. We directly coach parents on how to interact differently with their child in order to decrease negative behaviors and increase cooperative behaviors.

Suicide Support – The death of a parent, sibling or close friend through suicide can be one of life's most traumatic events. We offer support to families and professionals through: debrief support; individual support; family sessions; group support; telephone advice; and, emergency consultation for schools.

Who's In Charge? – We provide regular 9-week parenting groups for parents/carers whose children are perpetrating domestic abuse and/or violence to re-establish boundaries and reclaim control of their families. Groups are specifically tailored for parents/carers of 8 to 12 year-old children and 13 to 17 year-old young people.

Adoption Play Therapy – We have developed existing local authority partnerships to provide specialist, long-term play therapy for adopted children. Our MSc qualified and BAPT registered Play Therapists utilise DDP, Theraplay and family sessions to help children overcome development trauma, attachment disorder and other adoption related issues.

Tenancy Support Service – We work in partnership with statutory services to provide care leavers with intensive support, focused around housing and independence. Our staff help care leavers find and maintain appropriate accommodation and make successful transitions to independent living.

Prisoners' Families – The Glasshouse Service provides holistic therapeutic support for children who have a parent or older sibling in prison. We help through a programme of one-to-one support for the young person, family work, group work and developing support networks to increase understanding of this complex situation.

Activities4u – We provide a series of free one-off and regular events throughout the academic year and school holidays for our service users to benefit from, including: sports coaching, computing, art, drama, parties, seaside trips, theme park visits, pantomimes, football matches, yoga for mums, and exhibitions.

In 2023 to 2024, Jigsaw4u reached 10,101 individuals across 15,923 one-to-one sessions. Staff attended 2,772 professionals meetings and the Charity offered 141 free activities and events for beneficiaries.

The ethnicity of Jigsaw4u service users closely aligns with the demographics of the London boroughs Jigsaw4u support.

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Each service has a range of targets set by commissioners and qualitative and quantitative evidence is provided to them to demonstrate outcomes and the impact of each project usually on a quarterly and annual basis. Staff use a variety of methods to assess impact. The accredited Outcomes Star method is the most commonly used to gain impact data, which has helped to provide evidence of the outcomes achieved with children and young people. Feedback from service users is vital and each project has a method by which this is gained.

Examples of impact include:

- 98% young people accessing Piece of Mind reported improved Feelings and Emotions on the 'My Mind' Outcomes Star
- 100% parents accessing Helping Hands reported improved Support Networks on the 'Empowerment' Outcomes Star
- 92% Care Leavers accessing Tenancy Support Service reported improved feelings of Safety and Security on the 'Teen' Outcomes Star
- 88% children accessing Home School Linked reported improved Education and Learning on the 'My Star' Outcomes Star

Internal and External Factors

The 3-year Strategic Business Plan ("The Plan") continued to drive the work of Jigsaw4u with challenging targets for 2020 to 2023. The Strategic Business Plan for 2020 to 2023 was reviewed in January 2023 and a new 2023 to 2026 Strategic Business Plan was established (after the end of the 2022 to 2023 Financial year).

South West London Boroughs continue to change their commissioning systems and this makes the tendering process more complex and competitive. Internal risks are minimised by rigorous governance and financial management. There are comprehensive guidelines for all financial transactions, criteria and outcomes.

An accountant supports the production of Financial Management Information to ensure that the accounts are accessible for the Trustees and understood by them. This has been the basis for more rigorous financial management.

The Chief Executive Officer reports regularly to the Board on the progress of the organisation and consults with the Chair on issues that arise. Services report quarterly and annually on the progress of individual services against service delivery and financial targets. Policies and procedures are in place to cover all aspects of health and safety, safeguarding, equal opportunities, risk management, financial management, business continuity, environment and HR issues such as grievances and disciplinary procedures. The Board and Senior Management Team regularly review all policies.

Quality Assurance

Jigsaw4u is an evidence-based organisation and uses the Outcome Stars and Strengths and Difficulties Questionnaire (double-sided version with impact supplement) (Goodman; 2005) as impact measurement methodology. This enables the organisation to continue to provide accurate and useful qualitative and quantitative information to commissioners.

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Examples of impact include:

98% young people accessing Piece of Mind reported improved Feelings and Emotions on the 'My Mind' Outcomes Star.

100% parents accessing Helping Hands reported improved Support Networks on the 'Empowerment' Outcomes Star.

92% Care Leavers accessing Tenancy Support Service reported improved feelings of Safety and Security on the 'Teen' Outcomes Star.

88% children accessing Home School Linked reported improved Education and Learning on the 'My Star' Outcomes Star.

Internal and external factors

Jigsaw4u – as with all voluntary organisations – has been challenged by the current COVID 19 situation, the reduction in public funding and the increasingly competitive marketplace for funding opportunities.

The 3-year Strategic Business Plan ("The Plan") continued to drive the work of Jigsaw4u with challenging targets for 2020-2023. The Strategic Business Plan for 2020-2023 was reviewed in January 2023 and a new 2023-2026 Strategic Business Plan was established (after the end of the 2022-2023 Financial year).

Local boroughs continue to change their commissioning systems and this makes the tendering process more complex and competitive. Internal risks are minimised by rigorous governance and financial management. There are comprehensive guidelines for all financial transactions, criteria and outcomes.

An accountant supports the production of Financial Management Information to ensure that the accounts are accessible for the Trustees and understood by them. This has been the basis for more rigorous financial management.

The Chief Executive Officer reports regularly to the Board on the progress of the organisation and consults with the Chair on issues that arise. Projects report quarterly and annually on the progress of individual projects against service delivery and financial targets. Policies and procedures are in place to cover all aspects of health and safety, safeguarding, equal opportunities, risk management, business continuity, environment and HR issues such as grievances and disciplinary procedures. The Board and the staff team regularly review all policies.

Quality Assurance

Jigsaw4u is an 'outcomes based' organisation and uses the Outcome Stars evaluation methodology. This enables the organisation to continue to provide accurate and useful qualitative and quantitative information to commissioners.

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Jigsaw4u uses a number of processes to demonstrate that the organisation and its services have been quality assured. Jigsaw4u holds the Queen's Award for Voluntary Service, the highest award given to UK charities to recognise outstanding work. Experts in Volunteering Quality assurance is in place. Jigsaw4u were awarded the London Youth Gold Quality Mark accreditation in June 2023 (having achieved Bronze then Silver in previous years). This quality mark is a quality assurance scheme for organisations delivering work with young people. It is accredited by City and Guilds and is nationally recognised by UK Youth. Previously Jigsaw4u held PQASSO quality assurance. The Board recognises the London Youth Gold Quality Mark as a more relevant assurance approach given the goals of Jigsaw4u. We are proud that Gold is only currently held by eleven organisations.

All these processes ensure that the Jigsaw4u's systems are strengthened and high professional standards maintained. We have been well supported in these programmes by South West London voluntary sector councils.

Some services are also reviewed as part of external inspection agencies such as OFSTED. The Advocacy service was highlighted in Merton's OFSTED inspection. (Excerpt: "There is a good use of advocacy for disabled children and children and young people subject to child protection procedures enabling careful consideration of their voices within planning. Children's wishes and feelings are strongly heard and clearly reflected in practice.").

FINANCIAL REVIEW

Treasurer's Statement

The 2023 to 2024 financial year saw income pleasingly continue to rise by 3.4% to £1.31m after the sharp increase in the previous year and was ahead of budget and expenditure. Our investment in fundraising bore fruit and income from donations rose significantly.

As in previous years, the approach taken by the Trustees is to be prudent with regard to predicting both income and expenditure when setting the budget for the year ahead, and by holding expenditure steady and within budget at £1.09m, Jigsaw4u generated a surplus of income over expenditure of over £220,000. This surplus will be used both to add marginally to the reserve funds and to invest in the management infrastructure in the year ahead, as Jigsaw4u seeks both to expand its services both by geography into neighbouring Boroughs and by its type of offering.

The Charity has not had to call upon its reserves during the year because it has maintained its strong relationships with its primary funders, its medium-term contracts and a constant effort to identify and generate new sources of income. However, we have reserves in place to support critical services as local government continues to suffer from limited resources due to intense financial pressures. We remain very aware of the inherent funding risks that may be realised in the years ahead from our core source of funds.

Reserves Policy

Jigsaw4u's reserves policy has remained unchanged in 2023 to 2024, with the objective of having between 12 and 17 weeks of expenditure as unrestricted free cash available for unseen and emergency spending. Retaining a workable reserve is a key risk mitigation strategy and the reserves policy is reviewed at least once a year to ensure it matches our risk profile and risk appetite.

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As at 31st March 2024, the charity had reserves greater than indicated by its policy. Total free reserves (less fixed assets and designated funds) were £501,485, equivalent to 24 weeks of 2023 to 2024 expenditure. However, the Trustees approved a budget deficit for the 2024 to 2025 year, investing in a satellite office in Kingston, Jigsaw4u's senior management infrastructure and expanded therapeutic staff which, after accounting for the budgeted deficit) brought the free reserves back to 15-weeks of planned 2024-25 expenditure.

With the increase in scale of the charity's activities and cash reserves in recent years, the Trustees instigated an investment policy to enhance the financial returns from these reserves. The policy does not seek to take any capital risk however and an investment was made into the COIF Charities Deposit Fund, which generates a higher return than Jigsaw4u could achieve from its own banking relationships.

Principle Funding Sources

Jigsaw4u services have a range of funders, including the London Boroughs of Sutton and Merton, schools in Croydon, Merton and Sutton, TNLFCF, The Mercers' Company, The Taylor Family Foundation, The Prudence Trust and South West London Integrated Care Board. Regular funding applications have been made to ensure that current activities continue.

THE FUTURE

Jigsaw4u has a three-year strategic business plan from 2020 to 2023. The 2020 to 2023 plan has been developed with input from young people, service users, staff, stakeholders and Trustees. The plan has been reviewed and an updated Strategic Business Plan for 2023 to 2026 has been established (after the end of the 2022 to 2023 financial year). The new plan builds on the 2020 to 2023 strategic business plan and aims to support the key priorities of the organisation and ensure that we continue to reflect the evolving needs of the community and service users; continue to provide the high quality of support to service users and are resilient to manage the challenges expected in the years ahead.

Business objectives for 2023 to 2026 included:

- Continuation of all current services and maintaining consistently high professional standards
- Provide ongoing professional training and development for staff
- Raise our national profile by applying for national awards
- Increase the number of applications to charitable trusts
- Increase our geographical spread across South West London and the number of children, young people and families receiving our services
- Review and update our marketing strategy
- Reduce isolation of our service users by providing more trips/activities
- Ensure our services reflect needs of our users by continuing to ensure effective feedback mechanisms
- Increase income from fundraising and donations
- Further consideration of development of a training and consultancy service
- Improve our long-term financial health by sustaining unrestricted reserves at the approved level (3-months operating costs)
- Develop Senior Leadership Team to reflect and sustain growth and development
- Affiliate with BACP or other accredited bodies to validate our work
- Improved access to services (e.g. satellite base in Kingston-Upon-Thames)

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

/contd...

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the directors of Jigsaw4u Ltd for the purposes of company law) are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently,
- Observe the methods and principles in the Charity SORP
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

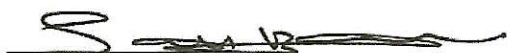
The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

AUDITORS

The Board will make a recommendation for appointment of auditors for the year ending 31st March 2024 at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:



Sarita Brucciani
Chair of Trustees

30 September 2024

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Opinion

We have audited the financial statements of Jigsaw4U Limited (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report of the trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report of the trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, set out on page 17, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Auditor's responsibilities for the audit of the financial statements .../Cont'd

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Kevin Fisher BA FCA CTA (Senior Statutory Auditor)
For and on behalf of Myrus Smith
Chartered Accountants and Statutory Auditors
Norman House
8 Burnell Road
Sutton, Surrey
SM1 4BW

30 September 2024

JIGSAW4U LIMITED
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STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income from:					
Donations and grants	2	127,996	40,325	168,321	89,519
Charitable activities	3	270,093	855,541	1,125,634	1,176,951
Investments	4	18,560	-	18,560	2,720
Total		<u>416,649</u>	<u>895,866</u>	<u>1,312,515</u>	<u>1,269,190</u>
Expenditure on:					
Raising funds	5	257	1,882	2,139	20,760
Charitable activities	6	262,386	823,531	1,085,917	1,083,935
Total		<u>262,643</u>	<u>825,413</u>	<u>1,088,056</u>	<u>1,104,695</u>
Net (expenditure)/income	10	154,006	70,453	224,459	164,495
Transfers between funds		-	-	-	-
Net movement in funds	16	154,006	70,453	224,459	164,495
Reconciliation of funds					
Total funds brought forward	16	<u>456,190</u>	<u>654,692</u>	<u>1,110,882</u>	<u>946,387</u>
Total funds carried forward	16	<u>£610,196</u>	<u>£725,145</u>	<u>£1,335,341</u>	<u>£1,110,882</u>

All income and expenditure derives from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

The notes form part of these financial statements.

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BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	£	2024	£	2023	£
FIXED ASSETS						
Tangible assets	13			3,711		5,326
CURRENT ASSETS						
Debtors	14		15,086		31,592	
Cash at bank and in hand			1,368,849		1,119,389	
			<u>1,383,935</u>		<u>1,150,981</u>	
CREDITORS: Amounts falling due within one year	15		<u>52,305</u>		<u>45,425</u>	
NET CURRENT ASSETS				<u>1,331,630</u>		<u>1,105,556</u>
NET ASSETS	17		<u>£1,335,341</u>		<u>£1,110,882</u>	
FUNDS						
Unrestricted	16		610,196		456,190	
Restricted	16		725,145		654,692	
			<u>£1,335,341</u>		<u>£1,110,882</u>	

The financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Trustees on 30 September 2024 and signed on its behalf by:


Sarita Brucciani
Chair of Trustees

The notes form part of the financial statements.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Net movement in funds per statement of financial activities		224,459	164,495
Adjustments for:			
Interest receivable	4	(18,560)	(2,720)
Depreciation charges	13	2,215	2,539
Decrease / (increase) in debtors		16,506	43,963
(Decrease) / increase in creditors		6,880	(12,865)
Net cash (used in) / provided by operating activities		231,500	195,412
Cash flows from investing activities			
Interest receivable		18,560	2,720
Purchase of tangible fixed assets		(600)	(4,785)
Net cash (used in) / provided by investing activities		17,960	(2,065)
Change in cash at bank in the year		249,460	193,347
Cash at bank brought forward		1,119,389	926,042
Cash at bank carried forward		£1,368,849	£1,119,389

The notes form part of these financial statements.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 as it applies from 1 January 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis and under the historical cost convention. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Company status

The Company is a private company limited by guarantee, incorporated in Great Britain and registered in England and Wales. The members of the Company are the Trustees named on page 4. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £10 per member of the Company. The registered office of the Company is given in the Reference and Administrative Details of the Annual Report of the Trustees.

1.3 Income recognition

Items of income are recognised in the financial statements when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

1.4 Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount can be measured reliably.

Expenditure includes those costs of a direct nature which can be allocated to a specific activity. It also includes indirect costs, including governance costs that do not relate to a specific activity but are necessary to support those activities. For the purposes of the statutory accounts, all direct and support costs are attributed to the single activity of child support services.

1.5 Fund accounting

Unrestricted general funds are freely available for use in furtherance of the objects of the charity and which have not been designated for specific purposes.

Designated funds are unrestricted funds set aside by the trustees for particular purposes.

Restricted funds are funds which can only be used in accordance with specific restrictions imposed by the donor or which have been raised for a particular purpose.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

/contd...

1.6 Tangible fixed assets and depreciation

Tangible assets costing more than £500 are capitalised. Depreciation is provided so as to write off the cost of each asset over its estimated useful life at the following annual rates:

Computer equipment	50% straight line
Office equipment	25% straight line

1.7 Leases

Operating lease rentals are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1.8 Pension Costs

The Charity operates a defined contribution pension scheme for the benefit of its employees. Contributions are charged to the Statement of Financial Activities in the year to which they relate.

1.9 Debtors and creditors

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the Statement of Financial Activities.

2. Donations and grants

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Donations	126,782	40,325	167,107	88,874
Grants	1,214	-	1,214	645
	<u>£127,996</u>	<u>£40,325</u>	<u>£168,321</u>	<u>£89,519</u>

Of the £89,519 recognised in 2023, £79,519 was unrestricted fund income and £10,000 was restricted fund income.

3. Income from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Grants and Contracts				
London Borough of Sutton				
Conferences/Consultations	-	16,502	16,502	100,235
Sutton Alliance (CAMHS)	-	34,500	34,500	34,500
Grief Support	-	-	-	10,000
Advocacy	-	136,570	136,570	58,294
EBSA	-	12,500	12,500	25,000
Other Grant	-	-	-	1,500
London Borough of Merton				
Advocacy	-	77,385	77,385	75,000
Conferences/Consultations	-	2,900	2,900	12,400
GLA Young Londoners	-	-	-	7,489
Lloyds Tenancy Support	-	-	-	25,000
National Lottery	-	52,257	52,257	25,558
Companies and Trusts	270,093	522,927	793,020	751,975
Disabled Children	-	-	-	50,000
	<u>£270,093</u>	<u>£855,541</u>	<u>£1,125,634</u>	<u>£1,176,951</u>

Of the £1,176,951 recognised in 2023, £244,895 was unrestricted fund income and £932,056 was restricted fund income.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024
/contd...

4. Investment income	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Bank interest	£18,560	£Nil	£18,560	£2,720

All of the £2,720 recognised in 2023 was unrestricted fund income.

5. Cost of raising funds	Direct Costs	Support Costs	Total 2024	Total 2023
Fundraising expenditure	£1,882	£257	£2,139	£20,760

All of the £20,760 recognised in 2023, £(2,557) was charged to unrestricted funds and £23,317 was charged to restricted funds.

6. Cost of charitable activities	Direct costs	Support costs	Total 2024	Total 2023
Child support services	£983,621	£102,296	£1,085,917	£1,083,935

Of the £1,083,935 expenditure recognised in 2023, £247,336 was charged to unrestricted funds and £836,599 was charged to restricted funds.

7. Analysis of direct costs	Raising funds £	Charitable activities	Total 2024 £	Total 2023 £
Wages and salaries	-	825,812	825,812	820,524
Other direct costs	1,882	157,809	159,691	186,837
	<u>£1,882</u>	<u>£983,621</u>	<u>£985,503</u>	<u>£1,007,361</u>

8. Analysis of support costs	Raising funds £	Charitable activities £	Total 2024 £	Total 2023 £
Wages and salaries	-	-	-	-
Office costs	257	63,204	63,461	58,671
Information technology	-	10,523	10,523	17,564
Premises costs	-	16,831	16,831	9,317
Governance costs (Note 9)	-	11,738	11,738	11,782
	<u>£257</u>	<u>£102,296</u>	<u>£102,553</u>	<u>£97,334</u>

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024
/contd...

9. Governance costs	Total 2024 £	Total 2023 £
Accountancy and other fees	9,238	8,890
Audit fees	2,500	2,892
	<u>£11,738</u>	<u>£11,782</u>
10. Net income for the year	2024	2023
The net income for the year is stated after charging:		
Operating leases rentals	£40,021	£45,357
Depreciation of tangible fixed assets	<u>£2,215</u>	<u>£2,539</u>
11. Trustees remuneration and expenses		
During this year and the previous year, the Trustees received no remuneration or benefits in kind. Trustees were not reimbursed any expenses during the year (2023 : £Nil).		
12. Staff costs	2024 £	2023 £
Wages and Salaries	749,405	740,685
Social security costs	58,375	60,879
Pension costs	18,032	18,960
	<u>£825,812</u>	<u>£820,524</u>
	No.	No.
Average number of employees based on full-time equivalents	<u>28</u>	<u>34</u>

Average number of employees during the year was 33 (2023 : 34).

The staff costs include compensation paid to one employee on termination of £4,875 and redundancy payment to one employee of £1,339.

No employee received employee benefits (excluding employer pension costs) amounting to more than £60,000 in either year.

The total employee benefits received by key management amounted to £95,157 (2023 : £134,030).

Under FRS 102 employee benefits include gross pay, benefits in kind, employer's national insurance and employer's pension costs.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024
/contd...

13. Tangible fixed assets		Plant and Machinery £
Cost		
At 1 April 2023		26,671
Additions		600
Disposals		-
At 31 March 2024		27,271
Depreciation		
At 1 April 2023		21,345
Charged in the year		2,215
Elimination on disposals		-
At 31 March 2024		23,560
Net book value		
31 March 2024		£3,711
31 March 2023		£5,326
14. Debtors	2024	2023
	£	£
Trade debtors	4,313	16,912
Prepayments and accrued income	10,773	14,680
	£15,086	£31,592
15. Creditors – Amounts falling due within one year	2024	2023
	£	£
Trade creditors	9,865	9,009
Accruals and deferred income	40,413	33,485
Other creditors	2,027	2,931
	£52,305	£45,425
Deferred income analysis	2024	2023
		££
As at 1 April 2023	30,785	43,683
Additions during the year	30,931	30,785
Amounts released to income	(30,785)	(43,683)
As at 31 March 2024	£30,931	£30,785

Deferred income of £30,931 (2023 : £30,785) included above relates to grant income received during the year but relating to future accounting periods.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024
/contd...

16. Movement in funds

2024	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers Between Funds £	Carried Forward £
Restricted funds					
Grief Support	96,246	58,875	63,601	-	91,520
Conferences/Consultation	375,030	257,114	89,127	(99,564)	443,453
Advocacy – Children's Trust	-	-	5,573	5,573	-
Advocacy - Merton	47,884	82,571	128,200	-	2,255
Sutton Alliance (CAMHS)	9,502	34,500	52,076	8,074	-
Young Victims of Crime	15,019	32,000	104,496	57,477	-
Tenancy Support:					
Lloyds Foundation	-	-	2,488	2,488	-
Children in Need	3,065	31,363	30,458	-	3,970
GLA Young Londoners	11,216	-	14,475	3,259	-
National Lottery	-	52,257	41,358	-	10,899
Helping Hands – Sutton Transform	17,403	-	-	-	17,403
Advocacy Sutton Missing Young People	9,770	136,570	61,501	-	84,839
Helping Hands – City Bridge Trust	-	56,698	54,037	-	2,661
The Prudence Trust	59,785	103,378	95,018	-	68,145
EBSA	9,772	12,500	25,390	3,118	-
Wilson Wellbeing	-	38,040	57,615	19,575	-
Total restricted funds	654,692	895,866	825,413	-	725,145
Unrestricted funds					
General	311,190	416,649	262,643	-	465,196
Designated Funds					
Environmental and health and safety	90,000	-	-	-	90,000
Diversification of fundraising	55,000	-	-	-	55,000
	456,190	416,649	262,643	-	610,196
Total funds	£1,110,882	£1,312,515	£1,088,056	£Nil	£1,335,341

The purpose of each restricted fund is set out in the Annual Report of the Trustees.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

/contd...

16. Movement in funds

Comparative information for the previous financial year is set out in the following table:

	Brought Forward	Incoming Resources	Resources Expended	Transfers Between Funds	Carried Forward
2023	£	£	£	£	£
Restricted funds					
Grief Support	89,773	82,250	75,777	-	96,246
Conferences/Consultation	144,394	351,552	120,916	-	375,030
Disabled Children	(18,562)	-	-	18,562	-
Macmillan Mitcham	17,562	-	24,977	7,415	-
Advocacy – Children’s Trust	36,489	14,000	51,756	1,267	-
Advocacy - Merton	86,558	89,000	112,138	(15,536)	47,884
Sutton Alliance (CAMHS)	(9,499)	34,500	15,499	-	9,502
Young Victims of Crime	4,663	32,000	21,644	-	15,019
Tenancy Support:					
Jack Petchey	(774)	-	-	774	-
Lloyds Foundation	11,806	25,000	42,580	5,774	-
Merton	14,836	-	18,374	3,538	-
Children in Need	12,099	31,863	40,897	-	3,065
Global Make Some Noise	4,692	-	9,275	4,583	-
GLA Young Londoners	19,546	7,489	15,819	-	11,216
National Lottery	(8,715)	25,558	32,361	15,518	-
Helping Hands – Sutton					
Transform	17,403	-	-	-	17,403
Advocacy Sutton Missing					
Young People	54,194	58,744	103,168	-	9,770
Helping Hands – City Bridge					
Trust	47,248	50,000	101,021	3,773	-
The Prudence Trust	-	102,850	43,065	-	59,785
EBSA	-	25,000	15,228	-	9,772
Wilson Wellbeing	-	12,250	15,421	3,171	-
Total restricted funds	523,713	942,056	859,916	48,839	654,692
Unrestricted funds					
General	277,674	327,134	244,779	(48,839)	311,190
Designated Funds					
Environmental and health and safety	90,000	-	-	-	90,000
Diversification of fundraising	55,000	-	-	-	55,000
	422,674	327,134	244,779	-	456,190
Total funds	£946,387	£1,269,190	£1,104,695	£Nil	£1,110,882

The purpose of each restricted fund is set out in the Annual Report of the Trustees.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

/contd...

17. Analysis of net assets between funds	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2024	2024	2024	2023
	£	£	£	£
2024				
Fixed assets	3,711	-	3,711	5,326
Current assets	627,859	756,076	1,383,935	1,150,981
Current liabilities	(21,374)	(30,931)	(52,305)	(45,425)
	<u>£610,196</u>	<u>£725,145</u>	<u>£1,335,341</u>	<u>£1,110,882</u>

Comparative information for the previous financial year is as follows:

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2023	2023	2023	2022
	£	£	£	£
2023				
Fixed assets	5,326	-	5,326	3,080
Current assets	465,504	685,477	1,150,981	1,001,597
Current liabilities	(14,640)	(30,785)	(45,425)	(58,290)
	<u>£456,190</u>	<u>£654,692</u>	<u>£1,110,882</u>	<u>£946,387</u>

18. Operating Lease commitments

The total future minimum lease payments due under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Within one year	41,270	40,021
Within two and five years	24,500	65,770
	<u>£65,770</u>	<u>£105,791</u>

The operating lease rental expense for the year was £40,021 (2023 : £45,357).

19. Taxation

As a registered charity, Jigsaw4u Limited is exempt from taxation under Part 11 of the Corporation Tax Act 2010 and Section 256 of the Taxation of Chargeable Gains Act 1992.

20. Contingent Assets

Total grant funding awarded as at 31 March 2024 but not yet received and recognised as income due to the recognition criteria not being met amounts to £363,160.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024

Income from:	2024 £	2023 £
Donations and grants		
Donations	168,321	89,519
Investment income		
Bank interest	18,560	2,720
Charitable activities		
Grants and contracts	1,125,634	1,176,951
Total incoming resources	£1,312,515	£1,269,190
Expenditure on:		
Direct costs		
Wages	749,405	740,685
Social security	58,375	60,879
Pension	18,032	18,960
Telephone	6,818	7,637
Postage and stationery	1,307	2,150
Recruitment and training	9,006	9,049
Subcontractors	106,169	103,274
Travel and subsistence	5,592	8,384
Consultation and fundraising	2,679	25,165
Books, publications and subscriptions	433	78
Support/children's groups	18,156	25,138
Equipment and equipment hire	1,321	1,813
Repairs and cleaning	3,154	3,673
Depreciation	2,215	2,539
Bank charges	121	104
Insurance	2,103	6,623
Photocopying & Printing	617	728
Advertising	-	(9,518)
	985,503	1,007,361
Governance costs		
Auditor's fees	2,500	2,892
Accountancy fees	9,238	8,890
	11,738	11,782

The page does not form part of the statutory financial statements

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024
/contd...

	2024 £	2023 £
Support costs		
Wages	-	-
Social security	-	-
Pension	-	-
Rent	43,542	38,771
Rates and water	3,197	2,709
Insurance	3,532	173
Light and heat	4,884	6,439
Postage, stationery and subscriptions	1,537	982
Marketing and fundraising	257	(2,557)
Professional fees	2,584	6,916
Travel and subsistence	1,042	1,929
Office cleaning	2,886	3,309
	<u>63,461</u>	<u>58,671</u>
 Information technology		
Computer expenses	<u>10,523</u>	<u>17,564</u>
 Premises costs		
Repairs and renewals	<u>16,831</u>	<u>9,317</u>
 Total expenditure	 <u>1,088,056</u>	 <u>1,104,695</u>
 Net income	 <u>£224,459</u>	 <u>£164,495</u>

The page does not form part of the statutory financial statements

JIGSAW4U LIMITED

England & Wales - Charity number 1109167

Accounts

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

MYRUS SMITH
Chartered Accountants

Norman House
8 Burnell Road
Sutton, Surrey
SM1 4BW

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329

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JIGSAW4U LIMITED
Operating as Jigsaw4u
Registered Charity No 1109167
Company No: 05366329
A Company limited by guarantee

CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2023

It's been a successful year for Jigsaw4u as we entered our 26th year of supporting children and young people that are experiencing complex social and emotional difficulties. It was also a year in which we supported 7,399 individuals across 13,472 one-to-one sessions. Jigsaw4u provided 132 free positive activities which were attended by many service users.

The scale, scope and complexity of the services required from Jigsaw4u has grown over each of Jigsaw4u's 26 years. This year demand for a number of our services has increased for a range of reasons including the significant and numerous ways in which Covid has impacted young people, the impact of the changing geopolitical environment impacting a number of service users and the general increase of mental health challenges for our children and young people.

To address some of these challenges we have added additional services throughout the years to meet these new demands. Support is now provided through services that include Advocacy and Independent Visiting; Missing Young People; Criminal Exploitation; Home-School Links; Helping Hands; Adoption Play Therapy; Emotional Based School Avoidance; Prisoners families and Positive Activities. New services have been added this year.

We have also been pleased to be able to extend the coverage of some of our services into our neighbouring boroughs of Kingston, Richmond, Croydon and Wandsworth.

The work undertaken by the exceptional staff team and the 127 volunteers meant that Jigsaw4u was awarded the London Youth Silver Quality Mark accreditation and has been working towards the Gold Quality Mark Accreditation (which was successfully achieved in June 2023) and also maintained the Queen's Award for Voluntary Service which is the highest award given to volunteer groups across the UK.

We have also continued to receive much needed financial and practical support from individuals, local businesses and community groups throughout the year. Jigsaw4u simply wouldn't have survived into its 26th year without this support. We remain extremely grateful for the continued passion and generosity.

On behalf of the trustees, I would like to give particular thanks this year to the extraordinary staff team and the many volunteers and ambassadors who dedicate their expertise, qualifications and time to provide the vital support required by young people. The team have had a particularly challenging year this year and the resilience and commitment demonstrated by the team is extraordinary. They continue to provide exceptional services to our service users.

The comments below demonstrate the impact of some of the work undertaken by the team:

"Without Jigsaw4u I honestly don't think my daughter would be alive." From a parent of a child who received Missing Young People support.

"It gave me space to open up. I looked forward to having time to myself and sharing how I was feeling. I've learnt that talking about my feelings helps me manage them better." From a young person who received Bereavement support.

"It was amazing to talk through my feelings. I am in a much better place now than when we started sessions." From a young person who received Piece of Mind support.

JIGSAW4U LIMITED
Operating as Jigsaw4u
Registered Charity No 1109167
Company No: 05366329
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CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2023

"Thank you so much for matching me with my volunteer. She has become a part of our lives. When I felt lonely, she made my week. I looked forward to our meetings. She listened to everything I had to say, with no judgement and she gave me advice when I needed it. She was a true person who helped me through a really tough time. From a parent who received Helping Hands support.

The contribution of volunteers to services provided by Jigsaw4u has continued to be significant this year. 127 volunteers contributed material amounts of their time, commitment to service users needs and expertise. Volunteers have had to adapt their ways of working and have demonstrated huge commitment and adaptability to ensure that their services continue to be provided. The contribution of volunteers is reflected in the fact that Jigsaw4u holds the Queen's Award for Voluntary Service, the highest award given to volunteer groups across the UK.

My sincere thanks also goes to all the trustees who give up their time voluntarily to support the work at Jigsaw4u. Three trustees left the Board in 2022-2023 having come to the end of their permitted term. Huge thanks to each of those trustees and the invaluable work they have done whilst on the Board. Particular thanks to Jan Wright who has supported Jigsaw4u in so many different ways throughout her time on the Board and as part of Friends of Jigsaw4u. I have also been delighted to welcome new trustees to the Board throughout 2023 that bring new skills and fresh eyes to the Board. The business of the Board focusses on ensuring the good governance of Jigsaw4u - particularly that we have the appropriate financial stability, policies, procedures and staff in place to provide an exceptional service to children and young people.

After the extraordinary efforts of all the team at Jigsaw4u during the pandemic, which saw income hold up well despite the evident risks and uncertainties, the approach taken by the Trustees was once again to be prudent in both predicting income and expenditure for the financial year 2022-2023.

Income in 2022-2023 was in line with performance in the recent years, and ahead of prudent budgetary expectations, at now over £1m. The vast majority of what we spend goes directly on projects and the salaries of the team, with direct services to young people and their families representing 80% of all our expenditure. And Trustees are deeply aware of the need to protect the charity from undue financial risk.

We continue to receive much needed financial and practical support from local and some larger businesses. We are extremely grateful for their amazing generosity.

We know the coming years will continue to see demand for Jigsaw4u services grow and we are pleased to be in position after 26 years to continue to provide the support that has such an impact on those that use our services.



Mary Pragnell
Chair of Trustees

30 September 2023

JIGSAW4U LIMITED
Operating as Jigsaw4u
Registered Charity No 1109167
Company No: 05366329
A Company limited by guarantee

CHIEF EXECUTIVE OFFICER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2023

2022 marked the huge milestone of Jigsaw4u's 25th anniversary. We celebrated by creating our acclaimed mini-documentary 'Then and Now' which interviewed some of our first service users. They shared their perspectives, as adults, of the support they received as bereaved children to inspire those in similar positions and highlight why Jigsaw4u is needed so much.

2022 to 2023 was a challenging year for the communities Jigsaw4u serve – the cost-of-living crisis and inflation alongside other socio-economic factors created an incredible amount of stress for families. This impacted children and young people considerably, and Jigsaw4u witnessed the well-documented mental health crisis first hand. In response, Jigsaw4u were extremely proud to maintain all of our core services throughout 2022 to 2023, as well as expanding our support so we were readily available for those who needed us. We launched a new service, Piece of Mind, which provides therapeutic interventions for young people experiencing depression and/or anxiety across South West London. Additionally, we were commissioned by the London Borough of Sutton to deliver a pilot project supporting children and young people affected by Emotional-Based School Avoidance.

Our approach to listening to our service users and encouraging them to shape Jigsaw4u's strategy, operations and delivery continued as always. Our Young Peoples Panel opted to rename our Positive Activities service as Activities4u (one young person sensibly pointed out: "you're not going to take us on negative activities, are you!") Activities4u reinforces our direct one-to-one support by offering a range of regular and one-off events to help children, young people and families overcome their challenges through developing new interests and improving support networks. Examples include forestry camps, disability sports coaching and our hugely popular Littlehampton and Brighton summer seaside trips. Young people also directly worked with graphic designers to create Jigsaw4u's new logo, and with our staff to create Our Values. Jigsaw4u have continued to benefit from partnerships with local authorities, schools, statutory services, charities and businesses who share our vision for South West London and the people living and growing up here. We actively worked on our London Youth Quality Mark Gold Accreditation all year, with our assessment planned for May 2023.

The Jigsaw4u team reached a record number of beneficiaries between 2022 and 2023, a testament to their dedication and passion for their work. I want to thank all our staff and volunteers for their commitment and additional support to help our communities when they faced complex social and emotional challenges. As ever, thank you to the hundreds of supporters who have enabled us to provide the services which have been identified for us, and of course the brave and wonderful children, young people and families who access Jigsaw4u and continue to inspire us every day.



Stephen Loizou

Chief Executive Officer

24 August 2023

JIGSAW4U LTD
Operating as Jigsaw4u

ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023.

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in October 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company Number: 5366329 (England and Wales)

Registered Charity: Number: 1109167

TRUSTEES

Chair: Mary Pragnell: Chair since 21 March 2018. Appointed: 16 January 2016.
Reappointed: 16 January 2022

Secretary: Sarita Brucciani: Appointed: 6 December 2019, reappointed 22 February 2023

Treasurer: James Kirkland: Appointed as Trustee: 15 October 2014. Reappointed: 12 September 2017.
Appointed as Treasurer: 6 December 2016. Reappointed: 15 October 2020

Trustee: Fraser Hyland: Link with Young People's Forum. From December 2017: Data Protection. Appointed: 21 January 2017. Reappointed, January 2020, Reappointed 22 February 2023. From November 2022: Risk Management

Trustee: Amy Douthwaite: Appointed September 2021. Trustee with responsibility for Safeguarding.

Trustees who left the Board 2022/2023:

Janet Wright: Appointed: 20 November 2013. Re-appointed: 13 September 2016.
Reappointed: 20 November 2019, Left November 2022

Jean King: Appointed: 25 January 2014. Re-appointed: 18 July 2017. Reappointed: 25 January 2020. Left January 2023

Lara Plaxton: Appointed: 20 May 2014. Re-appointed: 18 May 2017. Reappointed: 20 May 2020. Left December 2022

PATRON

Lord Iain McNicol of West Kilbride

Registered Office and Principal Address

40 Mill Green Rd
Mitcham
CR4 4HY

Banker

Barclays plc

Bank Address: Surbiton Branch, Kingston upon Thames Business Centre,
6 Clarence Street, Kingston upon Thames, KT1 1NY

Bank Account Type: Barclays Business Current Account

Bank Account Name: Jigsaw4u Ltd

Auditor

Myrus Smith

Chartered Accountants and Statutory Auditors

Norman House

8 Burnell Rd

Sutton

Surrey

SM1 4BW

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

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Senior Management Team

Stephen Loizou: Chief Executive Officer
Claire Powell: Project Manager
Jenny Marshall: Project Manager
Zebedee Tonkin: Project/Team Manager (since September 2022)
Macklin Doherty: Business Development and Communications Manager (since July 2022)
Bambos Voutourides: Project Manager
Sharon McCann: Project Manager

Commencement of Activities

The company commenced trading on 20 April 2005 when it was granted charitable status and the net assets of the unincorporated charity Moving Forward Together (established 1997) were transferred to Jigsaw4u Limited.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation was registered as a charity on 26 April 1997 with a declaration of trust outlining the administration, objects and powers of the charity. The objects were further modified by a deed of amendment, dated 29 April 1999. The charity's trustees who are also directors of Jigsaw4u Limited for the purposes of company law are responsible for the preparation of financial statements in accordance with the Companies Act 2006 and United Kingdom Accounting Standards.

Jigsaw4U is a registered charity and a company limited by guarantee.

Recruitment and Appointment of Trustees

The Directors of the company are also charity trustees for the purposes of charity law and under the company's Articles, known as members of the Board of Trustees. The Memorandum and Articles of Association were revised on 16 May 2016 in relation to the election process for Directors/Trustees of the charity. Only existing Directors/Trustees have the power to appoint and re-appoint Trustees/Directors. They may serve for 3 years and may then seek re-election for a further 3 years up to a maximum of 3 terms of office (total of 9 years). There is also provision for trustees/directors to provide a further advisory role.

Due to the nature of the charity's work, focusing on supporting children and young people who have experienced trauma the Board of Trustees seeks to hear directly from the Young People's Forum and any other users of the service as appropriate.

It is intended, as far as possible to maintain a broad range of skills within the Board of Trustees, covering social services, local authority, management, financial and business skills. To this end new trustees are recruited from time to time to fill any gaps, which develop due to resignations and retirements. No other outside party is entitled to appoint new trustees. Trustees have been recruited through relevant websites and local networks.

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All trustees give their time freely and no trustee remuneration, expenses or related party transactions were paid in the year, though trustees are entitled and encouraged to claim expenses. Trustees are required to disclose relevant interests and register them with the Board and in accordance with Jigsaw4u's policy withdraw from decisions where a conflict of interest arises. This is highlighted at the beginning of each Board meeting.

Mary Pragnell has been Chair of Trustees since March 2018. Mary Pragnell has been a Volunteer advocate with Jigsaw4u since 2013, a Trustee since January 2016 and was previously Vice-Chair of the Jigsaw4u Trustees between September 2017 and assuming the chair.

Induction and Training of New Trustees

Newly appointed trustees are provided with a trustees' pack, the Charity Commission guide 'the Essential Trustee' and a copy of the Memorandum and Articles and the latest minutes of the Board of Trustees, financial report, annual report and strategic and operational plans.

Trustees attend activities at the Jigsaw4u office, and attend staff meetings. They are linked to another trustee to provide mentoring as needed. They are encouraged to attend training provided for Trustees by the local SCVS or delivered by specialist professional advisors where possible. The Chief Executive Officer circulates information about any training opportunities available for Trustees to attend as well as relevant information received from NCVO or local SCVS and MVSC.

Organisational Structure

The Board of Trustees had a membership of 5 people at the end of March 2023. The trustees for 2022-2023 have a wide range of skills and experience between them including senior management in the voluntary, statutory and private sector, medical, social work, equality & diversity issues, financial, human resources, marketing, fundraising and mentoring.

The Board meets regularly at least five times per year and more frequently if required. This year saw some of those meetings being held virtually. Sub groups are set up as needed to progress specific pieces of work. Recommendations are reported to the full Board meeting for decision. The Board is responsible for the strategic direction and policy of the organisation and for robust governance and rigorous financial management.

The Chief Executive Officer holds the day-to-day responsibility for the operational management of the organisation. Managers are responsible for the day-to-day provision of services.

We are very fortunate to have an exceptional staff team of 38 very experienced, skilled workers with a mixture of qualifications dependent on the roles undertaken – these include child and family support workers, team managers, administrators/ receptionist – all headed by the Chief Executive Officer. Qualifications include social work, mental health expertise, counselling; parenting work; family therapy; play therapy and youth work.

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Wider Network

Jigsaw4u is based on the borders of Sutton and Merton and provides services in both boroughs, as well as more limited services in neighbouring boroughs. During 2022-2023 Jigsaw4u provided the following forms of support to Young People:

- Pre/post-bereavement and grief support;
- Work with young runaways and those at risk of or experiencing child sexual exploitation;
- Home School Links service providing primary and secondary schools with on-site Specialist Support Practitioner to work with their students and parents/carers on a one to one, group or drop in basis;
- Support for families who have experienced or are experiencing domestic violence;
- Advocacy for looked after children and young people;
- Independent visiting for looked after children and young people;
- Support for Young Victims of Crime;
- Support for Prisoner's Families
- Emotional Based School Avoidance (1-year pilot)
- Therapeutic support for young people with a diagnosis or symptoms of depression and/or anxiety
- Managing and delivering a programme of wellbeing activities for the community
- Individual and group parenting programmes;
- Positive Activities;
- Suicide support
- Tenancy Support service for care leavers;
- Play therapy for adopted children;
- Training and supporting volunteers to enhance service delivery.

Volunteers were recruited and trained to support the Advocacy and Independent Visiting project; the Helping Hands project; one off events; as well work within the office and help with fundraising.

Projects supported children and young people through their experience of trauma and resulting losses and grief. Jigsaw4u ensures that children and young people are able to express their feelings and that their views and needs are incorporated into decision making in their lives. Jigsaw4u have an established advisory group called the Young People's Panel, which ensures that young people views can help inform the Board.

Jigsaw4u is grateful for the support it has received in the last 12 months from volunteers and advisors, trustees, our Patron and ambassadors who have given freely of their time and skills.

Businesses and individuals have also given their time, energy and skills, fund-raising and supporting our work. They have helped us to increase our profile as well as donating funds. We are so grateful for every person's efforts on behalf of Jigsaw4u.

Further details of charitable activities carried out during the year and on-going and new projects can be found on the website: www.jigsaw4u.org.uk. This has greatly contributed to publicising and expanding our profile, together with the wider use of social media.

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Risk Management

The Trustee Board is committed to having a robust approach to the management of risk. As an organisation we aim to be ambitious whilst recognising that we work in a complex and ever changing environment, so ambition must be rooted in realism and underpinned by strong values.

Our top priorities are for the safety and well-being of services users, staff and volunteers; the quality and accessibility of our services; financial security and sustainability; and the probity and reputation of the organisation.

To that end, the Board maintains a schedule of key risks (Governance; Operational; Financial; External; Compliance) and provides an assessment of their likelihood and impact, together with the actions taken or planned to mitigate the possible impact. This schedule is reviewed at every Board meeting where scores may be adjusted and new actions/mitigations determined. More strategically, the approach to risk management as a whole is reviewed in the context of the development, monitoring and implementation of the Board's Strategic Plan.

The two key priority areas of on-going Board attention to reduce the likelihood of incident are:

Issue	Key Mitigating actions
Child Protection failure /Safeguarding incident	• Key policies in place and regularly monitored • Annual safeguarding review • Recruitment and vetting procedures • Training for staff and volunteers - induction and refreshers • Robust supervision and performance management procedures • Regular reporting to Board • Board Safeguarding Trustee with regular links to operational teams
Financial sustainability	• Key policies and controls in place (including reserves policy) and regularly monitored • External accounting support and audit services • Cautious approach to annual budgeting • Close Board monitoring of income/expenditure • Focus on income generation /diversification - including contracts/spot purchase/grant funding / sponsorship/ fundraising • Focus on value for money & cost management • Following latest strategic review implementing more long-term strategic approach to budget/contract renewal/upcoming opportunities/ contingency planning.

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With the onset of the COVID19 pandemic from the end of the 2019/2020 by 2020/21 the Board's attention was already focused on managing its implications. Jigsaw4u was quickly able to implement new Business Continuity Planning procedures to implement alternative ways of working in order to maintain (and in some instances creatively develop) its services through new ways of working (no staff were furloughed). Throughout 2021/22, Jigsaw4u continued to deliver services with the flexibility and resourcefulness required as the country emerged from the COVID19 pandemic. 2022/23 saw an end to Covid restrictions, however, the effects of the pandemic are still being felt, and the year saw us approach a 'new normal' for us all, where this flexibility and resourcefulness continue to be crucial to the ongoing success of the organisation.

Whilst the country emerged from the midst of the pandemic, a new economic reality hit those most vulnerable in society the hardest and has also brought with it new challenges to the organisation. Throughout the year the Board continued to meet regularly, monitoring the situation closely and paying close attention to potential emerging risks as well as identifying new areas of activity for the Charity to support our service users.

In 2019 IT and Cyber Risks was identified as an issue needing more focus and attention. This is being addressed within the 2022-2023 Strategic Plan and through the implementation of new business continuity planning procedures, but the COVID19 experience, with the introduction of more home working together with the use of virtual contacts and meetings has provided an additional valuable body of experience of different ways of working on which to draw for future action in this area.

The COVID19 experience has also highlighted "key-person" risk. As a relatively small organisation the effective response to a crisis depends on the actions of a very few key personnel. Several measures have been introduced during the year to mitigate this risk, including the development of, and additions to the senior team to cover some key areas of work and the sharing of some key financial and administrative tasks across teams. The Board intends to keep this matter under review within the context of the Strategic Plan, which is due for renewal for the 2023-26 period.

In 2020/21 the Board, together with the Chief Executive, developed a new Fundraising Strategy in order to secure Jigsaw4u's long term sustainability as we look ahead to a potentially more challenging financial environment. The 2022/23 year has again seen a surplus of income, even taking into account the ongoing inflationary environment and cost of living crisis, and it is therefore a priority for the Board to devise and execute a more detailed investment strategy in accordance with Jigsaw4u's charitable aims and in line with the best interests of service users.

2021/22 saw Jigsaw4u go beyond the threshold of a small charity – a milestone reached again in 2022/23, a direct result of the hard work and dedication of the Jigsaw4u team, and the continued successful implementation of the new fundraising strategy – and the Board is satisfied that the charity has adapted well to this change and has the controls and procedures in place commensurate to the size of the organisation.

2022/23 also saw the Charity turn its attention to succession planning – both for Senior Management and the Trustee Board (which has a number of upcoming retirees due to Trustees reaching the end of their tenure). This subject has seen significant focus, with the recruitment of a new Director of Operations to help deliver the next phase of the organisation's strategy. The recruitment of new trustees with diverse skill-sets is also well underway, and the Board is confident that the composition of the board will reflect the size and ambition of the charity going forward.

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OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Charity's objectives are:

To relieve those children, young people and adults who have suffered sexual, physical, mental and emotional distress by the provision of care, guidance, advice, advocacy and counselling as well as the provision of advice and support for those responsible for the care of such persons.

To relieve the needs of socially or economically disadvantaged young persons and or those who are excluded, or in danger of being excluded from school in particular by the provision of care advice, support and advocacy.

Grant Making

The Charity does not make any grants at present.

Volunteers

Jigsaw4u holds a Queen's award for the Voluntary Sector, the highest award given to UK charities to recognise outstanding work.

Volunteers play a pivotal role within Jigsaw4u providing advocates for children in care; independent visitors for children in care; befrienders for women who have experienced domestic violence; reading buddies; administration; as well as a range of practical tasks. The charity has had a successful year in terms of building an effective team of 119 volunteers.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

Strap-line

"Helping children and young people put the pieces back together"

Mission Statement

Jigsaw4u is a well-established community based charity working with children and young people affected by complex social, emotional and bereavement issues. "We work proactively to get children, young people and their families back on track by building positive relationships and empowering them to have a voice in their future"

Public Benefit

The Trustees have taken due regard to the Public Benefit Guidance published by the Charities Commission when planning and reviewing the charity's aims and objectives.

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Provision of family support is ensured by the charitable activities outlined below in Achievement and Performance section.

Jigsaw4u continually assesses the needs of the children and young people in the geographical areas covered by the organisation. A gap analysis of services needed by children and young people against services available was undertaken during the period. The analysis identified four key areas in which Jigsaw4u services could meet a need that would not be met otherwise. Funding will be sought to provide those services needed as appropriate.

The main activities are divided into the following areas:

Pre and Post Bereavement – We support children, young people and families affected by cancer, life limiting illness or bereavement by offering: advice around understanding the illness and medical process; support around emotional and practical needs; and, opportunities to share experiences and celebrate the life of the person who has died.

Home School Links – We provide primary and secondary schools with an on-site Specialist Support Practitioner to work with their students and parents/carers on a one-to-one, group and drop-in basis. Support is bespoke and provides interventions to help students overcome social, emotional and behavioural barriers affecting their learning and development.

Missing Young People and Criminal Exploitation – We provide independent return home interviews for all young people who have been reported missing from home or care both locally and out of borough if commissioned. We offer one-to-one support for young people to address issues such as peer pressure, child sexual exploitation, online safety or family conflict.

Advocacy and Independent Visiting – We support children in care and children who are working with social workers to speak out when professionals are making decisions about them, ensuring their voice is heard and is listened to. We also support volunteers who befriend young people in care, developing trusting relationships with young people designed to be long term and fun.

Young Victims of Crime – Headlight provides tailored victim support interventions for young people who have experienced crimes including GBH/ABH, sexual assault and robbery, helping them overcome emotional trauma and increase their sense of safety. Additionally, we aim to break the victim-becomes-perpetrator cycle and reduce the vulnerability of young people with SEN.

Helping Hands – We support women and families who have experienced domestic violence and/or abuse by training volunteers to befriend and support them. Our volunteers offer a range of emotional and practical services to help them overcome the effects of abuse and to empower them to make positive choices regarding their future.

Emotional Based School Avoidance (1-year pilot) – outreach interventions for children and young people whose school attendance has been impacted by emotional difficulties.

Piece of Mind – therapeutic support for young people with a diagnosis or symptoms of depression and/or anxiety.

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Wilson Wellbeing – managing and delivering a programme of wellbeing activities for the community

Parent Child Game – Through our Sutton Alliance partnership, we provide a behavioural based parenting programme which involves both the parents and the child. We directly coach parents on how to interact differently with their child in order to decrease negative behaviours and increase cooperative behaviours.

Suicide Support – The death of a parent, sibling or close friend through suicide can be one of life's most traumatic events. We offer support to families and professionals through: debrief support; individual support; family sessions; group support; telephone advice; and, emergency consultation for schools.

Who's In Charge? – We provide regular 9-week parenting groups for parents/carers whose children are perpetrating domestic abuse and/or violence to re-establish boundaries and reclaim control of their families. Groups are specifically tailored for parents/carers of 8 to 12 year-old children and 13 to 17 year-old young people.

Adoption Play Therapy – We have developed existing local authority partnerships to provide specialist, long-term play therapy for adopted children. Our MSc qualified and BAPT registered Play Therapists utilise DDP, Theraplay and family sessions to help children overcome development trauma, attachment disorder and other adoption related issues.

Tenancy Support Service – We work in partnership with statutory services to provide care leavers with intensive support, focused around housing and independence. Our staff help care leavers find and maintain appropriate accommodation and make successful transitions to independent living.

Prisoners Families – The Glasshouse Service provides holistic therapeutic support for children who have a parent or older sibling in prison. We help through a programme of one-to-one support for the young person, family work, group work and developing support networks to increase understanding of this complex situation.

Positive Activities – We provide a series of free one-off and regular events throughout the academic year and school holidays for our service users to benefit from, including: sports coaching, computing, art, drama, parties, seaside trips, theme park visits, pantomimes, football matches, yoga for mums, and exhibitions.

In 2022-2023 Jigsaw4u reached 7,399 individuals across 13,472 one-to-one sessions. Jigsaw4u provided 132 free positive activities which were attended by many service users.

The ethnicity of Jigsaw4u service users closely aligns with the demographics of the London boroughs Jigsaw4u support.

Each project has a range of targets set by commissioners and qualitative and quantitative evidence is provided to them to demonstrate outcomes and the impact of each project usually on a quarterly and annual basis. Staff use a variety of methods to assess impact. The accredited Outcomes Star method is the most commonly used to gain impact data, which has helped to provide evidence of the outcomes achieved with children and young people. Feedback from service users is vital and each project has a method by which this is gained.

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Examples of impact include:

98% young people accessing Piece of Mind reported improved Feelings and Emotions on the 'My Mind' Outcomes Star.

100% parents accessing Helping Hands reported improved Support Networks on the 'Empowerment' Outcomes Star.

92% Care Leavers accessing Tenancy Support Service reported improved feelings of Safety and Security on the 'Teen' Outcomes Star.

88% children accessing Home School Linked reported improved Education and Learning on the 'My Star' Outcomes Star.

Internal and external factors

Jigsaw4u – as with all voluntary organisations – has been challenged by the current COVID 19 situation, the reduction in public funding and the increasingly competitive marketplace for funding opportunities.

The 3-year Strategic Business Plan ("The Plan") continued to drive the work of Jigsaw4u with challenging targets for 2020-2023. The Strategic Business Plan for 2020-2023 was reviewed in January 2023 and a new 2023-2026 Strategic Business Plan was established (after the end of the 2022-2023 Financial year).

Local boroughs continue to change their commissioning systems and this makes the tendering process more complex and competitive. Internal risks are minimised by rigorous governance and financial management. There are comprehensive guidelines for all financial transactions, criteria and outcomes.

An accountant supports the production of Financial Management Information to ensure that the accounts are accessible for the Trustees and understood by them. This has been the basis for more rigorous financial management.

The Chief Executive Officer reports regularly to the Board on the progress of the organisation and consults with the Chair on issues that arise. Projects report quarterly and annually on the progress of individual projects against service delivery and financial targets. Policies and procedures are in place to cover all aspects of health and safety, safeguarding, equal opportunities, risk management, business continuity, environment and HR issues such as grievances and disciplinary procedures. The Board and the staff team regularly review all policies.

Quality Assurance

Jigsaw4u is an 'outcomes based' organisation and uses the Outcome Stars evaluation methodology. This enables the organisation to continue to provide accurate and useful qualitative and quantitative information to commissioners.

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Jigsaw4u uses a number of processes to demonstrate that the organisation and its services have been quality assured. Jigsaw4u holds a Queen's Award for the Voluntary Sector, the highest award given to UK charities to recognise outstanding work. Experts in Volunteering Quality assurance is in place. Jigsaw4u were awarded the London Youth Silver Quality Mark accreditation in March 2022. This quality mark is a quality assurance scheme for organisations delivering work with young people. It is accredited by City and Guilds and is nationally recognised by UK Youth. Previously Jigsaw4u had PQASSO quality assurance. The Board recognises the London Youth Silver Quality Mark as a more relevant assurance approach given the goals of Jigsaw4u, and Jigsaw4u was awarded the Gold award in June 2023.

All these processes ensure that the Jigsaw4u's systems are strengthened and high professional standards maintained. We have been well supported in these programmes by Community Services Action Sutton and Merton Connected.

Some services are also reviewed as part of external inspection agencies such as OFSTED. The advocacy service was highlighted in Merton's OFSTED inspection. (Excerpt: "There is a good use of advocacy for disabled children and children and young people subject to child protection procedures enabling careful consideration of their voices within planning. Children's wishes and feelings are strongly heard and clearly reflected in practice.").

FINANCIAL REVIEW

Treasurer's Statement

The financial year 2022-23 followed the pattern of recent years, with income surpassing budget and cost controls in place to ensure the charity avoided the risk of an unplanned deficit. As in previous years the approach taken by the Trustees was to be prudent in both predicting income and expenditure for the financial year and the senior management team again showed admirable resourcefulness in finding new funding sources, despite the cost of living crisis and high rates of inflation.

This is my final year as a trustee of Jigsaw4u. In 2014, my first year on the board, the income of the charity was £678,000 and it was resolutely a smaller charity. The previous generation of trustees had given their all to sustain the charity and the objective was to build on that solid base. Strong governance standards, new effective management tools and numerous other improvements ensured the financial infrastructure was able to support the charity as it grew.

Thanks to the immense efforts of staff, managers, volunteers and donors the charity now turns over £1.26 million – an increase of 86% in 9 years and solidly in what the charity sector regards as 'medium sized'. Not only does that reflect the high esteem in which Jigsaw4u is held and the effectiveness of its work, but also the demand for its services, which continues to rise and is more urgent than ever.

In this financial year expenditure breached the £1m barrier for the first time, rising to £1.10million, increasing by 14% on the previous year primarily due to expanded services. Overall this generated a surplus on all funds at year-end of £164,495, returning to a pattern seen previously (but not in the prior year) of a surplus adding marginally to the reserve funds available.

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The charity has not had to call upon its reserves in this year because of strong relationships with our primary funders, medium-term contracts and a ceaseless effort to identify and generate new sources of income. But reserves remain in place to support critical services as local government continues to suffer from tight resources. The spate of Section 114 notices issued by English councils – stopping all non-discretionary spending as they can no longer balance their budgets – is an example of the inherent risks that may be realised in the coming years to our core funding source.

Donations and fundraising are areas where income has inevitably varied over time, and large scale events have not occurred as much as they did before the pandemic, but investment has been made into the fundraising and marketing approach and will hopefully bear fruit in the coming years. As a former professional charity fundraiser it was pleasing to see the charity take the next step and register with the Fundraising Regulator. Volunteering to adhere to the Fundraising Code, even when it is not strictly necessary, is just the latest example of the professionalism that gives Jigsaw4u its inner strength.

The next generation of trustees, all now in post, continue the tradition of a mix of expert, diverse and smart risk managers which has stood the charity in good stead for the last decade. We continue to plan carefully, and expect income and expenditure to closely match projections in the coming year.

Reserves Policy

The charity's reserves policy has remained unchanged in 2022-23, with the objective of having between 12 and 17 weeks of expenditure as unrestricted free cash available for unseen and emergency spending. Retaining a workable reserve is a key risk mitigation strategy and the reserves policy is reviewed at least once a year to ensure it matches the risk profile and risk appetite of the charity.

Given the growth in the charity's expenditure the level of cash reserve required has risen commensurately. In previous years the charity has marginally breached the 17 week range, but funding for a number of services was due to close or reduce in the period up to 31st March 2022, with no guarantee of funding being renewed or being provided from elsewhere. It was therefore prudent to hold funds to maintain services that the Trustees felt were integral to Jigsaw4u's objects and role in the community.

As of 31st March 2023, the charity had marginally breached the existing policy by having more than 17 weeks unrestricted funds available. Total free reserves (less fixed assets and designated funds) was £305,864, which equates to approximately 3 months of expenditure. The Trustees are aware of the danger that new inflationary cost pressures represent to the charity, particularly when our income is less flexible due to multi-year contracts. We anticipate that inflationary cost increases, alongside new projects, will bring the unrestricted cash position closer to compliance with the Reserves policy.

However, given a persistent pattern of having more than 17 weeks expenditure held in cash in recent years, and the need to mitigate the inflationary effect on the value of the funds, the Trustees are minded to undertake a more detailed investment strategy in the next financial year.

JIGSAW4U LTD
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329

ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

/contd...

Principal Funding Sources

Jigsaw4u projects have a range of funders, including the London Boroughs of Sutton and Merton, Macmillan Cancer Support, local schools in both Merton and Sutton, TNLCF, The Mercers' Company, The Taylor Family Foundation, and The Children's Trust Tadworth, The Prudence Trust, South West London Integrated Care Board (Wilson Wellbeing Centre Management). Regular funding applications have been made to ensure that current activities continue.

Future Developments

Jigsaw4u has a three-year strategic business plan from 2020-2023. The 2020-2023 plan has been developed with input from young people, service users, staff, stakeholders and trustees. The plan has been reviewed and an updated Strategic Business Plan for 2023-2026 has been established (after the end of the 2022-2023 Financial year). The new plan builds on the 2020-2023 strategic business plan and aims to support the key priorities of the organisation and ensure that we continue to reflect the evolving needs of the community and service users; continue to provide the high quality of support to service users and are resilient to manage the challenges expected in the years ahead.

Business objectives for 2020-2023 include:

- Continuation of all current services and maintaining consistently high professional standards
- Provide ongoing professional training and development for staff
- Raise our national profile by applying for national awards
- Increase the number of applications to charitable trusts
- Increase our geographical spread in London and the number of children/ families receiving our services
- Review & update our marketing strategy
- Reduce isolation of our service users by providing more trips/ activities
- Ensure our services reflect needs of our users by continuing to ensure effective feedback mechanisms
- Seek funding from corporate funders to fund a new service
- Further consideration of development of a training and consultancy service
- Improve our long term financial health by sustaining unrestricted reserves at the approved level (c3 months operating costs)

JIGSAW4U LTD
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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

/contd...

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the directors of Jigsaw4u Ltd for the purposes of company law) are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charity SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

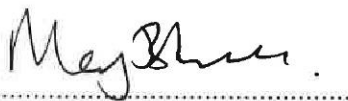
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

AUDITORS

The Board will make a recommendation for appointment of auditors for the year ending 31st March 2024 at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:



Mary Pragnell
Chair of Trustees

Date: 9 October 2023

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Opinion

We have audited the financial statements of Jigsaw4U Limited (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report of the trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report of the trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, set out on page 17, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Auditor's responsibilities for the audit of the financial statements .../Cont'd

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Stephen Jones FCA (Senior Statutory Auditor)
For and on behalf of Myrus Smith
Chartered Accountants and Statutory Auditors
Norman House
8 Burnell Road
Sutton, Surrey
SM1 4BW

2023

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Income from:					
Donations and grants	2	79,519	10,000	89,519	66,223
Charitable activities	3	244,895	932,056	1,176,951	1,002,643
Investments	4	2,720	-	2,720	91
Total		<u>327,134</u>	<u>942,056</u>	<u>1,269,190</u>	<u>1,068,957</u>
Expenditure on:					
Raising funds	5	(2,557)	23,317	20,760	11,429
Charitable activities	6	247,336	836,599	1,083,935	953,443
Total		<u>244,779</u>	<u>859,916</u>	<u>1,104,695</u>	<u>964,872</u>
Net (expenditure)/income	10	82,355	82,140	164,495	104,085
Transfers between funds		(48,839)	48,839	-	-
Net movement in funds	16	33,516	130,979	164,495	104,085
Reconciliation of funds					
Total funds brought forward	16	422,674	523,713	946,387	842,302
Total funds carried forward	16	<u>£456,190</u>	<u>£654,692</u>	<u>£1,110,882</u>	<u>£946,387</u>

All income and expenditure derives from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

The notes form part of these financial statements.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	£	2023	£	2022	£
FIXED ASSETS						
Tangible assets	13			5,326		3,080
CURRENT ASSETS						
Debtors	14	31,592			75,555	
Cash at bank and in hand		1,119,389			926,042	
		<u>1,150,981</u>			<u>1,001,597</u>	
CREDITORS: Amounts falling due within one year	15	<u>45,425</u>			<u>58,290</u>	
NET CURRENT ASSETS				<u>1,105,556</u>		<u>943,307</u>
NET ASSETS	17			<u>£1,110,882</u>		<u>£946,387</u>
FUNDS						
Unrestricted	16		456,190			422,674
Restricted	16		654,692			523,713
			<u>£1,110,882</u>			<u>£946,387</u>

The financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Trustees on 2023 and signed on its behalf by:



Mary Pragnell – Chair

The notes form part of the financial statements.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Net movement in funds per statement of financial activities		164,495	104,085
Adjustments for:			
Interest receivable	4	(2,720)	(91)
Depreciation charges	13	2,539	1,342
Decrease / (increase) in debtors		43,963	7,337
(Decrease) / increase in creditors		(12,865)	(36,250)
Net cash (used in) / provided by operating activities		195,412	76,423
Cash flows from investing activities			
Interest receivable		2,720	91
Purchase of tangible fixed assets		(4,785)	(4,422)
Net cash (used in) / provided by investing activities		(2,065)	(4,331)
Change in cash at bank in the year		193,347	72,092
Cash at bank brought forward		926,042	853,950
Cash at bank carried forward		£1,119,389	£926,042

The notes form part of these financial statements.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 as it applies from 1 January 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis and under the historical cost convention. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Company status

The Company is a private company limited by guarantee, incorporated in Great Britain and registered in England and Wales. The members of the Company are the Trustees named on page 4. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £10 per member of the Company. The registered office of the Company is given in the Reference and Administrative Details of the Annual Report of the Trustees.

1.3 Income recognition

Items of income are recognised in the financial statements when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

1.4 Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount can be measured reliably.

Expenditure includes those costs of a direct nature which can be allocated to a specific activity. It also includes indirect costs, including governance costs that do not relate to a specific activity but are necessary to support those activities. For the purposes of the statutory accounts, all direct and support costs are attributed to the single activity of child support services.

1.5 Fund accounting

Unrestricted general funds are freely available for use in furtherance of the objects of the charity and which have not been designated for specific purposes.

Designated funds are unrestricted funds set aside by the trustees for particular purposes.

Restricted funds are funds which can only be used in accordance with specific restrictions imposed by the donor or which have been raised for a particular purpose.

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

/contd...

1.6 Tangible fixed assets and depreciation

Tangible assets costing more than £500 are capitalised. Depreciation is provided so as to write off the cost of each asset over its estimated useful life at the following annual rates:

Computer equipment	50% straight line
Office equipment	25% straight line

1.7 Leases

Operating lease rentals are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1.8 Pension Costs

The Charity operates a defined contribution pension scheme for the benefit of its employees. Contributions are charged to the Statement of Financial Activities in the year to which they relate.

1.9 Debtors and creditors

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the Statement of Financial Activities.

2. Donations and grants

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Donations	78,874	10,000	88,874	64,579
Grants	645	-	645	1,644
	<u>£79,519</u>	<u>£10,000</u>	<u>£89,519</u>	<u>£66,223</u>

Of the £66,223 recognised in 2022, £64,578 was unrestricted fund income and £1,645 was restricted fund income.

3. Income from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
<u>Grants and Contracts</u>				
London Borough of Sutton				
Conferences/Consultations	-	100,235	100,235	100,673
Sutton Alliance (CAMHS)	-	34,500	34,500	34,500
Grief Support	-	10,000	10,000	30,000
Advocacy	-	58,294	58,294	77,725
EBSA	-	25,000	25,000	-
Other Grant	1,500	-	1,500	-
London Borough of Merton				
Advocacy	-	75,000	75,000	57,500
Conferences/Consultations	-	12,400	12,400	-
GLA Young Londoners	-	7,489	7,489	42,443
Lloyds Tenancy Support	-	25,000	25,000	25,000
National Lottery	-	25,558	25,558	50,237
Companies and Trusts	243,395	508,580	751,975	530,565
Disabled Children	-	50,000	50,000	54,000
	<u>£244,895</u>	<u>£932,056</u>	<u>£1,176,951</u>	<u>£1,002,643</u>

Of the £1,002,643 recognised in 2022, £244,946 was unrestricted fund income and £757,697 was restricted fund income.

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

/contd...

4. Investment income	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
Bank interest	£2,720	£Nil	£2,720	£91

All of the £91 recognised in 2022 was unrestricted fund income.

5. Cost of raising funds	Direct Costs	Support Costs	Total 2023	Total 2022
Fundraising expenditure	£23,317	£(2,557)	£20,760	£11,429

All of the £11,429 recognised in 2022 was charged to unrestricted funds.

6. Cost of charitable activities	Direct costs	Support costs	Total 2023	Total 2022
Child support services	£984,044	£99,891	£1,083,935	£953,443

Of the £953,443 expenditure recognised in 2022, £302,113 was charged to unrestricted funds and £651,330 was charged to restricted funds.

7. Analysis of direct costs	Raising funds £	Charitable activities	Total 2023 £	Total 2022 £
Wages and salaries	-	820,524	820,524	683,315
Other direct costs	23,317	163,520	186,837	175,407
	£23,317	£984,044	£1,007,361	£858,722

8. Analysis of support costs	Raising funds £	Charitable activities	Total 2023 £	Total 2022 £
Wages and salaries	-	-	-	20,182
Office costs	(2,557)	61,228	58,671	58,640
Information technology	-	17,564	17,564	15,064
Premises costs	-	9,317	9,317	222
Governance costs (Note 9)	-	11,782	11,782	12,042
	£(2,557)	£99,891	£97,334	£106,150

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

/contd...

9. Governance costs	Total 2023 £	Total 2022 £
Accountancy and other fees	8,890	9,150
Audit fees	2,892	2,892
	<u>£11,782</u>	<u>£12,042</u>
10. Net income for the year	2023	2022
The net income for the year is stated after charging:		
Operating leases rentals	£45,357	£43,091
Depreciation of tangible fixed assets	<u>£2,539</u>	<u>£1,342</u>
11. Trustees remuneration and expenses		
During this year and the previous year, the Trustees received no remuneration or benefits in kind. Trustees were not reimbursed any expenses during the year (2022 : £Nil).		
12. Staff costs	2023 £	2022 £
Wages and Salaries	740,685	637,392
Social security costs	60,879	48,776
Pension costs	18,960	17,329
	<u>£820,524</u>	<u>£703,497</u>
	No.	No.
Average number of employees based on full-time equivalents	<u>34</u>	<u>30</u>

No employee received employee benefits (excluding employer pension costs) amounting to more than £60,000 in either year.

The total employee benefits received by key management amounted to £134,030 (2022 : £125,630).

Under FRS 102 employee benefits include gross pay, benefits in kind, employer's national insurance and employer's pension costs.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

/contd...

13. Tangible fixed assets		Plant and Machinery £
Cost		
At 1 April 2022		21,886
Additions		4,785
Disposals		-
		<u>26,671</u>
At 31 March 2023		<u>26,671</u>
Depreciation		
At 1 April 2022		18,806
Charged in the year		2,539
Elimination on disposals		-
		<u>21,345</u>
At 31 March 2023		<u>21,345</u>
Net book value		
31 March 2023		<u>£5,326</u>
31 March 2022		<u>£3,080</u>
14. Debtors	2023	2022
	£	£
Trade debtors	16,912	70,453
Prepayments and accrued income	14,680	5,102
	<u>£31,592</u>	<u>£75,555</u>
15. Creditors – Amounts falling due within one year	2023	2022
	£	£
Trade creditors	9,009	-
Accruals and deferred income	33,485	54,436
Other creditors	2,931	3,854
	<u>£45,425</u>	<u>£58,290</u>
Deferred income analysis	2023	2022
		££
As at 1 April 2022	43,683	65,258
Additions during the year	30,785	43,683
Amounts released to income	(43,683)	(65,258)
As at 31 March 2023	<u>£30,785</u>	<u>£43,683</u>

Deferred income of £30,785 (2022 : £43,683) included above relates to grant income received during the year but relating to future accounting periods.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

/contd...

16. Movement in funds

	Brought Forward	Incoming Resources	Resources Expended	Transfers Between Funds	Carried Forward
2023	£	£	£	£	£
Restricted funds					
Grief Support	89,773	82,250	75,777	-	96,246
Conferences/Consultation	144,394	351,552	120,916	-	375,030
Disabled Children	(18,562)	-	-	18,562	-
Macmillan Mitcham	17,562	-	24,977	7,415	-
Advocacy – Children's Trust	36,489	14,000	51,756	1,267	-
Advocacy - Merton	86,558	89,000	112,138	(15,536)	47,884
Sutton Alliance (CAMHS)	(9,499)	34,500	15,499	-	9,502
Young Victims of Crime	4,663	32,000	21,644	-	15,019
Tenancy Support:					
Jack Petchey	(774)	-	-	774	-
Lloyds Foundation	11,806	25,000	42,580	5,774	-
Merton	14,836	-	18,374	3,538	-
Children in Need	12,099	31,863	40,897	-	3,065
Global Make Some Noise	4,692	-	9,275	4,583	-
GLA Young Londoners	19,546	7,489	15,819	-	11,216
National Lottery	(8,715)	25,558	32,361	15,518	-
Helping Hands – Sutton Transform	17,403	-	-	-	17,403
Advocacy Sutton Missing Young People	54,194	58,744	103,168	-	9,770
Helping Hands – City Bridge Trust	47,248	50,000	101,021	3,773	-
The Prudence Trust	-	102,850	43,065	-	59,785
EBSA	-	25,000	15,228	-	9,772
Wilson Wellbeing	-	12,250	15,421	3,171	-
Total restricted funds	523,713	942,056	859,916	48,839	654,692
Unrestricted funds					
General	277,674	327,134	244,779	(48,839)	311,190
Designated Funds					
Environmental and health and safety	90,000	-	-	-	90,000
Diversification of fundraising	55,000	-	-	-	55,000
	422,674	327,134	244,779	-	456,190
Total funds	£946,387	£1,269,190	£1,104,695	£Nil	£1,110,882

The purpose of each restricted fund is set out in the Annual Report of the Trustees.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

/contd...

16. Movement in funds

Comparative information for the previous financial year is set out in the following table:

2022	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers Between Funds £	Carried Forward £
Restricted funds					
Grief Support	29,533	113,385	53,145	-	89,773
Conferences/Consultation	8,911	201,590	66,107	-	144,394
Disabled Children	31,008	-	49,570	-	(18,562)
Macmillan Mitcham	28,084	-	10,522	-	17,562
Advocacy – Children's Trust	21,740	30,000	15,251	-	36,489
Advocacy - Merton	70,464	57,500	41,406	-	86,558
Sutton Alliance (CAMHS)	21,758	34,500	65,757	-	(9,499)
Young Victims of Crime	(5,669)	34,667	24,335	-	4,663
Tenancy Support:					
Jack Petchey	(774)	-	-	-	(774)
Lloyds Foundation	74,142	25,000	87,336	-	11,806
Merton	-	20,000	5,164	-	14,836
Children in Need	26,860	18,295	33,056	-	12,099
Global Make Some Noise	14,108	-	9,416	-	4,692
GLA Young Londoners	23,700	42,443	46,597	-	19,546
National Lottery	37,504	50,237	96,456	-	(8,715)
Helping Hands – Sutton Transform	34,332	-	16,929	-	17,403
Advocacy Sutton Missing Young People	-	77,725	23,531	-	54,194
Helping Hands – City Bridge Trust	-	54,000	6,752	-	47,248
Total restricted funds	415,701	759,342	651,330	-	523,713
Unrestricted funds					
General	281,601	309,615	313,542	-	277,674
Designated Funds					
Environmental and health and safety	90,000	-	-	-	90,000
Diversification of fundraising	55,000	-	-	-	55,000
	426,601	309,615	313,542	-	422,674
Total funds	£842,302	£1,068,957	£964,872	£Nil	£946,387

The purpose of each restricted fund is set out in the Annual Report of the Trustees.

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

/contd...

17. Analysis of net assets between funds	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
2023				
Fixed assets	5,326	-	5,326	3,080
Current assets	465,504	685,477	1,150,981	1,001,597
Current liabilities	(14,640)	(30,785)	(45,425)	(58,290)
	<u>£456,190</u>	<u>£654,692</u>	<u>£1,110,882</u>	<u>£946,387</u>

Comparative information for the previous financial year is as follows:

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
2022				
Fixed assets	3,080	-	3,080	-
Current assets	434,201	567,396	1,001,597	937,727
Current liabilities	(14,607)	(43,683)	(58,290)	(95,425)
	<u>£422,674</u>	<u>£523,713</u>	<u>£946,387</u>	<u>£842,302</u>

18. Operating Lease commitments

The total future minimum lease payments due under non-cancellable operating leases are as follows:

	2023 £	2022 £
Within one year	40,021	42,485
Within two and five years	65,770	105,791
	<u>£105,791</u>	<u>£148,276</u>

The operating lease rental expense for the year was £45,357 (2022 : £43,091).

19. Taxation

As a registered charity, Jigsaw4u Limited is exempt from taxation under Part 11 of the Corporation Tax Act 2010 and Section 256 of the Taxation of Chargeable Gains Act 1992.

20. Contingent Assets

Total grant funding awarded as at 31 March 2023 but not yet received and recognised as income due to the recognition criteria not being met amounts to £673,502.

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DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

Income from:	2023 £	2022 £
Donations and grants		
Donations	89,519	66,223
Investment income		
Bank interest	2,720	91
Charitable activities		
Grants and contracts	1,176,951	1,002,643
Total incoming resources	£1,269,190	£1,068,957
Expenditure on:		
Direct costs		
Wages	740,685	619,030
Social security	60,879	47,640
Pension	18,960	16,645
Telephone	7,637	7,400
Postage and stationery	2,150	1,257
Recruitment and training	9,049	3,956
Subcontractors	103,274	65,673
Travel and subsistence	8,384	4,028
Consultation and fundraising	25,165	8,834
Books, publications and subscriptions	78	1,056
Support/children's groups	25,138	10,856
Equipment and equipment hire	1,813	3,107
Repairs and cleaning	3,673	30,803
Depreciation	2,539	1,342
Bank charges	104	301
Insurance	6,623	5,309
Photocopying & Printing	728	1,688
Advertising	(9,518)	29,797
	1,007,361	858,722
Governance costs		
Auditor's fees	2,892	2,892
Accountancy fees	8,890	9,150
	11,782	12,042

The page does not form part of the statutory financial statements

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DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023
/contd...

	2023 £	2022 £
Support costs		
Wages	-	18,363
Social security	-	1,136
Pension	-	684
Rent	38,771	37,521
Rates and water	2,709	2,666
Insurance	173	160
Light and heat	6,439	3,061
Postage, stationery and subscriptions	982	962
Marketing and fundraising	(2,557)	3,110
Professional fees	6,916	6,163
Travel and subsistence	1,929	1,914
Office cleaning	3,309	3,082
	<u>58,671</u>	<u>78,822</u>
 Information technology		
Computer expenses	<u>17,564</u>	<u>15,064</u>
 Premises costs		
Repairs and renewals	<u>9,317</u>	<u>222</u>
 Total expenditure	 <u>1,104,695</u>	 <u>964,872</u>
 Net income	 <u>£164,495</u>	 <u>£104,085</u>

The page does not form part of the statutory financial statements

JIGSAW4U LIMITED

England & Wales - Charity number 1109167

Accounts

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

MYRUS SMITH
Chartered Accountants
Norman House
8 Burnell Road
Sutton, Surrey
SM1 4BW

JIGSAW4U LIMITED
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JIGSAW4U LIMITED
Operating as Jigsaw4u
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CHAIR OF TRUSTEES' REPORT
FOR YEAR ENDED 31ST MARCH 2022

It has been a remarkable year for Jigsaw4u as we moved towards the celebration of an extraordinary 25 years of supporting children and young people that are experiencing complex social and emotional difficulties. It is a significant achievement of countless people over many years to be celebrating such a noteworthy anniversary.

It was also a year in which we supported 7,111 individual children, young people and their families including 12,801 one to one sessions with 10,046 service users attending one of 134 individual positive activities.

The scale, scope and complexity of the services required from Jigsaw4u has grown over each of Jigsaw4u's 24 years. Our Pre and Post Bereavement Service has been operational since 1997 and we have added further services as needs and expertise has evolved. This year demand for a number of our services has increased for a range of reasons including the significant and numerous ways in which Covid-19 has impacted young people, the impact of the changing geopolitical environment impacting a number of service users and the general increase of mental health challenges for our children and young people.

To address some of these challenges we have added additional services throughout the years to meet these new demands. Support is now provided through services that include Advocacy and Independent Visiting; Home-School Links; Missing Young People; Criminal Exploitation; Helping Hands; Adoption Play Therapy; Prisoners families and Positive Activities.

Significantly this year we have also been pleased to be able to extend the coverage of some of our services into our neighbouring boroughs of Kingston, Richmond, Croydon and Wandsworth.

The work undertaken by the exceptional staff team and the 119 volunteers meant that Jigsaw4u was awarded the London Youth Silver Quality Mark accreditation and also maintained the Queen's Award for Voluntary Service which is the highest award given to volunteer groups across the UK.

We have also continued to receive much needed financial and practical support from individuals, local businesses and community groups throughout the year. Jigsaw4u simply would not have survived into its 24th year without this support. We remain extremely grateful for the continued passion and generosity.

It has been lovely this year to hear the stories and meet some of the people who have benefitted from Jigsaw4u services over the 24 years that Jigsaw4u has been supporting young people and to hear how the support provided has made such a difference both at the time and now (in some cases 20 years later).

On behalf of the Trustees, I would like to give particular thanks this year to the extraordinary staff team and the many volunteers and ambassadors who dedicate their expertise, qualifications and time to provide the vital support required by young people. The team have had a particularly challenging year this year and the resilience and commitment demonstrated by the team is extraordinary. They continue to provide exceptional services to our service users.

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CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2022

The comments below demonstrate the impact of some of the work undertaken by the team:

"My daughter turns 18 today and I'm taking the time to THANK every one who has played a HUGE part in her life, Jigsaw4u are at the top of the list. The support you have given us over the years has been incredible. You really have helped her to achieve a good education with the help of a new laptop to see her through college, something I would never have been able to afford. And her support worker Angie has been out of the world. Nothing has ever been too much trouble and she has always been at the end of the phone for us. This lady need a gold recognition. It was a tough time for my daughter and many other young people through lockdown and to come out of it and be able to attend Wembley area for a concert was amazing too. It really lifted her spirits. Thank just doesn't seem enough for your all at Jigsaw4u. I would fight all the way to keep you going as a charity to be able to carry on helping other young people and families. There is nothing else like a Jigsaw4u family."

"Lovely charity, they really helped me in my abusive relationship and also gave support for my son who had witnessed the DV from my ex-partner. The young man on reception that day (me) is really lovely and kind. Despite my fear of men when he opened the door to let me in I initially thought Oh God! But he gave me eye contact professionally and asked me to take a seat politely explained someone would be down to see me in reception and left me to it while still maintaining the professional and helpful attitude that I felt safe with. Upon actually having the support from the team they gave me the courage and care to finally get my mind away from the abusive loop I was going through and now I can confidently speak my thoughts to people and actually open up about my past domestic abusive experience. Finally I want to say Jigsaw4u as a whole is a real credit to the society and a much needed service in the community and it's nice to know there are kind generous people who actually care about others and will go up and beyond to improve the lives of others."

The contribution of volunteers to services provided by Jigsaw4u has continued to be significant this year. 119 volunteers contributed material amounts of their time, commitment to service users needs and expertise. Volunteers have had to adapt their ways of working and have demonstrated huge commitment and adaptability to ensure that their services continue to be provided. The contribution of volunteers is reflected in the fact that Jigsaw4u holds the Queen's Award for Voluntary Service, the highest award given to volunteer groups across the UK.

My sincere thanks also goes to all the Trustees who give up their time voluntarily to support the work at Jigsaw4u. The business of the Board focusses on ensuring the good governance of Jigsaw4u - particularly that we have the appropriate financial stability, policies, procedures and staff in place to provide an exceptional service to children and young people.

After the extraordinary efforts of all the team at Jigsaw4u during the pandemic, which saw income hold up well despite the evident risks and uncertainties, the approach taken by the Trustees was once again to be prudent in both predicting income and expenditure for the financial year 2021-2022.

Income in 2021-2022 was in line with performance in the recent years, and slightly ahead of prudent budgetary expectations, at marginally over £1m. The vast majority of what we spend goes directly on projects and the salaries of the team, with direct services to young people and their families representing 80% of all our expenditure. And Trustees are deeply aware of the need to protect the charity from undue financial risk.

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CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2022

We continue to receive much needed financial and practical support from local and some larger businesses. We are extremely grateful for their amazing generosity.

We know the coming years will continue to see demand for Jigsaw4u services grow and we are pleased to be in position after 25 years to continue to provide the support that has such an impact on those that use our services.



Mary Pragnell
Chair of Trustees
30 September 2022

JIGSAW4U LIMITED

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CHIEF EXECUTIVE OFFICER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2022

2021 to 2022 continued to present additional Covid-19 related challenges to our communities. For the children, young people and families Jigsaw4u support, our team noticed mental health difficulties emerge as a consequence of long-term isolation, uncertainty and lifestyle disruption as well as direct bereavement. Our team supported these challenges around the main referral criteria for which individuals came to Jigsaw4u.

Jigsaw4u were extremely proud to maintain all of our core services throughout 2021 to 2022, as well as extending our Bereavement Service to the London Borough of Croydon. To supplement our services, we have developed our Positive Activities offer to include a range of regular and one-off events to help children, young people and families overcome their challenges through developing new interests and improving support networks. Examples include forestry camps, disability sports coaching and our hugely popular Littlehampton summer seaside trip.

Jigsaw4u have continued to benefit from partnerships with local authorities, schools, statutory services, charities and businesses who share our vision for South West London and the people living and growing up here. We were extremely proud to be awarded the London Youth Quality Mark Silver Accreditation in March 2022, and plan to begin work on Gold next year.

The Jigsaw4u team reached a record number of beneficiaries between 2021 and 2022, a testament to their dedication and passion for their work. I want to thank all our staff and volunteers for their commitment and additional support to help our communities move out of the pandemic and readjust to life without restrictions. As ever, thank you to the hundreds of supporters who have enabled us to provide the services which have been identified for us, and of course the brave and wonderful children, young people and families who access Jigsaw4u and continue to inspire us every day.



Stephen Loizou
Chief Executive Officer
30 September 2022

JIGSAW4U LTD
Operating as Jigsaw4u

ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the audited financial statements of the charity for the year ended 31 March 2022.

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in October 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company Number: 5366329 (England and Wales)

Registered Charity: Number: 1109167

TRUSTEES

Chair:	Mary Pragnell: Chair since 21 March 2018. Appointed: 16 January 2016. Reappointed: 16 January 2022
Secretary:	Janet Wright: Appointed: 20 November 2013. Re-appointed: 13 September 2016. Reappointed: 20 November 2019.
Treasurer:	James Kirkland: Appointed as Trustee: 15 October 2014. Reappointed: 12 September 2017. Appointed as Treasurer: 6 December 2016. Reappointed: 15 October 2020
Trustee:	Fraser Hyland: Link with Young People's Forum. From December 2017: Data Protection. Appointed: 21 January 2017. Reappointed wef 21 January 2020.
Trustee:	Jean King: Marketing: Appointed: 25 January 2014. Re-appointed: 18 July 2017. Reappointed: 25 January 2020
Trustee:	Lara Plaxton: Human Resources. Appointed: 20 May 2014. Re-appointed: 18 May 2017. Reappointed: 20 May 2020
Trustee:	Sarita Brucciani: Appointed: 6 December 2019
Trustee:	Amy Cook: Appointed September 2021

PATRON

Lord Iain McNicol of West Kilbride

Registered Office and Principal Address

40 Mill Green Rd
Mitcham
CR4 4HY

Banker

Barclays plc

Bank Address: Surbiton Branch, Kingston upon Thames Business Centre,
6 Clarence Street, Kingston upon Thames, KT1 1NY

Bank Account Type: Barclays Business Current Account

Bank Account Name: Jigsaw4u Ltd

Auditor

Myrus Smith

Chartered Accountants and Statutory Auditors

Norman House

8 Burnell Rd

Sutton

Surrey

SM1 4BW

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/contd...

Senior Management Team

Stephen Loizou: Chief Executive Officer
Bambos Voutourides: Project/Team Manager (since January 2022)
Claire Powell: Project/Team Manager
Jenny Harwood: Project/Team Manager
Mandy Hargreaves: Project/Team Manager (until January 2022)
Sharon McCann: Project/Team Manager

Commencement of Activities

The company commenced operating on 20 April 2005 when it was granted charitable status and the net assets of the unincorporated charity Moving Forward Together (established 1997) were transferred to Jigsaw4u Limited.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation was registered as a charity on 26 April 1997 with a declaration of trust outlining the administration, objects and powers of the charity. The objects were further modified by a deed of amendment, dated 29 April 1999. The charity's trustees who are also directors of Jigsaw4u Limited for the purposes of company law are responsible for the preparation of financial statements in accordance with the Companies Act 2006 and United Kingdom Accounting Standards.

Jigsaw4U is a registered charity and a company limited by guarantee.

Recruitment and Appointment of Trustees

The Directors of the company are also charity trustees for the purposes of charity law and under the company's Articles, known as members of the Board of Trustees. The Memorandum and Articles of Association were revised on 16 May 2016 in relation to the election process for Directors/Trustees of the charity. Only existing Directors/Trustees have the power to appoint and re-appoint Trustees/Directors. They may serve for 3 years and may then seek re-election for a further 3 years up to a maximum of 3 terms of office (total of 9 years). There is also provision for trustees/directors to provide a further advisory role.

Due to the nature of the charity's work, focusing on supporting children and young people who have experienced trauma the Board of Trustees seeks to hear directly from the Young People's Forum and any other users of the service as appropriate.

It is intended, as far as possible to maintain a broad range of skills within the Board of Trustees, covering social services, local authority, management, financial and business skills. To this end new trustees are recruited from time to time to fill any gaps, which develop due to resignations and retirements. No other outside party is entitled to appoint new trustees. Trustees have been recruited through relevant websites and local networks.

All trustees give their time freely and no trustee remuneration, expenses or related party transactions were paid in the year, though trustees are entitled and encouraged to claim expenses. Trustees are required to disclose relevant interests and register them with the Board and in accordance with Jigsaw4u's policy withdraw from decisions where a conflict of interest arises. This is highlighted at the beginning of each Board meeting.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

/contd...

Mary Pragnell has been Chair of Trustees since March 2018. Mary Pragnell has been a Volunteer advocate with Jigsaw4u since 2013, a Trustee since January 2016 and was previously Vice-Chair of the Jigsaw4u Trustees between September 2017 and assuming the chair.

Induction and Training of New Trustees

Newly appointed trustees are provided with a trustees' pack, the Charity Commission guide 'the Essential Trustee' and a copy of the Memorandum and Articles and the latest minutes of the Board of Trustees, financial report, annual report and strategic and operational plans.

Trustees attend activities at the Jigsaw4u office, and attend staff meetings. They are linked to another trustee to provide mentoring as needed. They are encouraged to attend training provided for Trustees by the local SCVS or delivered by specialist professional advisors where possible. The Chief Executive Officer circulates information about any training opportunities available for Trustees to attend as well as relevant information received from NCVO or local SCVS and MVSC.

Organisational Structure

The Board of Trustees had a membership of 8 people at the end of March 2022. The trustees have a wide range of skills and experience between them including senior management in the voluntary, statutory and private sector, social work, equality & diversity issues, financial, human resources, marketing, fundraising and mentoring.

The Board meets regularly at least six times per year and more frequently if required. This year saw some of those meetings being held virtually. Sub groups are set up as needed to progress specific pieces of work. Recommendations are reported to the full Board meeting for decision. The Board is responsible for the strategic direction and policy of the organisation and for robust governance and rigorous financial management.

The Chief Executive Officer holds the day-to-day responsibility for the operational management of the organisation. Managers are responsible for the day-to-day provision of services.

We are very fortunate to have an exceptional staff team of 32 very experienced, skilled workers with a mixture of qualifications dependent on the roles undertaken – these include child and family support workers, team managers, administrators/ receptionist – all headed by the Chief Executive Officer. Qualifications include social work, mental health expertise, counselling; parenting work; family therapy; play therapy and youth work.

Wider Network

Jigsaw4u is based on the borders of Sutton and Merton and provides services in both boroughs, as well as more limited services in neighbouring boroughs. During 2021-2022 Jigsaw4u provided the following forms of support to Young People:

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

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- Pre/post-bereavement and grief support;
- Work with young runaways and those at risk of or experiencing child sexual exploitation;
- Home School Links service providing primary and secondary schools with on-site Specialist Support Practitioner to work with their students and parents/carers on a one to one, group or drop in basis;
- Support for families who have experienced or are experiencing domestic violence;
- Advocacy for looked after children and young people;
- Independent visiting for looked after children and young people;
- Support for Young Victims of Crime;
- Support for Prisoner's Families
- Individual and group parenting programmes;
- Positive Activities;
- Suicide Support service;
- Tenancy Support service for care leavers;
- Play therapy for adopted children;
- Training and supporting volunteers to enhance service delivery.

Volunteers were recruited and trained to support the Advocacy and Independent Visiting project; the Helping Hands project; one off events; as well work within the office and help with fundraising.

Projects supported children and young people through their experience of trauma and resulting losses and grief. Jigsaw4u ensures that children and young people are able to express their feelings and that their views and needs are incorporated into decision making in their lives. Jigsaw4u have an established advisory group called the Young People's Panel, which ensure that young people views can help inform the Board.

Jigsaw4u is grateful for the support it has received in the last 12 months from volunteers and advisors, trustees, our Patron and ambassadors who have given freely of their time and skills.

Businesses and individuals have also given their time, energy and skills, fund-raising and supporting our work. They have helped us to increase our profile as well as donating funds. We are so grateful for every person's efforts on behalf of Jigsaw4u.

Further details of charitable activities carried out during the year and on-going and new projects can be found on the website: www.jigsaw4u.org.uk. This has greatly contributed to publicising and expanding our profile, together with the wider use of social media.

Risk Management

The Trustee Board is committed to having a robust approach to the management of risk. As an organisation we aim to be ambitious whilst recognising that we work in a complex and ever-changing environment so ambition must be rooted in realism and underpinned by strong values. Our top priorities are for the safety and well-being of services users, staff and volunteers; the quality and accessibility of our services; financial security and sustainability; and the probity and reputation of the organisation.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

/contd...

To that end the Board maintains and scores a schedule of key risks (Governance; Operational; Financial; External; Compliance) and an assessment of their likelihood and impact together with the actions taken or planned to mitigate the possible impact. This schedule is reviewed at every Board meeting where scores may be adjusted and new actions/mitigations determined. More strategically the approach to risk management as a whole is reviewed in the context of the development, monitoring and implementation of the Board's 3 Year Strategic Plan.

The two key priority areas of on-going Board attention to reduce the likelihood of incident are:

Issue	Key Mitigating actions
Child Protection failure/Safeguarding incident	• Top priority • Key policies in place and regularly monitored • Annual safeguarding review • Recruitment and vetting procedures • Training for staff and volunteers – induction and refresher • Robust supervision and performance management procedures • Regular reporting to Board • Board Safeguarding Trustee – with regular links to operational teams
Financial sustainability	• Top priority • Key policies and controls in place (including reserves policy) regularly monitored • External accounting support and audit services • Cautious approach to annual budgeting • Close Board monitoring of income/expenditure • Focus on income generation/diversification – including contracts/spot purchase/grant funding/ sponsorship/fundraising • Focus on value for money – cost management • Following latest strategic review implementing more long-term strategic approach to budget/contract renewal /upcoming opportunities/contingency planning.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

/contd...

With the onset of the Covid-19 pandemic from the end of the 2019/2020 by 2020/21 the Board's attention was already focused on managing its implications. Jigsaw4u was quickly able to implement new Business Continuity Planning procedures to implement alternative ways of working in order to maintain (and in some instances creatively develop) its services through new ways of working (no staff were furloughed). Throughout 2021/22, Jigsaw4u has continued to deliver services with the flexibility and resourcefulness required as the country emerges from the Covid-19 pandemic.

The commitment, flexibility and sheer hard work of the dedicated Jigsaw4u team continues to be a vital component. So, whilst the pattern of service demand initially changed dramatically Jigsaw4u was able to continue to maintain contact and support for its most vulnerable clients and also to identify and make use of emergency funding to support those efforts. As the year progressed service demand increased and evolved and service reviews will be undertaken as required.

Through-out the year the Jigsaw4u Board continued to meet regularly (at times, virtually) and to monitor the situation closely and with the Chief Executive Officer to explore various possible scenarios. It quickly became clear that previous work to develop contingencies and build a financial reserve together with the swift implementation of continuity plans meant Jigsaw4u was able to avoid immediate crisis. In addition close contacts and positive relations with Service Commissioners (underpinned by Jigsaw4u showing continuing access to services) and good links with key donors ensured a steady income stream which has allowed the Board and management to concentrate on how to go forward whilst being aware there will be more change to come.

In 2019 IT and Cyber Risks was identified as an issue needing more focus and attention. This is being addressed within the 2020 to 2023 Strategic Plan and through the implementation of new business continuity planning procedures, but the Covid-19 experience, with the introduction of more home working together with the use of virtual contacts and meetings has provided an additional valuable body of experience of different ways of working on which to draw for future action in this area.

The Covid-19 experience has also highlighted "key-person" risk. As a relatively small organisation the effective response to a crisis depends on the actions of a very few key personnel. Several measures have been introduced during the year to mitigate this risk, including development of the senior team to cover some key areas of work and the sharing of some key financial and administrative tasks across teams. The Board intends to keep this matter under review within the context of the Strategic Plan.

In 2020-2021 the Board, together with the Chief Executive Officer, developed a new Fundraising Strategy in order to secure Jigsaw4u's long term sustainability as we look ahead to a potentially more challenging financial environment. The current year has seen a surplus of income, even taking into account reserves, and it is therefore a priority for the Board to deploy that surplus in accordance with Jigsaw4u's charitable aims and in line with the best interests of service users.

2021-2022 saw Jigsaw4u go beyond the threshold of a small charity – a milestone reached through the hard work and dedication of the Jigsaw4u team, and the start of the implementation of the new fundraising strategy – and the Board is satisfied that the charity is well-prepared for this change.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

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OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Charity's objectives are:

To relieve those children, young people and adults who have suffered sexual, physical, mental and emotional distress by the provision of care, guidance, advice, advocacy and counselling as well as the provision of advice and support for those responsible for the care of such persons.

To relieve the needs of socially or economically disadvantaged young persons and or those who are excluded, or in danger of being excluded from school in particular by the provision of care advice, support and advocacy.

Grant Making

The Charity does not make any grants at present.

Volunteers

Jigsaw4u holds a Queen's award for the Voluntary Sector, the highest award given to UK charities to recognise outstanding work.

Volunteers play a pivotal role within Jigsaw4u providing advocates for children in care; independent visitors for children in care; befrienders for women who have experienced domestic violence; reading buddies; administration; as well as a range of practical tasks. The charity has had a successful year in terms of building an effective team of 119 volunteers.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

Strap-line

"Helping children and young people put the pieces back together"

Mission Statement

Jigsaw4u is a well-established community-based charity working with children and young people affected by complex social, emotional and bereavement issues. "We work proactively to get children, young people and their families back on track by building positive relationships and empowering them to have a voice in their future".

Public Benefit

The Trustees have taken due regard to the Public Benefit Guidance published by the Charities Commission when planning and reviewing the charity's aims and objectives.

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Provision of family support is ensured by the charitable activities outlined below in Achievement and Performance section.

Jigsaw4u continually assesses the needs of the children and young people in the geographical areas covered by the organisation. A gap analysis of services needed by children and young people against services available was undertaken during the period. The analysis identified four key areas in which Jigsaw4u services could meet a need that would not be met otherwise. Funding will be sought to provide those services needed as appropriate.

The main activities are divided into the following areas:

Pre and Post Bereavement – We support children, young people and families affected by cancer, life limiting illness or bereavement by offering: advice around understanding the illness and medical process; support around emotional and practical needs; and, opportunities to share experiences and celebrate the life of the person who has died.

Home School Links – We provide primary and secondary schools with an on-site Specialist Support Practitioner to work with their students and parents/carers on a one-to-one, group and drop-in basis. Support is bespoke and provides interventions to help students overcome social, emotional and behavioural barriers affecting their learning and development.

Missing Young People and Criminal Exploitation – We provide independent return home interviews for all young people who have been reported missing from home or care both locally and out of borough if commissioned. We offer one-to-one support for young people to address issues such as peer pressure, child sexual exploitation, online safety or family conflict.

Advocacy and Independent Visiting – We support children in care and children who are working with social workers to speak out when professionals are making decisions about them, ensuring their voice is heard and is listened to. We also support volunteers who befriend young people in care, developing trusting relationships with young people designed to be long term and fun.

Young Victims of Crime – Headlight provides tailored victim support interventions for young people who have experienced crimes including GBH/ABH, sexual assault and robbery, helping them overcome emotional trauma and increase their sense of safety. Additionally, we aim to break the victim-becomes-perpetrator cycle and reduce the vulnerability of young people with SEN.

Helping Hands – We support women and families who have experienced domestic violence and/or abuse by training volunteers to befriend and support them. Our volunteers offer a range of emotional and practical services to help them overcome the effects of abuse and to empower them to make positive choices regarding their future.

Parent Child Game – Through our Sutton Alliance partnership, we provide a behavioural based parenting programme which involves both the parents and the child. We directly coach parents on how to interact differently with their child in order to decrease negative behaviours and increase cooperative behaviours.

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Suicide Support – The death of a parent, sibling or close friend through suicide can be one of life's most traumatic events. We offer support to families and professionals through: debrief support; individual support; family sessions; group support; telephone advice; and, emergency consultation for schools.

Who's In Charge? – We provide regular 9-week parenting groups for parents/carers whose children are perpetrating domestic abuse and/or violence to re-establish boundaries and reclaim control of their families. Groups are specifically tailored for parents/carers of 8 to 12 year-old children and 13 to 17 year-old young people.

Adoption Play Therapy – We have developed existing local authority partnerships to provide specialist, long-term play therapy for adopted children. Our MSc qualified and BAPT registered Play Therapists utilise DDP, Theraplay and family sessions to help children overcome development trauma, attachment disorder and other adoption related issues.

Tenancy Support Service – We work in partnership with statutory services to provide care leavers with intensive support, focused around housing and independence. Our staff help care leavers find and maintain appropriate accommodation and make successful transitions to independent living.

Prisoners Families – The Glasshouse Service provides holistic therapeutic support for children who have a parent or older sibling in prison. We help through a programme of one-to-one support for the young person, family work, group work and developing support networks to increase understanding of this complex situation.

Positive Activities – We provide a series of free one-off and regular events throughout the academic year and school holidays for our service users to benefit from, including: sports coaching, computing, art, drama, parties, seaside trips, theme park visits, pantomimes, football matches, yoga for mums, and exhibitions.

In 2021-2022 Jigsaw4u reached 7,111 individuals across 12,801 one-to-one sessions and responded to 3,087 consultations. Jigsaw4u provided 134 free positive activities which were attended by many local children, young people and families.

The ethnicity of Jigsaw4u service users closely aligns with the demographics of the London boroughs Jigsaw4u support.

Each project has a range of targets set by commissioners and qualitative and quantitative evidence is provided to them to demonstrate outcomes and the impact of each project usually on a quarterly and annual basis. Staff use a variety of methods to assess impact. The accredited Outcomes Star method is the most commonly used to gain impact data, which has helped to provide evidence of the outcomes achieved with children and young people. Feedback from service users is vital and each project has a method by which this is gained.

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Examples of impact include:

Children and young people receiving Young Victims of Crime support reported an average of 80% improvement in feelings of safety

92% of children and young people who accessed Bereavement support reported improvements on all scales measured by the Outcomes Star

Children and young people supported by Prisoners Families' staff reported an average 75% improvement in feelings of isolation and loneliness.

Internal and external factors

Jigsaw4u – as with all voluntary organisations – has been challenged by the current Covid-19 situation, the reduction in public funding and the increasingly competitive marketplace for funding opportunities.

The 3-year Strategic Business Plan ("The Plan") continued to drive the work of Jigsaw4u with challenging targets for 2020 to 2023. The Strategic Business Plan for 2020 to 2023 was subject to mid-plan review in January 2022 in preparation for the new financial year.

Local boroughs continue to change their commissioning systems and this makes the tendering process more complex and competitive. Internal risks are minimised by rigorous governance and financial management. There are comprehensive guidelines for all financial transactions, criteria and outcomes.

An accountant supports the production of Financial Management Information to ensure that the accounts are accessible for the Trustees and understood by them. This has been the basis for more rigorous financial management.

The Chief Executive Officer reports regularly to the Board on the progress of the organisation and consults with the Chair on issues that arise. Projects report quarterly and annually on the progress of individual projects against service delivery and financial targets. Policies and procedures are in place to cover all aspects of health and safety, safeguarding, equal opportunities, risk management, business continuity, environment and HR issues such as grievances and disciplinary procedures. The Board and the staff team regularly review all policies.

Quality Assurance

Jigsaw4u is an 'outcomes based' organisation and uses the Outcome Stars evaluation methodology. This enables the organisation to continue to provide accurate and useful qualitative and quantitative information to commissioners.

Jigsaw4u uses a number of processes to demonstrate that the organisation and its services have been quality assured. Jigsaw4u holds a Queen's Award for the Voluntary Sector, the highest award given to UK charities to recognise outstanding work. Experts in Volunteering Quality assurance is in place. Jigsaw4u were awarded the London Youth Silver Quality Mark accreditation in March 2022. This quality mark is a quality assurance scheme for organisations delivering work with young people. It is accredited by City and Guilds and is nationally recognised by UK Youth. Previously Jigsaw4u had PQASSO quality assurance. The Board recognises the London Youth Silver Quality Mark as a more relevant assurance approach given the goals of Jigsaw4u, and the team are currently working towards the Gold Quality Mark.

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All these processes ensure that the Jigsaw4u's systems are strengthened and high professional standards maintained. We have been well supported in these programmes by Community Services Action Sutton and Merton Connected.

Some services are also reviewed as part of external inspection agencies such as OFSTED. The advocacy service was highlighted in Merton's OFSTED inspection. (Excerpt: "There is a good use of advocacy for disabled children and children and young people subject to child protection procedures enabling careful consideration of their voices within planning. Children's wishes and feelings are strongly heard and clearly reflected in practice.").

FINANCIAL REVIEW

Treasurer's Statement

After the extraordinary efforts of all the team at Jigsaw4u during the pandemic, which saw income hold up well despite the evident risks and uncertainties, the approach taken by the Trustees was once again to be prudent in both predicting income and expenditure for the financial year 2021-2022.

The charity has not had to call upon a significant proportion of its reserves, as so many other charities have had to, because of strong relationships with our primary funders, medium-term contracts and a ceaseless effort to identify and generate new unrestricted sources of income. During the financial year the Trustees agreed to put in place initial funding arrangements for future investments by designating funds specifically for improvements to our home at Mill Green and to begin a new marketing and campaigning drive.

Income in 2021-2022 was in line with performance in the recent years, and slightly ahead of prudent budgetary expectations, at marginally over £1m. The charity's income increased very marginally from the previous year by approximately £3,000, while expenditure increased by 12% to £964,872. This reduced the level of surplus the charity has generated in the last two years and helped move towards budgetary balance. We continue to plan carefully, and expect income and expenditure to more closely match projections in the coming year. Past recent performance suggests that there is a reasonable probability of achieving greater income than budgeted by a material amount, but that this extra income is likely to be more volatile than our primary contractual and restricted grant funding.

The vast majority of what we spend goes directly on projects and the salaries of the team, with direct services to young people and their families representing 80% of all our expenditure. The demand for Jigsaw4u's services remains as high as ever and options for new services will be explored in the coming year. However, the Trustees are deeply aware of the need to protect the charity from undue financial risk, and all significant investments will be supported by a clear business case demonstrating value for money.

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Reserves Policy

The charity's reserves policy has remained unchanged in 2021-2022, with the objective of having between 12 and 17 weeks of expenditure as unrestricted free cash available for unseen and emergency spending. Retaining a workable reserve is a key risk mitigation strategy and the reserves policy is reviewed at least once a year to ensure it matches the risk profile and risk appetite of the charity.

As of 31st March 2020, the charity had marginally breached the existing policy by having more than 17 weeks unrestricted funds available, and the trustees intended to develop short term actions to return to compliance with the policy. With the arrival of the pandemic the Trustees agreed to a delay in implementing these actions, but by the end of March 2021 it was clear that worst-case projections for the charity were not going to be realised and the Trustees agreed to invest in a number of projects to improve our facilities and services. In addition, funding for a number of services was due to close or reduce in the period up to 31st March 2022, with no guarantee of funding being renewed or being provided from elsewhere. This led the Trustees to designate £145,000 of funds to safeguard key projects and services.

During the financial year extra fundraising, particularly for improvements to Mill Green, meant that there was no need to draw down these funds and our unrestricted reserves fell by £3,927 as costs increased. As of 31st March 2022, these funds remain designated and therefore not part of the charity's free reserves. Therefore, the charity is compliant with the reserves policy with 13.5 weeks of free funds available.

The Trustees are aware of the danger that new inflationary cost pressures represent to the charity, particularly when our income is less flexible due to multi-year contracts. We anticipate that inflationary cost increases, alongside new projects, will bring the unrestricted cash position closer to compliance with the Reserves policy over the next two years. However, given the economic uncertainty, particularly with our reliance on contract and grant funded income, the Trustees believe that holding funds is justifiable as long as new opportunities for delivering impact are not unnecessarily avoided when they arise.

At 31st March 2022 the charity's reserves were:

Unrestricted funds:

Free reserves :	277,674
Designated funds	145,000

422,674

Restricted funds:

523,713

£946,387

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Principal Funding Sources

Jigsaw4u projects have a range of funders, including the London Boroughs of Sutton and Merton, City Bridge Trust, TNLCF, local schools in both Merton and Sutton, TNLCF, The Mercers' Company, The Taylor Family Foundation, and The Children's Trust Tadworth. Regular funding applications have been made to ensure that current activities continue.

Future Developments

Jigsaw4u has a three-year strategic business plan from 2020-2023, accompanied by an operational plan. The new 2020-2023 plan has been developed with input from young people, service users, staff, stakeholders and trustees.

Business objectives for 2020-2023 include:

- Continuation of all current services and maintaining consistently high professional standards
- Provide ongoing professional training and development for staff
- Raise our national profile by applying for national awards
- Increase the number of applications to charitable trusts
- Increase our geographical spread in London and the number of children/ families receiving our services
- Review & update our marketing strategy
- Reduce isolation of our service users by providing more trips/ activities
- Ensure our services reflect needs of our users by continuing to ensure effective feedback mechanisms
- Seek funding from corporate funders to fund a new service
- Further consideration of development of a training and consultancy service
- Improve our long-term financial health by sustaining unrestricted reserves at the approved level (c3 months operating costs)

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

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STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the directors of Jigsaw4u Ltd for the purposes of company law) are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charity SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

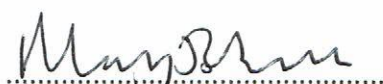
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

AUDITORS

The Board will make a recommendation for appointment of auditors for the year ending 31st March 2023 at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:



Mary Pragnell
Chair of Trustees

Date: 9 October 2022

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Opinion

We have audited the financial statements of Jigsaw Limited (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report of the trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report of the trustees. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, set out on page 18, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Auditor's responsibilities for the audit of the financial statements .../Cont'd

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Stephen Jones FCA (Senior Statutory Auditor)
For and on behalf of Myrus Smith
Chartered Accountants and Statutory Auditors
Norman House
8 Burnell Road
Sutton, Surrey
SM1 4BW

13 October 2022

JIGSAW4U LIMITED
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STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Income from:					
Donations and grants	2	64,578	1,645	66,223	74,559
Charitable activities	3	244,946	757,697	1,002,643	990,641
Investments	4	91	-	91	593
Total		<u>309,615</u>	<u>759,342</u>	<u>1,068,957</u>	<u>1,065,793</u>
Expenditure on:					
Raising funds	5	11,429	-	11,429	7,709
Charitable activities	6	302,113	651,330	953,443	854,138
Total		<u>313,542</u>	<u>651,330</u>	<u>964,872</u>	<u>861,847</u>
Net (expenditure)/income	10	(3,927)	108,012	104,085	203,946
Transfers between funds		-	-	-	-
Net movement in funds	16	(3,927)	108,012	104,085	203,946
Reconciliation of funds					
Total funds brought forward	16	<u>426,601</u>	<u>415,701</u>	<u>842,302</u>	<u>638,356</u>
Total funds carried forward	16	<u>£422,674</u>	<u>£523,713</u>	<u>£946,387</u>	<u>£842,302</u>

All income and expenditure derives from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

The notes form part of these financial statements.

JIGSAW4U LIMITED
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BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	£	2022	£	£	2021	£
FIXED ASSETS							
Tangible assets	13			3,080			-
CURRENT ASSETS							
Debtors	14	75,555			82,892		
Cash at bank and in hand		926,042			853,950		
			1,001,597			936,842	
CREDITORS: Amounts falling due within one year	15	58,290			94,540		
NET CURRENT ASSETS				943,307		842,302	
NET ASSETS	17			£946,387		£842,302	
FUNDS							
Unrestricted	16		422,674			426,601	
Restricted	16		523,713			415,701	
				£946,387		£842,302	

The financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Trustees on 9 October 2022 and signed on its behalf by:



Mary Pragnell – Chair

The notes form part of the financial statements.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Net movement in funds per statement of financial activities		104,085	203,946
Adjustments for:			
Interest receivable	4	(91)	(593)
Depreciation charges	13	1,342	46
Decrease / (increase) in debtors		7,337	(67,145)
(Decrease) / increase in creditors		(36,250)	58,830
Net cash (used in) / provided by operating activities		76,423	195,084
Cash flows from investing activities			
Interest receivable		91	593
Purchase of tangible fixed assets		(4,422)	-
Net cash (used in) / provided by investing activities		(4,331)	593
Change in cash at bank in the year		72,092	195,677
Cash at bank brought forward		853,950	658,273
Cash at bank carried forward		£926,042	£853,950

The notes form part of these financial statements.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 as it applies from 1 January 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis and under the historical cost convention. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Company status

The Company is a private company limited by guarantee, incorporated in Great Britain and registered in England and Wales. The members of the Company are the Trustees named on page 5. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £10 per member of the Company. The registered office of the Company is given in the Reference and Administrative Details of the Annual Report of the Trustees.

1.3 Income recognition

Items of income are recognised in the financial statements when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

1.4 Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount can be measured reliably.

Expenditure includes those costs of a direct nature which can be allocated to a specific activity. It also includes indirect costs, including governance costs that do not relate to a specific activity but are necessary to support those activities. For the purposes of the statutory accounts, all direct and support costs are attributed to the single activity of child support services.

1.5 Fund accounting

Unrestricted general funds are freely available for use in furtherance of the objects of the charity and which have not been designated for specific purposes.

Designated funds are unrestricted funds set aside by the trustees for particular purposes.

Restricted funds are funds which can only be used in accordance with specific restrictions imposed by the donor or which have been raised for a particular purpose.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

/contd...

1.6 Tangible fixed assets and depreciation

Tangible assets costing more than £500 are capitalised. Depreciation is provided so as to write off the cost of each asset over its estimated useful life at the following annual rates:

Computer equipment	50% straight line
Office equipment	25% straight line

1.7 Leases

Operating lease rentals are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1.8 Pension Costs

The Charity operates a defined contribution pension scheme for the benefit of its employees. Contributions are charged to the Statement of Financial Activities in the year to which they relate.

1.9 Debtors and creditors

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the Statement of Financial Activities.

2. Donations and grants

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Donations	62,934	1,645	64,579	73,040
Grants	1,644	-	1,644	1,519
	<u>£64,578</u>	<u>£1,645</u>	<u>£66,223</u>	<u>£74,559</u>

All of the £74,559 recognised in 2021 was unrestricted fund income.

3. Income from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
<u>Grants and Contracts</u>				
London Borough of Sutton				
Conferences/Consultations	-	100,673	100,673	24,486
Sutton Alliance (CAMHS)	-	34,500	34,500	90,834
Grief Support	-	30,000	30,000	-
Advocacy	-	77,725	77,725	-
Disabled Children	-	54,000	54,000	40,500
London Borough of Merton				
Advocacy	-	57,500	57,500	59,628
GLA Young Londoners	-	42,443	42,443	69,906
Global Make Some Noise	-	25,000	25,000	75,000
MacMillan Cancer Support	-	-	-	40,000
National Lottery	-	50,237	50,237	50,237
Companies and Trusts	244,946	285,619	530,565	540,050
	<u>£244,946</u>	<u>£757,697</u>	<u>£1,002,643</u>	<u>£990,641</u>

Of the £990,641 recognised in 2021, £373,140 was unrestricted fund income and £617,501 was restricted fund income.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

/contd...

4. Investment income	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Bank interest	£91	£Nil	£91	£593

All of the £593 recognised in 2021 was unrestricted fund income.

5. Cost of raising funds	Direct Costs	Support Costs	Total 2022	Total 2021
Fundraising expenditure	£8,319	£3,110	£11,429	£7,709

All of the expenditure recognised in 2021 was charged to unrestricted funds.

6. Cost of charitable activities	Direct costs	Support costs	Total 2022	Total 2021
Child support services	£850,403	£103,040	£953,443	£854,138

Of the £854,138 expenditure recognised in 2021, £353,152 was charged to unrestricted funds and £500,986 was charged to restricted funds.

7. Analysis of direct costs	Raising funds £	Charitable activities £	Total 2022 £	Total 2021 £
Wages and salaries	-	683,315	683,315	620,428
Other direct costs	8,319	167,088	175,407	71,146
	<u>£8,319</u>	<u>£850,403</u>	<u>£858,722</u>	<u>£691,574</u>

8. Analysis of support costs	Raising funds £	Charitable activities £	Total 2022 £	Total 2021 £
Wages and salaries	-	20,182	20,182	80,272
Office costs	3,110	55,530	58,640	58,047
Finance	-	-	-	11,842
Information technology	-	15,064	15,064	13,011
Premises costs	-	222	222	2,026
Governance costs (Note 9)	-	12,042	12,042	5,075
	<u>£3,110</u>	<u>£103,040</u>	<u>£106,150</u>	<u>£170,273</u>

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

/contd...

9. Governance costs	Total 2022 £	Total 2021 £
Accountancy fees	9,150	2,375
Audit fees	2,892	2,700
	<u>£12,042</u>	<u>£5,075</u>
10. Net income for the year	2022	2021
The net income for the year is stated after charging:		
Operating leases rentals	£43,091	£39,654
Depreciation of tangible fixed assets	<u>£1,342</u>	<u>£46</u>
11. Trustees remuneration and expenses		
During this year and the previous year, the Trustees received no remuneration or benefits in kind. Trustees were not reimbursed any expenses during the year (2021 : £Nil).		
12. Staff costs	2022 £	2021 £
Wages and Salaries	637,392	629,644
Social security costs	48,776	52,735
Pension costs	17,329	18,321
	<u>£703,497</u>	<u>£700,700</u>
	No.	No.
Average number of employees based on full-time equivalents	<u>30</u>	<u>28</u>

No employee received employee benefits (excluding employer pension costs) amounting to more than £60,000 in either year.

The total employee benefits received by key management amounted to £125,630 (2021 : £131,417).

Under FRS 102 employee benefits include gross pay, benefits in kind, employer's national insurance and employer's pension costs.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

/contd...

13. Tangible fixed assets		Plant and Machinery
Cost		£
At 1 April 2021		17,464
Additions		4,422
Disposals		-
At 31 March 2022		21,886
Depreciation		
At 1 April 2021		17,464
Charged in the year		1,342
Elimination on disposals		-
At 31 March 2022		18,806
Net book value		
31 March 2022		£3,080
31 March 2021		£Nil
14. Debtors	2022	2021
	£	£
Trade debtors	70,453	43,063
Prepayments and accrued income	5,102	39,829
	£75,555	£82,892
15. Creditors – Amounts falling due within one year	2022	2021
	£	£
Accruals and deferred income	54,436	67,958
Other creditors	3,854	26,582
	£58,290	£94,540
Deferred income analysis	2022	2021
		££
As at 1 April 2021	65,258	28,220
Additions during the year	43,683	65,258
Amounts released to income	(65,258)	(28,220)
As at 31 March 2022	£43,683	£65,258

Deferred income of £43,683 (2021 : £65,258) included above relates to grant income received during the year but relating to future accounting periods.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

/contd...

16. Movement in funds

2022	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers Between Funds £	Carried Forward £
Restricted funds					
Grief Support	29,533	113,385	53,145	-	89,773
Conferences/Consultation	8,911	201,590	66,107	-	144,394
Disabled Children	31,008	-	49,570	-	(18,562)
Macmillan Mitcham	28,084	-	10,522	-	17,562
Advocacy – Children’s Trust	21,740	30,000	15,251	-	36,489
Advocacy - Merton	70,464	57,500	41,406	-	86,558
Sutton Alliance (CAMHS)	21,758	34,500	65,757	-	(9,499)
Young Victims of Crime	(5,669)	34,667	24,335	-	4,663
Tenancy Support:					
Jack Petchey	(774)	-	-	-	(774)
Lloyds Foundation	14,108	-	9,416	-	4,692
Merton	-	20,000	5,164	-	14,836
Children in Need	26,860	18,295	33,056	-	12,099
Global Make Some Noise	74,142	25,000	87,336	-	11,806
GLA Young Londoners	23,700	42,443	46,597	-	19,546
National Lottery	37,504	50,237	96,456	-	(8,715)
Helping Hands – Sutton Transform	34,332	-	16,929	-	17,403
Advocacy Sutton Missing Young People	-	77,725	23,531	-	54,194
Helping Hands – City Bridge Trust	-	54,000	6,752	-	47,248
Total restricted funds	415,701	759,342	651,330	-	523,713
Unrestricted funds					
General	281,601	309,615	313,542	-	277,674
Designated Funds					
Environmental and health and safety	90,000	-	-	-	90,000
Diversification of fundraising	55,000	-	-	-	55,000
	426,601	309,615	313,542	-	422,674
Total funds	£842,302	£1,068,957	£964,872	£Nil	£946,387

The purpose of each restricted fund is set out in the Annual Report of the Trustees.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

/contd...

16. Movement in funds

Comparative information for the previous financial year is set out in the following table:

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers Between Funds £	Carried Forward £
2021					
Grief Support	21,969	69,660	62,096	-	29,533
Conferences/Consultation	22,320	24,486	37,895	-	8,911
Disabled Children	13,443	40,500	22,935	-	31,008
Macmillan Mitcham	11,250	40,000	23,166	-	28,084
Advocacy – Children's Trust	21,937	24,000	24,197	-	21,740
Advocacy - Merton	39,398	59,628	28,562	-	70,464
Sutton Alliance (CAMHS)	11,845	90,834	80,921	-	21,758
Young Victims of Crime	-	-	5,669	-	(5,669)
Tenancy Support:					
Jack Petchey	4,836	-	5,610	-	(774)
Lloyds Foundation	22,843	1,250	9,985	-	14,108
Children in Need	19,249	40,000	32,389	-	26,860
Global Make Some Noise	39,898	75,000	40,756	-	74,142
GLA Young Londoners	20,300	69,906	66,506	-	23,700
National Lottery	44,565	50,237	57,298	-	37,504
Helping Hands – Sutton Transform	5,333	32,000	3,001	-	34,332
Total restricted funds	<u>299,186</u>	<u>617,501</u>	<u>500,986</u>	<u>-</u>	<u>415,701</u>
Unrestricted funds					
General	339,170	448,292	360,861	(145,000)	281,601
Designated Funds					
Environmental and health and safety	-	-	-	90,000	90,000
Diversification of fundraising	-	-	-	55,000	55,000
	<u>339,170</u>	<u>448,292</u>	<u>360,861</u>	<u>-</u>	<u>426,601</u>
Total funds	<u>£638,356</u>	<u>£1,065,793</u>	<u>£861,847</u>	<u>£Nil</u>	<u>£842,302</u>

The purpose of each restricted fund is set out in the Annual Report of the Trustees.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

/contd...

17. Analysis of net assets between funds	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2022	2022	2022	2021
2022	£	£	£	£
Fixed assets	3,080	-	3,080	-
Current assets	434,201	567,396	1,001,597	937,727
Current liabilities	(14,607)	(43,683)	(58,290)	(95,425)
	<u>£422,674</u>	<u>£523,713</u>	<u>£946,387</u>	<u>£842,302</u>

Comparative information for the previous financial year is as follows:

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2021	2021	2021	2020
2021	£	£	£	£
Fixed assets	-	-	-	46
Current assets	459,768	477,959	937,727	674,020
Current liabilities	(33,167)	(62,258)	(95,425)	(35,710)
	<u>£426,601</u>	<u>£415,701</u>	<u>£842,302</u>	<u>£638,356</u>

18. Operating Lease commitments

The total future minimum lease payments due under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Within one year	42,485	43,091
Within two and five years	105,791	148,276
	<u>£148,276</u>	<u>£191,367</u>

The operating lease rental expense for the year was £43,091 (2021 : £39,654).

19. Taxation

As a registered charity, Jigsaw4u Limited is exempt from taxation under Part 11 of the Corporation Tax Act 2010 and Section 256 of the Taxation of Chargeable Gains Act 1992.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

Income from:	2022	2021
	£	£
Donations and grants		
Donations	66,223	74,559
Investment income		
Bank interest	91	593
Charitable activities		
Grants and contracts	1,002,643	990,641
Total incoming resources	£1,068,957	£1,065,793
Expenditure on:		
Direct costs		
Wages	619,030	558,358
Social security	47,640	46,740
Pension	16,645	15,330
Telephone	7,400	7,086
Postage and stationery	1,257	896
Recruitment and training	3,956	2,668
Subcontractors	65,673	46,661
Travel and subsistence	4,028	3,120
Consultation and fundraising	8,834	2,031
Books, publications and subscriptions	1,056	696
Support/children's groups	10,856	3,744
Equipment and equipment hire	3,107	2,714
Repairs and cleaning	30,803	1,362
Depreciation - computer equipment	1,342	46
Bank charges	301	122
Insurance	5,309	-
Photocopying & Printing	1,688	-
Advertising	29,797	-
	858,722	691,574
Governance costs		
Auditor's fees	2,892	2,700
Accountancy fees	9,150	2,375
	12,042	5,075

The page does not form part of the statutory financial statements

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022
/contd...

	2022	2021
	£	£
Support costs		
Wages	18,363	71,287
Social security	1,136	5,995
Pension	684	2,990
Rent	37,521	34,083
Rates and water	2,666	2,396
Insurance	160	5,495
Light and heat	3,061	4,449
Postage, stationery and subscriptions	962	595
Marketing and fundraising	3,110	6,193
Professional fees	6,163	2,236
Travel and subsistence	1,914	1,486
Office cleaning	3,082	1,114
	<u>78,822</u>	<u>138,319</u>
Finance		
Consultancy	-	11,842
	<u>-</u>	<u>11,842</u>
Information technology		
Computer expenses	15,064	13,011
	<u>15,064</u>	<u>13,011</u>
Premises costs		
Repairs and renewals	222	2,026
	<u>222</u>	<u>2,026</u>
Total expenditure	<u>964,872</u>	<u>861,847</u>
Net income	<u>£104,085</u>	<u>£203,946</u>

JIGSAW4U LIMITED

England & Wales - Charity number 1109167

Accounts

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

MYRUS SMITH
Chartered Accountants

Norman House
8 Burnell Road
Sutton, Surrey
SM1 4BW

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329

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JIGSAW4U LIMITED
Operating as Jigsaw4u
Registered Charity No 1109167
Company No: 05366329
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CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2021

This year saw Jigsaw4u continue in its commitment to supporting children and young people in helping put the pieces back together following complex life events and ensuring that young people have a voice in the decisions that affect their lives.

Covid-19 has meant that the children and young people that Jigsaw4u supports have had a particularly difficult year. The organisation has adapted to ensure that the critical services provided by Jigsaw4u continued at a time when they are needed more than ever.

Services provided include pre and post bereavement, Home School Links school based support, adoption support, advocacy and independent visiting, support for missing young people, young victims of crime and tenancy support for care leavers. There has also been a focus on providing positive activities in whatever form possible including trips to the seaside, Christmas Day activities and theatre days. And this year additional services were added including reading buddies and support for young people transitioning to High School.

During the year Jigsaw4u reached 5,126 individual children, young people and parents/carers. Across 10,589 one to one sessions and 702 group sessions. Jigsaw4u also provided 110 free positive activities which were attended by 714 service users.

The scope and complexity of the services required from Jigsaw4u continues to grow as the needs of the children and young people in our community evolve. The effects of Covid-19 impacted throughout the year and services provided had to adapt quickly to address the new and evolving requirements of children and young people.

On behalf of the trustees, I would like to give particular thanks this year to the extraordinary staff team and the many volunteers who dedicate their expertise, qualifications and time to provide the vital support required by young people. The team have had a particularly challenging year this year and the resilience and commitment demonstrated by the team is extraordinary. They continue to provide exceptional services to our service users.

The comments below demonstrate the impact of some of the work undertaken by the team:

"Jigsaw4u gave me tips of how to stay out of situations that I shouldn't have been in. I felt I could be open with my emotions because I knew they would help me out and understand. I noticed that my emotions and my anger left my body which made me change who I was."

"I think Jigsaw4u provide excellent support and my parents agree. They always put the young person first and support them the way they want. My worker is definitely my favourite support person, she has helped me so much. Thank you for everything."

"I looked forward to my regular online meetings and it was really good to have someone to talk to apart from my mum as when I worry about her I often don't want to tell her in case she gets upset. I really enjoyed the on-line workshops and Zoom parties that Jigsaw4u provided as I felt connected to other young people."

JIGSAW4U LIMITED
Operating as Jigsaw4u
Registered Charity No 1109167
Company No: 05366329
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CHAIR OF TRUSTEES' REPORT
FOR YEAR ENDED 31ST MARCH 2021

I was delighted that the work undertaken by the team also meant that Jigsaw4u was awarded the Mayor of Merton Covid-19 Award for our outstanding contribution to the community during the pandemic. The Mayor's Award was "in recognition of the help you have offered to others and the significant difference you have made during this pandemic".

The contribution of volunteers to services provided by Jigsaw4u has continued to be significant this year. 109 volunteers contributed material amounts of their time, commitment to service users needs and expertise. Volunteers have had to adapt their ways of working and have demonstrated huge commitment and adaptability to ensure that their services continue to be provided. The contribution of volunteers is reflected in the fact that Jigsaw4u holds the Queen's Award for Voluntary Service, the highest award given to volunteer groups across the UK.

My sincere thanks also goes to all the trustees who give up their time voluntarily to support the work at Jigsaw4u. The business of the Board focusses on ensuring the good governance of Jigsaw4u - particularly that we have the appropriate financial stability, policies, procedures and staff in place to provide an exceptional service to children and young people.

We continue to receive much needed financial and practical support from local and some larger businesses. We are extremely grateful for their amazing generosity.

The charity has a policy of maintaining the equivalent of 12-17 weeks of total expenditure as unrestricted cash balance. Over the previous 3-years the charity has worked to consistently increase both the total funds available and the proportion held as unrestricted cash. Throughout the year, the funds available were within/exceeded the parameters set by the policy and is considered sufficient to cover short term shortfalls in funding and make prudent and careful investments in new capabilities and services.

The healthy level of reserves and additional funding received meant that we had the financial foundation needed to keep Jigsaw4u stable throughout Covid-19. We didn't furlough any of the team and the strong relationship we have with local councils and funders meant we were able to keep on rolling out new services. The charity's stable funding, and largely unchanged reserves position as of 31st March 2021, has led the trustees to agree that in 2021-22 the charity will invest in a number of capital projects to improve our facilities and services. In addition, funding for a number of services is due to close or reduce in the period up to 31st March 2022, with no guarantee of funding being renewed. Together the Trustees anticipate this will reduce the unrestricted funds to a level that is in compliance with the reserves policy by 31st March 2022.

The need for our services continues to grow and evolve particularly given the challenges represented by Covid-19 to the needs of children and young people. With the help of many we will continue to deliver the unique support that Jigsaw4u provides to our community as their needs continue to grow and develop.



Mary Pragnell
Chair of Trustees

20 October 2021

JIGSAW4U LIMITED
Operating as Jigsaw4u
Registered Charity No 1109167
Company No: 05366329
A Company limited by guarantee

MANAGING DIRECTOR'S REPORT

FOR THE YEAR ENDED 31 MARCH 2021

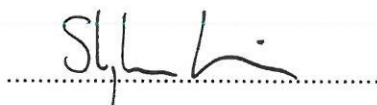
2020 to 2021 was a difficult year for our communities, with continually changing restrictions, a limited Christmas and a difficult January lockdown. If our service users were not affected directly by Covid-19, they were affected by issues such as uncertainty, isolation or disruption to their lifestyle. The resulting mental and social health implications were significant.

Jigsaw4u's incredible team continued to work through professional and personal challenges in order to continue to provide our communities with the support packages we have developed over our 24-years. Following the initial 2020 lockdown, Jigsaw4u remained open for direct work with children, young people and families, adapting to the necessary restrictions to ensure we were there for anyone who needed us. In addition to our usual services, we provided Covid-19 specific projects such as Transition Groups for children who were heading to High School after missing vital parts of their Year 6 education. We also launched a new service – Reading Buddies, where we provide one-to-one volunteer support for children who need extra attention in this area.

We are dedicated to developing as an organisation, and following the award of our London Youth Bronze Award, we are working towards our Silver accreditation. We have updated our fundraising approach, so we can ensure Jigsaw4u remains sustainable in these difficult times whilst providing our communities with exciting and fun opportunities to get involved in and support us. Jigsaw4u have continued to benefit from partnerships with local authorities, schools, statutory services, charities and businesses who share our vision for South West London and the people living and growing up here.

Children, young people and families come to Jigsaw4u having experienced complex life events, and following our therapeutic support we love to offer service users opportunities to end their journey on a high note, such as a trip to Go Ape. At the time of writing, the restrictions have been lifted and we are able to provide an intensive series of Positive Activities during August, including a theatrical collaboration with the amazing team from Magical Quests and our hugely popular Seaside Trip.

Despite the restrictions, the Jigsaw4u team reached a huge number of beneficiaries between 2020 and 2021, a testament to their dedication and passion for their work. I want to thank all our staff and volunteers for their commitment and I look forward to working with everyone to support our communities as we move out of the pandemic and readjust to life without restrictions. As ever, thank you to the hundreds of supporters who have enabled us to provide the services which have been identified for us, and of course the brave and wonderful children, young people and families who access Jigsaw4u and continue to inspire us every day.



Stephen Loizou
Managing Director

20 October 2021

JIGSAW4U LTD
Operating as Jigsaw4u

ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in October 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company Number: 5366329 (England and Wales)

Registered Charity: Number: 1109167

Trustees

Chair:	Mary Pragnell:	Chair since 21 March 2018. Appointed: 16 January 2016. Re-appointed: 16 January 2019
Trustee:	Janet Wright:	Appointed: 20 November 2013. Re-appointed: 13 September 2016. Re-appointed: 20 November 2019.
Treasurer:	James Kirkland:	Appointed as Trustee: 15 October 2014. Re-appointed: 12 September 2017. Appointed as Treasurer: 6 December 2016. Re-appointed: 15 October 2020
Trustee:	Fraser Hyland:	Link with Young People's Forum. From December 2017: Data Protection. Appointed: 21 January 2017. Re-appointed wef 21 January 2020.
Trustee:	Jean King:	Marketing: Appointed: 25 January 2014. Re-appointed: 18 July 2017. Re-appointed: 25 January 2020
Trustee:	Lara Plaxton:	Human Resources. Appointed: 20 May 2014. Re-appointed 18 May 2017. Re-appointed: 20 May 2020
Trustee:	Sarita Brucciani:	Appointed: 6 December 2019
Trustee:	Ann Waller:	Safeguarding 11 September 2019 (Resigned: 17 March 2021)
Trustee:	Georgina Barretta:	Appointed: 3 December 2019 (Resigned: 12 May 2021)
Trustee:	Amy Douthwaite:	Appointed: 1 October 2021

Patron

Lord Iain McNicol of West Kilbride

Registered Office and Principal Address

40 Mill Green Road
Mitcham
CR4 4HY

Banker

Barclays Plc
Bank Address: Surbiton Branch, Kingston upon Thames Business Centre,
6 Clarence Street, Kingston upon Thames, KT1 1NY.
Bank Account Type: Barclays Business Current Account
Bank Account Name: Jigsaw4u Ltd

Auditor

Myrus Smith
Chartered Accountants and Statutory Auditors
Norman House
8 Burnell Road
Sutton
SM1 4BW

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Senior Management Team

Stephen Loizou: Managing Director
Claire Powell: Project Manager
Jenny Harwood: Project Manager
Mandy Hargreaves: Project Manager
Sharon McCann: Project Manager

Commencement of Activities

The company commenced operating on 20 April 2005 when it was granted charitable status and the net assets of the unincorporated charity Moving Forward Together (established 1997) were transferred to Jigsaw4u Limited.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation was registered as a charity on 26 April 1997 with a declaration of trust outlining the administration, objects and powers of the charity. The objects were further modified by a deed of amendment, dated 29 April 1999. The charity's trustees who are also directors of Jigsaw4u Limited for the purposes of company law are responsible for the preparation of financial statements in accordance with the Companies Act 2006 and United Kingdom Accounting Standards.

Recruitment and Appointment of Trustees

The Directors of the company are also charity trustees for the purposes of charity law and under the company's Articles, known as members of the Board of Trustees. The Memorandum and Articles of Association were revised on 16 May 2016 in relation to the election process for Directors/ Trustees of the charity. Only existing Directors / Trustees have the power to appoint and re-appoint Trustees/ Directors. They may serve for 3 years and may then seek re-election for a further 3 years up to a maximum of 3 terms of office (total of 9 years). There is also provision for trustees / directors to provide a further advisory role.

Due to the nature of the charity's work, focusing on supporting children and young people who have experienced trauma the Board of Trustees seeks to hear directly from the Young People's Forum and any other users of the service as appropriate.

It is intended, as far as possible to maintain a broad range of skills within the Board of Trustees, covering social services, local authority, management, financial and business skills. To this end new trustees are recruited from time to time to fill any gaps, which develop due to resignations and retirements. No other outside party is entitled to appoint new trustees. Trustees have been recruited through relevant websites and local networks.

All trustees give their time freely and no trustee remuneration, expenses or related party transactions were paid in the year, though trustees are entitled and encouraged to claim expenses. Trustees are required to disclose relevant interests and register them with the Board and in accordance with Jigsaw4u's policy withdraw from decisions where a conflict of interest arises. This is highlighted at the beginning of each Board meeting.

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Mary Pragnell has been Chair of Trustees since March 2018. Mary Pragnell has been a Volunteer advocate with Jigsaw4u since 2013, a Trustee since January 2016 and was previously Vice-Chair of the Jigsaw4u Trustees between September 2017 and assuming the chair.

Induction and Training of New Trustees

Newly appointed trustees are provided with a trustees' pack, the Charity Commission guide 'the Essential Trustee' and a copy of the Memorandum and Articles and the latest minutes of the Board of Trustees, financial report, annual report and strategic and operational plans.

Trustees attend activities at the Jigsaw4u office, and attend staff meetings. They are linked to another trustee to provide mentoring as needed. They are encouraged to attend training provided for Trustees by the local SCVS or delivered by specialist professional advisors where possible. The Managing Director circulates information about any training opportunities available for Trustees to attend as well as relevant information received from NCVO or local SCVS and MVSC.

Organisational Structure

The Board of Trustees had a membership of 7 people at the end of March 2021. The trustees have a wide range of skills and experience between them including senior management in the voluntary, statutory and private sector, social work, equality & diversity issues, financial, human resources, marketing, fundraising and mentoring.

The Board meets regularly at least six times per year and more frequently if required. This year saw the majority of those meetings being held virtually. Sub groups are set up as needed to progress specific pieces of work. Recommendations are reported to the full Board meeting for decision. The Board is responsible for the strategic direction and policy of the organisation and for robust governance and rigorous financial management.

The Managing Director holds the day-to-day responsibility for the operational management of the organisation. Managers are responsible for the day-to-day provision of services.

We are very fortunate to have an exceptional staff team of 30 very experienced, skilled workers with a mixture of qualifications dependent on the roles undertaken – these include child and family support workers, team managers, administrators/ receptionist – all headed by the Managing Director. Qualifications include social work, mental health expertise, counselling; parenting work; family therapy; play therapy and youth work.

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Wider Network

Jigsaw4u is based on the borders of Sutton and Merton and provides services in both boroughs, as well as more limited services in neighbouring boroughs. During 2020-2021 Jigsaw4u provided the following forms of support to Young People:

- Pre/post-bereavement and grief support;
- Work with young runaways and those at risk of or experiencing child sexual exploitation;
- Home School Links service providing primary and secondary schools with on-site Specialist Support Practitioner to work with their students and parents/carers on a one to one, group or drop in basis;
- Support for families who have experienced or are experiencing domestic violence;
- Advocacy for looked after children and young people;
- Independent visiting for looked after children and young people;
- Support for Young Victims of Crime;
- Support for Prisoner's Families
- Individual and group parenting programmes;
- Positive Activities;
- Suicide Support service;
- Tenancy Support service for care leavers;
- Play therapy for adopted children;
- Support for children needing to develop their reading skills;
- Training and supporting volunteers to enhance service delivery.

Volunteers were recruited and trained to support the Advocacy and Independent Visiting project; the Helping Hands project; the Reading Buddies project; one off events; as well work within the office and help with fundraising.

Projects supported children and young people through their experience of trauma and resulting losses and grief. Jigsaw4u ensures that children and young people are able to express their feelings and that their views and needs are incorporated into decision making in their lives. Jigsaw4u have an established advisory group called the Young People's Panel, which ensure that young people views can help inform the Board.

Jigsaw4u is grateful for the support it has received in the last 12 months from volunteers and advisors, trustees, our Patron and ambassadors who have given freely of their time and skills.

Businesses and individuals have also given their time, energy and skills, fund-raising and supporting our work. They have helped us to increase our profile as well as donating funds. We are so grateful for every person's efforts on behalf of Jigsaw4u.

Further details of charitable activities carried out during the year and on-going and new projects can be found on the website: www.jigsaw4u.org.uk. This has greatly contributed to publicising and expanding our profile, together with the wider use of social media.

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Risk Management

The Trustee Board is committed to having a robust approach to the management of risk. As an organisation we aim to be ambitious whilst recognising that we work in a complex and ever changing environment so ambition must be rooted in realism and underpinned by strong values. Our top priorities are for the safety and well- being of services users, staff and volunteers; the quality and accessibility of our services; financial security and sustainability; and the probity and reputation of the organisation.

To that end the Board maintains and scores a schedule of key risk key risks (Governance; Operational; Financial; External; Compliance; Compliance) and an assessment of their likelihood and impact together with the actions taken or planned to mitigate the possible impact. This schedule is reviewed at every Board meeting where scores may be adjusted and new actions/mitigations determined. More strategically the approach to risk management as a whole is reviewed in the context of the development, monitoring and implementation of the Board's 3 Year Strategic Plan.

The two key priority areas of on-going Board attention to reduce the likelihood of incident are:

Issue	Key Mitigating actions
Child Protection failure/Safeguarding incident	• Top priority • Key policies in place and regularly monitored • Annual safeguarding review • Recruitment and vetting procedures • Training for staff and volunteers – induction and refresher • Robust supervision and performance management procedures • Regular reporting to Board • Board Safeguarding Trustee – with regular links to operational teams
Financial sustainability	• Top priority • Key policies and controls in place (including reserves policy) regularly monitored • External accounting support and audit services • Cautious approach to annual budgeting • Close Board monitoring of income/expenditure • Focus on income generation/diversification – including contracts/spot purchase/grant funding/ sponsorship/fundraising • Focus on value for money – cost management • Following latest strategic review implementing more long-term strategic approach to budget/ contract renewal/upcoming opportunities/ contingency planning.

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With the onset of the Covid-19 pandemic from the end of the 2019/2020 by 2020/2021 the Board's attention was already focused on managing its implications. Jigsaw4u was quickly able to implement new Business Continuity Planning procedures to implement alternative ways of working in order to maintain (and in some instances creatively develop) its services through new ways of working (no staff were furloughed).

These new ways of working evolved through 2020/2021 to adjust to changing circumstances and fluctuating demand for different services. The commitment, flexibility and sheer hard work of the dedicated Jigsaw4u team was a vital component. So whilst the pattern of service demand initially changed dramatically Jigsaw4u was able to continue to maintain contact and support for its most vulnerable clients and also to identify and make use of emergency funding to support those efforts. As the year progressed service demand increased and evolved and teams are gathering evidence from the experience for a future systematic review of our services and their provision in the best interests of users.

Through-out the year the Jigsaw4u Board continued to meet regularly (if virtually) and to monitor the situation closely and with the Managing Director to explore various possible scenarios. It quickly became clear that previous work to develop contingencies and build a financial reserve together with the swift implementation of continuity plans meant Jigsaw4u was able to avoid immediate crisis. In addition close contacts and positive relations with Service Commissioners (underpinned by Jigsaw4u showing continuing access to services) and good links with key donors ensured a steady income stream which has allowed the Board and management to concentrate on how to go forward whilst being aware there will be more change to come.

In 2019 IT and Cyber Risks was identified as an issue needing more focus and attention. This is being addressed within the 2019 to 2022 Strategic Plan and through the implementation of new business continuity planning procedures, but the Covid-19 experience, with the introduction of more home working together with the use of virtual contacts and meetings has provided an additional valuable body of experience of different ways of working on which to draw for future action in this area.

The Covid-19 experience has also highlighted "key-person" risk. As a relatively small organisation the effective response to a crisis depends on the actions of a very few key personnel. Several measures have been introduced during the year to mitigate this risk, including development of the senior team to cover some key areas of work and the sharing of some key financial and administrative tasks across teams. The Board intends to keep this matter under review within the context of the Strategic Plan.

Whilst the current year has seen welcome financial stability, looking further ahead to a potentially more challenging financial environment the Board has been looking into new ways to secure Jigsaw4u's long term sustainability through the development of a new Fundraising Strategy. But in the short-term this financial year has seen a surplus of income, even taking account of reserves. It is therefore a priority for the Board to deploy that surplus in accordance with Jigsaw4u's charitable aims and in line the interests of service users.

The Board is also aware that Jigsaw4u's accounts are approaching the threshold beyond which we would no longer be regarded as a small charity and is considering and preparing for the implications of such a change.

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OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Charity's objectives are:

To relieve those children, young people and adults who have suffered sexual, physical, mental and emotional distress by the provision of care, guidance, advice, advocacy and counselling as well as the provision of advice and support for those responsible for the care of such persons.

To relieve the needs of socially or economically disadvantaged young persons and or those who are excluded, or in danger of being excluded from school in particular by the provision of care advice, support and advocacy.

Grant Making

The Charity does not make any grants at present.

Volunteers

Jigsaw4u holds a Queen's award for the Voluntary Sector, the highest award given to UK charities to recognise outstanding work.

Volunteers play a pivotal role within Jigsaw4u providing advocates for children in care; independent visitors for children in care; befrienders for women who have experienced domestic violence; reading buddies; administration; as well as a range of practical tasks. The charity has had a successful year in terms of building an effective team of 109 volunteers.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

Strap-line

"Helping children and young people, families put the pieces back together."

Mission Statement

Jigsaw4u is a well-established community based charity working with children and young people affected by complex social, emotional and bereavement issues. "We work proactively to get children, young people and their families back on track by building positive relationships and empowering them to have a voice in their future"

Public Benefit

The Trustees have taken due regard to the Public Benefit Guidance published by the Charities Commission when planning and reviewing the charity's aims and objectives.

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Provision of family support is ensured by the charitable activities outlined below in Achievement and Performance section.

Jigsaw4u continually assesses the needs of the children and young people in the geographical areas covered by the organisation. A gap analysis of services needed by children and young people against services available was undertaken during the period. The analysis identified four key areas in which Jigsaw4u services could meet a need that would not be met otherwise. Funding will be sought to provide those services needed as appropriate.

The main activities are divided into the following areas:

Pre and Post Bereavement – We support children, young people and families affected by cancer, life limiting illness or bereavement by offering: advice around understanding the illness and medical process; support around emotional and practical needs; and, opportunities to share experiences and celebrate the life of the person who has died.

Home School Links – We provide primary and secondary schools with an on-site Specialist Support Practitioner to work with their students and parents/carers on a one-to-one, group and drop-in basis. Support is bespoke and provides interventions to help students overcome social, emotional and behavioural barriers affecting their learning and development.

Missing Young People and Criminal Exploitation – We provide independent return home interviews for all young people who have been reported missing from home or care both locally and out of borough if commissioned. We offer one-to-one support for young people to address issues such as peer pressure, child sexual exploitation, online safety or family conflict.

Advocacy and Independent Visiting – We support children in care and children who are working with social workers to speak out when professionals are making decisions about them, ensuring their voice is heard and is listened to. We also support volunteers who befriend young people in care, developing trusting relationships with young people designed to be long term and fun.

Young Victims of Crime – Headlight provides tailored victim support interventions for young people who have experienced crimes including GBH/ABH, sexual assault and robbery, helping them overcome emotional trauma and increase their sense of safety. Additionally, we aim to break the victim-becomes-perpetrator cycle and reduce the vulnerability of young people with SEN.

Helping Hands – We support women and families who have experienced domestic violence and/or abuse by training volunteers to befriend and support them. Our volunteers offer a range of emotional and practical services to help them overcome the effects of abuse and to empower them to make positive choices regarding their future.

Parent Child Game – Through our Sutton Alliance partnership, we provide a behavioural based parenting programme which involves both the parents and the child. We directly coach parents on how to interact differently with their child in order to decrease negative behaviours and increase cooperative behaviours.

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Suicide Support – The death of a parent, sibling or close friend through suicide can be one of life's most traumatic events. We offer support to families and professionals through: debrief support; individual support; family sessions; group support; telephone advice; and, emergency consultation for schools.

Who's In Charge? – We provide regular 9-week parenting groups for parents/carers whose children are perpetrating domestic abuse and/or violence to re-establish boundaries and reclaim control of their families. Groups are specifically tailored for parents/carers of 8 to 12 year-old children and 13 to 17 year-old young people.

Adoption Play Therapy – We have developed existing local authority partnerships to provide specialist, long-term play therapy for adopted children. Our MSc qualified and BAPT registered Play Therapists utilise DDP, Theraplay and family sessions to help children overcome development trauma, attachment disorder and other adoption related issues.

Tenancy Support Service – We work in partnership with statutory services to provide care leavers with intensive support, focused around housing and independence. Our staff help care leavers find and maintain appropriate accommodation and make successful transitions to independent living.

Prisoners Families – The Glasshouse Service provides holistic therapeutic support for children who have a parent or older sibling in prison. We help through a programme of one-to-one support for the young person, family work, group work and developing support networks to increase understanding of this complex situation.

Reading Buddies – We train volunteers to boost children's long-term academic attainment, aspirations and self-esteem through weekly online reading sessions. Priority is given to children with English as a second or foreign language, and children of parents/carers with a health condition.

Positive Activities – We provide a series of free one-off and regular events throughout the academic year and school holidays for our service users to benefit from, including: sports coaching, computing, art, drama, parties, seaside trips, theme park visits, pantomimes, football matches, yoga for mums, and exhibitions.

Despite the pandemic, in 2020 to 2021 Jigsaw4u reached 5,126 individuals across 10,589 one-to-one sessions and 702 group sessions. Jigsaw4u provided 110 free positive activities which were attended by 714 service users.

The ethnicity of Jigsaw4u service users closely aligns with the demographics of the London boroughs Jigsaw4u support.

Each project has a range of targets set by commissioners and qualitative and quantitative evidence is provided to them to demonstrate outcomes and the impact of each project usually on a quarterly and annual basis. Staff use a variety of methods to assess impact. The accredited Outcomes Star method is the most commonly used to gain impact data, which has helped to provide evidence of the outcomes achieved with children and young people. Feedback from service users is vital and each project has a method by which this is gained.

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Examples of impact include:

Children and young people experiencing bereavement reported an average of 70% improvement in self-esteem and confidence

100% of children who received Home School Links reported improvements on all scales measured by the Outcomes star

Young People supported by and Independent Visitor reported an average 75% improvement in feelings of isolation and loneliness

The Board received regular updates on all services including copies of evaluation reports where appropriate.

Internal and external factors

Jigsaw4u – as with all voluntary organisations – has been challenged by the current COVID 19 situation, the reduction in public funding and the increasingly competitive marketplace for funding opportunities.

Jigsaw4u was successful in achieving new funding in 2020-2021 to meet additional needs presented by the pandemic, for example the London Community Response Fund for bereavement and The Lloyds Foundation for care leavers. In addition, we received grants for Covid-19 specific services, such as that from The Wimbledon Foundation which allowed the team to offer intensive transition groups in August 2020 for year 6 children who were heading in to high school after missing 6-months of education.

The 3-year Strategic Business Plan ("The Plan") continued to drive the work of Jigsaw4u with challenging targets for 2020-2023. The proposed new Strategic Business Plan for 2020-2023 was reviewed in January 2020 in preparation for the new financial year.

Local boroughs continue to change their commissioning systems and this makes the tendering process more complex and competitive. Internal risks are minimised by rigorous governance and financial management. There are comprehensive guidelines for all financial transactions, criteria and outcomes.

An accountant supports the production of Financial Management Information to ensure that the accounts are accessible for the Trustees and understood by them. This has been the basis for more rigorous financial management.

The Managing Director reports regularly to the Board on the progress of the organisation and consults with the Chair on issues that arise. Projects report quarterly and annually on the progress of individual projects against service delivery and financial targets. Policies and procedures are in place to cover all aspects of health and safety, safeguarding, equal opportunities, risk management, business continuity, environment and HR issues such as grievances and disciplinary procedures. The Board and the staff team regularly review all policies.

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Quality Assurance

Jigsaw4u is an 'outcomes based' organisation and uses the Outcome Stars evaluation methodology. This enables the organisation to continue to provide accurate and useful qualitative and quantitative information to commissioners.

Jigsaw4u uses a number of processes to demonstrate that the organisation and its services have been quality assured. Jigsaw4u holds a Queen's Award for the Voluntary Sector, the highest award given to UK charities to recognise outstanding work. Experts in Volunteering Quality assurance is in place. Jigsaw4u were awarded the London Youth Bronze Quality Mark accreditation in January 2020. This quality mark is a quality assurance scheme for organisations delivering work with young people. It is accredited by City and Guilds and is nationally recognised by UK Youth. Previously Jigsaw4u had PQASSO quality assurance. The Board recognises the London Youth Bronze Quality Mark as a more relevant assurance approach given the goals of Jigsaw4u, and the team are currently working towards the Silver Quality Mark.

All these processes ensure that the Jigsaw4u's systems are strengthened and high professional standards maintained. We have been well supported in these programmes by Community Services Action Sutton and Merton Connected.

Some services are also reviewed as part of external inspection agencies such as OFSTED. The advocacy service was highlighted in Merton's OFSTED inspection. (Excerpt: "There is a good use of advocacy for disabled children and children and young people subject to child protection procedures enabling careful consideration of their voices within planning. Children's wishes and feelings are strongly heard and clearly reflected in practice.").

FINANCIAL REVIEW

Treasurer's Statement

The last financial year has been the most extraordinary for the whole Jigsaw4u family. We have been fantastically lucky to be able to access both new funding and draw on our reserves as the team worked hard to deliver our work under the toughest of conditions. The charity's financial sustainability during the pandemic is a huge tribute to the leadership, staff, supporters and donors not just in the last 12-months, but over many previous years.

The charity had built up a healthy level of reserves over the last 3 years before Covid-19 arrived. In fact, after a great fundraising period in 2019, we had decided we were holding too much in our reserves and started planning for new projects and services. This meant that when Covid-19 came the charity had the financial foundation needed to keep Jigsaw4u stable and keep the team together. We did not furlough any of the team and the strong relationship we have with local councils and funders meant we were able to keep on rolling out new services.

Overall the charity's income grew by 12% to just over £1 million for the first time, while expenditure was up by 1.8% to £861,847. The vast majority of what we spend goes directly on projects and the salaries of the team, with direct services to young people and their families representing 77% of all our expenditure. Administration takes up just over 9%, with overheads such as IT, rent, accounting and utilities making up the remainder.

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Our fundraising efforts from donors and events obviously took a hit due to lockdown, and there are some critical funding sources due to be renewed in the next 12-months, but in 2022 we have some great ideas for raising new funds. It's going to be competitive, as lots of other charities have fared far worse than Jigsaw4u, but there will be lots of positives.

In the longer term the Trustees will continue to look to diversify Jigsaw4u's income streams so we can enhance our services and expand the vital work we do. Having come through the pandemic in a healthy financial position, we do not see any reason for this objective to change in the period up to and beyond March 2022.

Reserves Policy

The charity's reserves policy has remained unchanged in 2020-21, with the objective of having between 12 and 17 weeks of expenditure as unrestricted free cash available for unseen and emergency spending. Retaining a workable reserve is a key risk mitigation strategy and the reserves policy is reviewed at least once a year to ensure it matches the risk profile and risk appetite of the charity. As of 31st March 2020, the charity had marginally breached the existing policy by having more than 17 weeks unrestricted funds available, and the trustees intended to develop short term actions to return to compliance with the policy.

However, the arrival of the Covid-19 pandemic in the first half of 2020, and the uncertainty over both funding and future demand for Jigsaw4u's services, meant that the trustees agreed to delay this for 1-year and retain a marginal excess over the reserves policy as a prudent protection against the sudden escalation in risks.

The charity's stable funding position at 31st March 2021, has led the trustees to agree that in 2021-22 the charity will invest in a number of projects to improve our facilities and services. In addition, funding for a number of services is due to close or reduce in the period up to 31st March 2022, with no guarantee of funding being renewed. Together the Trustees anticipate this will reduce the unrestricted funds to a level that is in compliance with the reserves policy by 31st March 2022.

After a delay due to the Covid-19 pandemic, the trustees agreed at a meeting on 7th July 2021 to designate unrestricted funds for projects related to:

- a) improving health and safety and the general environment at our office post-COVID and to secure staff and service user welfare
- b) investing in future fundraising capacity to diversify the charity's income.

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At 31st March 2021 the charity's reserves were:

Unrestricted funds:

Free reserves :	281,601
Designated funds	145,000

426,601

Restricted funds:

415,701

£842,302

Principal Funding Sources

Jigsaw4u projects have a range of funders, including the London Boroughs of Sutton and Merton, Macmillan Cancer Support, local schools in both Merton and Sutton, TNLCF, The Mercers' Company, The Taylor Family Foundation, and The Children's Trust Tadworth. Regular funding applications have been made to ensure that current activities continue.

Future Developments

Jigsaw4u has a three-year strategic business plan from 2020-2023, accompanied by an operational plan. The new 2020-2023 plan has been developed with input from young people, service users, staff, stakeholders and trustees.

Business objectives for 2020-2023 include:

- Continuation of all current services and maintaining consistently high professional standards
- Provide ongoing professional training and development for staff
- Raise our national profile by applying for national awards
- Increase the number of applications to charitable trusts
- Increase our geographical spread in London and the number of children/ families receiving our services
- Review and update our marketing strategy
- Reduce isolation of our service users by providing more trips/ activities
- Ensure our services reflect needs of our users by continuing to ensure effective feedback mechanisms
- Seek funding from corporate funders to fund a new service
- Further consideration of development of a training and consultancy service
- Improve our long term financial health by sustaining unrestricted reserves at the approved level (c3 months operating costs)

JIGSAW4U LTD
(Operating as Jigsaw4u)
(Registered Charity No 1109167)
Company No: 5366329

ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

/contd...

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees (who are also the directors of Jigsaw4u Ltd for the purposes of company law) are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charity SORP 2019 (FRS 102);
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

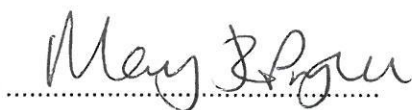
- , there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

AUDITORS

The Board will make a recommendation for appointment of auditors for the year ending 31st March 2022 at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:



Mary Pragnell
Chair of Trustees

20 October 2021

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Opinion

We have audited the financial statements of Jigsaw Limited (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the trustees annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, set out on page 6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

JIGSAW4U LIMITED (Operating as Jigsaw4U) (A company limited by guarantee)

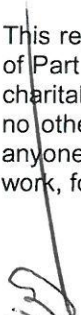
Auditor's responsibilities for the audit of the financial statements .../Cont'd

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Stephen Jones FCA (Senior Statutory Auditor)
For and on behalf of Myrus Smith
Chartered Accountants and Statutory Auditors
Norman House
8 Burnell Road
Sutton, Surrey
SM1 4BW

20 October 2021

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income from:					
Donations and grants	2	74,559	-	74,559	101,682
Charitable activities	3	373,140	617,501	990,641	847,287
Investments	4	593	-	593	1,793
Total		<u>448,292</u>	<u>617,501</u>	<u>1,065,793</u>	<u>950,762</u>
Expenditure on:					
Raising funds	5	7,709	-	7,709	6,867
Charitable activities	6	353,152	500,986	854,138	839,813
Total		<u>360,861</u>	<u>500,986</u>	<u>861,847</u>	<u>846,680</u>
Net income	10	87,431	116,515	203,946	104,082
Transfers between funds		-	-	-	-
Net movement in funds	16	87,431	116,515	203,946	104,082
Reconciliation of funds					
Total funds brought forward	16	339,170	299,186	638,356	534,274
Total funds carried forward	16	<u>£426,601</u>	<u>£415,701</u>	<u>£842,302</u>	<u>£638,356</u>

All income and expenditure derives from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

The notes form part of these financial statements.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	£	2021	£	2020	£
FIXED ASSETS						
Tangible assets	13		-			46
CURRENT ASSETS						
Debtors	14	82,892		15,747		
Cash at bank and in hand		853,950		658,273		
		<u>936,842</u>		<u>674,020</u>		
CREDITORS: Amounts falling due within one year	15	<u>94,540</u>		<u>35,710</u>		
NET CURRENT ASSETS			<u>842,302</u>		<u>638,310</u>	
NET ASSETS	17		<u><u>£842,302</u></u>		<u><u>£638,356</u></u>	
FUNDS						
Unrestricted	16		426,601		339,170	
Restricted	16		415,701		299,186	
			<u><u>£842,302</u></u>		<u><u>£638,356</u></u>	

The financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

The financial statements were approved and authorised for issue by the Trustees on 20 October 2021 and signed on its behalf by:



Mary Pragnell – Chair

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Net movement in funds per statement of financial activities		203,946	104,082
Adjustments for:			
Interest receivable	4	(593)	(1,793)
Depreciation charges	13	46	940
(Increase) / decrease in debtors		(67,145)	8,656
(Decrease) / increase in creditors		58,830	(16,886)
<i>Net cash provided by / (used in) operating activities</i>		195,084	94,999
Cash flows from investing activities			
Interest receivable		593	1,793
Purchase of tangible fixed assets		-	-
<i>Net cash provided by / (used in) investing activities</i>		593	1,793
 Change in cash at bank in the year		 195,677	 96,792
Cash at bank brought forward		658,273	561,481
Cash at bank carried forward		£853,950	£658,273

The notes form part of these financial statements.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 as it applies from 1 January 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis and under the historical cost convention. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Company status

The Company is a private company limited by guarantee, incorporated in Great Britain and registered in England and Wales. The members of the Company are the Trustees named on page 4. In the event of the Company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company. The registered office of the Company is given in the Reference and Administrative Details of the Annual Report of the Trustees.

1.3 Income recognition

Items of income are recognised in the financial statements when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions have been met or are fully within the control of the charity;
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

1.4 Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount can be measured reliably.

Expenditure includes those costs of a direct nature which can be allocated to a specific activity. It also includes indirect costs, including governance costs that do not relate to a specific activity but are necessary to support those activities. For the purposes of the statutory accounts, all direct and support costs are attributed to the single activity of child support services.

1.5 Fund accounting

Unrestricted general funds are freely available for use in furtherance of the objects of the charity and which have not been designated for specific purposes.

Designated funds are unrestricted funds set aside by the trustees for particular purposes.

Restricted funds are funds which can only be used in accordance with specific restrictions imposed by the donor or which have been raised for a particular purpose.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

/contd...

1.6 Tangible fixed assets and depreciation

Tangible assets costing more than £500 are capitalised. Depreciation is provided so as to write off the cost of each asset over its estimated useful life at the following annual rates:

Computer equipment	50% straight line
Office equipment	25% straight line

1.7 Leases

Operating lease rentals are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

1.8 Pension Costs

The Charity operates a defined contribution pension scheme for the benefit of its employees. Contributions are charged to the Statement of Financial Activities in the year to which they relate.

1.9 Debtors and creditors

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the Statement of Financial Activities.

2. Donations and grants	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Donations	73,040	-	73,040	99,027
Grants	1,519	-	1,519	2,655
	<u>£74,559</u>	<u>£Nil</u>	<u>£74,559</u>	<u>£101,682</u>

All of the £101,682 recognised in 2020 was unrestricted fund income.

3. Income from charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<u>Grants and Contracts</u>				
London Borough of Sutton				
Conferences/Consultations	-	24,486	24,486	34,934
Sutton Alliance (CAMHS)	-	90,834	90,834	109,000
Disabled Children	-	40,500	40,500	-
London Borough of Merton				
Advocacy	-	59,628	59,628	57,500
GLA Young Londoners	-	69,906	69,906	49,933
Global Make Some Noise	-	75,000	75,000	50,000
MacMillan Cancer Support	-	40,000	40,000	40,000
National Lottery	-	50,237	50,237	65,237
Companies and Trusts	373,140	166,910	540,050	440,683
	<u>£373,140</u>	<u>£617,501</u>	<u>£990,641</u>	<u>£847,287</u>

Of the £847,287 recognised in 2020, £326,315 was unrestricted fund income and £520,972 was restricted fund income.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

/contd...

4. Investment income	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
Bank interest	£593	£Nil	£593	£1,793

All of the £1,793 recognised in 2020 was unrestricted fund income.

5. Cost of raising funds	Direct Costs	Support Costs	Total 2021	Total 2020
Fundraising expenditure	£1,516	£6,193	£7,709	£6,867

Of the £6,867 expenditure recognised in 2020, £4,917 was charged to unrestricted funds and £1,950 was charged to restricted funds.

6. Cost of charitable activities	Direct costs	Support costs	Total 2021	Total 2020
Child support services	£690,058	£164,080	£854,138	£839,813

Of the £839,813 expenditure recognised in 2020, £295,034 was charged to unrestricted funds and £544,779 was charged to restricted funds.

7. Analysis of direct costs	Raising funds £	Charitable activities £	Total 2021 £	Total 2020 £
Wages and salaries	-	620,428	620,428	579,787
Other direct costs	1,516	69,630	71,146	81,563
	<u>£1,516</u>	<u>£690,058</u>	<u>£691,574</u>	<u>£661,350</u>

8. Analysis of support costs	Raising funds £	Charitable activities £	Total 2021 £	Total 2020 £
Wages and salaries	-	80,272	80,272	103,781
Office costs	6,193	51,854	58,047	54,268
Finance	-	11,842	11,842	12,593
Information technology	-	13,011	13,011	7,583
Premises costs	-	2,026	2,026	2,339
Governance costs (Note 9)	-	5,075	5,075	4,766
	<u>£6,193</u>	<u>£164,080</u>	<u>£170,273</u>	<u>£185,330</u>

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

/contd...

9. Governance costs	Total 2021 £	Total 2020 £
Accountancy fees	2,375	2,066
Audit fees	2,700	2,700
	<u>£5,075</u>	<u>£4,766</u>
10. Net income for the year	2021	2020
The net income for the year is stated after charging:		
Operating leases rentals	£39,654	£33,857
Depreciation of tangible fixed assets	<u>£46</u>	<u>£940</u>
11. Trustees remuneration and expenses		
During this year and the previous year, the Trustees received no remuneration or benefits in kind. Trustees were not reimbursed any expenses during the year (2020 : £195).		
12. Staff costs	2021 £	2020 £
Wages and Salaries	629,644	614,414
Social security costs	52,735	51,168
Pension costs	18,321	17,986
	<u>£700,700</u>	<u>£683,568</u>
	No.	No.
Average number of employees based on full-time equivalents	<u>28</u>	<u>26</u>

No employee received employee benefits (excluding employer pension costs) amounting to more than £60,000 in either year.

The total employee benefits received by key management amounted to £131,417 (2020 : £124,953).

Under FRS 102 employee benefits include gross pay, benefits in kind, employer's national insurance and employer's pension costs.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

/contd...

13. Tangible fixed assets		Plant and Machinery £
Cost		
At 1 April 2020		17,464
Additions		-
Disposals		-
At 31 March 2021		17,464
Depreciation		
At 1 April 2020		17,418
Charged in the year		46
Elimination on disposals		-
At 31 March 2021		17,464
Net book value		
31 March 2021		£Nil
31 March 2020		£46
14. Debtors	2021	2020
	£	£
Trade debtors	43,063	8,159
Prepayments and accrued income	39,829	7,588
	£82,892	£15,747
15. Creditors – Amounts falling due within one year	2021	2020
	£	£
Accruals and deferred income	67,958	33,446
Other creditors	26,582	2,264
	£94,540	£35,710
Deferred income analysis		£
As at 1 April 2020		28,220
Additions during the year		65,258
Amounts released to income		(28,220)
As at 31 March 2021		£65,258

Deferred income of £65,258 included above relates to grant income received during the year but relating to future accounting periods.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

/contd...

16. Movement in funds

	Brought Forward	Incoming Resources	Resources Expended	Transfers Between Funds	Carried Forward
2021	£	£	£	£	£
Grief Support	21,969	69,660	62,096	-	29,533
Conferences/Consultation	22,320	24,486	37,895	-	8,911
Disabled Children	13,443	40,500	22,935	-	31,008
Macmillan Mitcham	11,250	40,000	23,166	-	28,084
Advocacy – Children's Trust	21,937	24,000	24,197	-	21,740
Advocacy - Merton	39,398	59,628	28,562	-	70,464
Sutton Alliance (CAMHS)	11,845	90,834	80,921	-	21,758
Young Victims of Crime	-	-	5,669	-	(5,669)
Tenancy Support:					
Jack Petchey	4,836	-	5,610	-	(774)
Lloyds Foundation	22,843	1,250	9,985	-	14,108
Children in Need	19,249	40,000	32,389	-	26,860
Global Make Some Noise	39,898	75,000	40,756	-	74,142
GLA Young Londoners	20,300	69,906	66,506	-	23,700
National Lottery	44,565	50,237	57,298	-	37,504
Helping Hands – Sutton Transform	5,333	32,000	3,001	-	34,332
Total restricted funds	299,186	617,501	500,986	-	415,701
Unrestricted funds					
General	339,170	448,292	360,861	(145,000)	281,601
Designated Funds					
Environmental and health and safety	-	-	-	90,000	90,000
Diversification of fundraising	-	-	-	55,000	55,000
	339,170	448,292	360,861	-	426,601
Total funds	£638,356	£1,065,793	£861,847	£Nil	£842,302

The purpose of each restricted fund is set out in the Annual Report of the Trustees.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

/contd...

16. Movement in funds

Comparative information for the previous financial year is set out in the following table:

	Brought Forward	Incoming Resources	Resources Expended	Transfers Between Funds	Carried Forward
2020	£	£	£	£	£
Grief Support	70,955	-	48,986	-	21,969
Conferences/Consultation	93,471	34,934	106,085	-	22,320
Disabled Children	3,218	13,500	3,275	-	13,443
Macmillan Mitcham	15,556	40,000	44,306	-	11,250
DV Volunteering	21,224	4,535	25,759	-	-
Advocacy – Children’s Trust	22,136	18,000	18,199	-	21,937
Wimbledon Health & Wellbeing	430	-	430	-	-
Advocacy - Merton	23,049	57,500	41,151	-	39,398
Sutton Alliance (CAMHS)	3,640	109,000	100,795	-	11,845
Young Victims of Crime	16,316	-	16,316	-	-
Tenancy Support:					
Jack Petchey	8,591	8,000	11,755	-	4,836
Lloyds Foundation	6,250	25,000	8,407	-	22,843
Missing Young People	3,604	-	3,604	-	-
Children in Need	13,049	40,000	33,800	-	19,249
Participation	16,914	-	16,914	-	-
Parenting	6,540	-	6,540	-	-
Global Make Some Noise	-	50,000	10,102	-	39,898
GLA Young Londoners	-	49,933	29,633	-	20,300
National Lottery	-	65,237	20,672	-	44,565
Helping Hands – Sutton Transform	-	5,333	-	-	5,333
Total restricted funds	324,943	520,972	546,729	-	299,186
Unrestricted funds general	209,331	429,790	299,951	-	339,170
Total funds	£534,274	£950,762	£846,680	£Nil	£638,356

The purpose of each restricted fund is set out in the Annual Report of the Trustees.

JIGSAW4U LIMITED
(Operating as Jigsaw4u)
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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17. Analysis of net assets between funds	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2021	2021	2021	2020
	£	£	£	£
2021				
Fixed assets	-	-	-	46
Current assets	459,768	477,959	937,727	674,020
Current liabilities	(33,167)	(62,258)	(95,425)	(35,710)
	<u>£426,601</u>	<u>£415,701</u>	<u>£842,302</u>	<u>£638,356</u>

Comparative information for the previous financial year is as follows:

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	2020	2020	2020	2019
	£	£	£	£
2020				
Fixed assets	46	-	46	986
Current assets	352,864	321,156	674,020	585,884
Current liabilities	(13,740)	(21,970)	(35,710)	(52,596)
	<u>£339,170</u>	<u>£299,186</u>	<u>£638,356</u>	<u>£534,274</u>

18. Operating Lease commitments

The total future minimum lease payments due under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Within one year	43,091	40,809
Within two and five years	148,276	196,938
	<u>£191,367</u>	<u>£237,747</u>

The operating lease rental expense for the year was £39,654 (2020 : £33,857).

19. Taxation

As a registered charity, Jigsaw4u Limited is exempt from taxation under Part 11 of the Corporation Tax Act 2010 and Section 256 of the Taxation of Chargeable Gains Act 1992.

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DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

Income from:	2021 £	2020 £
Donations and grants		
Donations	74,559	101,682
Investment income		
Bank interest	593	1,793
Charitable activities		
Grants and contracts	990,641	847,287
Total incoming resources	<u>£1,065,793</u>	<u>£950,762</u>
Expenditure on:		
Direct costs		
Wages	558,358	518,777
Social security	46,740	45,970
Pension	15,330	15,040
Telephone	7,086	7,329
Postage and stationery	896	1,208
Recruitment and training	2,668	3,022
Subcontractors	46,661	26,395
Travel and subsistence	3,120	10,800
Consultation and fundraising	2,031	2,422
Books, publications and subscriptions	696	1,292
Support/children's groups	3,744	11,608
Equipment and equipment hire	2,714	13,166
Repairs and cleaning	1,362	3,155
Depreciation - computer equipment	46	940
Bank charges	122	226
	<u>691,574</u>	<u>661,350</u>
Governance costs		
Auditor's fees	2,700	2,700
Accountancy fees	2,375	2,066
	<u>5,075</u>	<u>4,766</u>

JIGSAW4U LIMITED
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DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021
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	2021 £	2020 £
Support costs		
Wages	71,287	95,636
Social security	5,995	5,198
Pension	2,990	2,947
Rent	34,083	32,000
Rates and water	2,396	1,905
Insurance	5,495	5,559
Light and heat	4,449	1,803
Postage, stationery and subscriptions	595	1,927
Marketing and fundraising	6,193	4,957
Professional fees	2,236	2,740
Travel and subsistence	1,486	3,377
Office cleaning	1,114	-
	<u>138,319</u>	<u>158,049</u>
Finance		
Consultancy	<u>11,842</u>	<u>12,593</u>
Information technology		
Computer expenses	<u>13,011</u>	<u>7,583</u>
Premises costs		
Repairs and renewals	<u>2,026</u>	<u>2,339</u>
Total expenditure	<u><u>861,847</u></u>	<u><u>846,680</u></u>
Net income	<u><u>£203,946</u></u>	<u><u>£104,082</u></u>