

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

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CONTENTS

	Page
Chair of Trustees' Report	1 - 3
Chief Executive Officer's Report	4
Annual Report of the Trustees	5 - 18
Independent Auditor's Report	19 - 21
Statement of Financial Activities	22
Balance Sheet	23
Cash Flow Statement	24
Notes to the Financial Statements	25 - 32

JIGSAW4U LIMITED
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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

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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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Company No: 5366329**

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

/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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Company No: 5366329

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

/contd...

- 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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Company No: 5366329

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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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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Company No: 5366329

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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Company No: 5366329

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

/contd...

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

/contd...

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

/contd...

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.

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

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

/contd...

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.

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

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

/contd...

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

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

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

/contd...

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)

JIGSAW4U LTD
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Company No: 5366329

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

/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 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
(Operating as Jigsaw4u)
(A company limited by guarantee)

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

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
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(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
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(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
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(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
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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		-
		<hr/>
At 31 March 2022		21,886
		<hr/>
Depreciation		
At 1 April 2021		17,464
Charged in the year		1,342
Elimination on disposals		-
		<hr/>
At 31 March 2022		18,806
		<hr/>
Net book value		
31 March 2022		£3,080
		<hr/>
31 March 2021		£Nil
		<hr/>
14. Debtors	2022	2021
	£	£
Trade debtors	70,453	43,063
Prepayments and accrued income	5,102	39,829
	<hr/>	<hr/>
	£75,555	£82,892
	<hr/>	<hr/>
15. Creditors – Amounts falling due within one year	2022	2021
	£	£
Accruals and deferred income	54,436	67,958
Other creditors	3,854	26,582
	<hr/>	<hr/>
	£58,290	£94,540
	<hr/>	<hr/>
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)
	<hr/>	<hr/>
As at 31 March 2022	£43,683	£65,258
	<hr/>	<hr/>

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	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 2022

/contd...

17. Analysis of net assets between funds	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>

Comparative information for the previous financial year is as follows:

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 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
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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>