

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
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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.

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"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

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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

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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	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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.

JIGSAW4U LTD
(Operating as Jigsaw4u)
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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

/contd...

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.

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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)

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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:

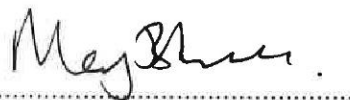
- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

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)
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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		327,134	942,056	1,269,190	1,068,957
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		244,779	859,916	1,104,695	964,872
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	£456,190	£654,692	£1,110,882	£946,387

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 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
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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
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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	<u>£2,720</u>	<u>£Nil</u>	<u>£2,720</u>	<u>£91</u>

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	<u>£23,317</u>	<u>£(2,557)</u>	<u>£20,760</u>	<u>£11,429</u>

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	<u>£984,044</u>	<u>£99,891</u>	<u>£1,083,935</u>	<u>£953,443</u>

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	<u>23,317</u>	<u>163,520</u>	<u>186,837</u>	<u>175,407</u>
	<u>£23,317</u>	<u>£984,044</u>	<u>£1,007,361</u>	<u>£858,722</u>

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
	<u>£(2,557)</u>	<u>£99,891</u>	<u>£97,334</u>	<u>£106,150</u>

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

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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.

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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.

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

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16. Movement in funds

2023	Brought Forward	Incoming Resources	Resources Expended	Transfers Between Funds	Carried Forward
	£	£	£	£	£
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.

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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	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>

Comparative information for the previous financial year is as follows:

	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>

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
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	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>

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