

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

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

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

JIGSAW4U LIMITED
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CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2024

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

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

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

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

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

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CHAIR OF TRUSTEES' REPORT

FOR YEAR ENDED 31ST MARCH 2024

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

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

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

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

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

Sarita Brucciani
Chair of Trustees

30 September 2024

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CHIEF EXECUTIVE OFFICER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2024

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

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

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

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

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



Stephen Loizou
Chief Executive Officer

19 August 2024

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

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

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

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company Number: 5366329 (England and Wales)

Registered Charity Number: 1109167

CURRENT TRUSTEES

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

TRUSTEES WHO LEFT BETWEEN 2023 to 2024

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

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

PATRON

Lord Iain McNicol of West Kilbride

REGISTERED OFFICE AND PRINCIPLE ADDRESS

Jigsaw4u
40 Mill Green Road
Mitcham
CR4 4HY

BANKER

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

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AUDITOR

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

SENIOR LEADERSHIP TEAM

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

COMMENCEMENT OF ACTIVITIES

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

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

Recruitment and Appointment of Trustees

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

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

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

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

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

Induction and training of new Trustees

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

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

Organisational Structure

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

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

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

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

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Wider Network

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

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

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

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

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

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

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

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Risk Management

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

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

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

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

Issue	Key Mitigating Actions
Safeguarding/child protection Incident/failure	<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 links to operational teams
Financial sustainability	<ul style="list-style-type: none">• Regularly monitored Key Policies and controls in place (including Reserves Policy)• External accounting support and audit services• Cautious approach to annual budgeting• Close Board monitoring of income/expenditure• Focus on income generation/diversification – including contracts/spot purchase/grant funding/sponsorship/fundraising• Focus on value for money and cost management• Following latest strategic review implementing more long-term strategic approach to budget/contract renewal/upcoming opportunities/contingency planning

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

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OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Charity's objectives are:

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

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

Grant Making

The Charity does not make any grants at present.

Volunteers

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

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

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

Strapline

"Helping put the pieces back together"

Mission Statement

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

Public Benefit

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

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

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

The main activities are divided into the following areas:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Examples of impact include:

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

Internal and External Factors

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

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

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

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

Quality Assurance

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

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Examples of impact include:

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

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

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

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

Internal and external factors

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

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

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

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

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

Quality Assurance

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

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

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

/contd...

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

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

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

FINANCIAL REVIEW

Treasurer's Statement

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

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

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

Reserves Policy

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

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/contd...

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

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

Principle Funding Sources

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

THE FUTURE

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

Business objectives for 2023 to 2026 included:

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

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

/contd...

STATEMENT OF TRUSTEES RESPONSIBILITIES

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

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

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


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

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

AUDITORS

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

ON BEHALF OF THE BOARD:



Sarita Brucciani
Chair of Trustees

30 September 2024

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

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

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF

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

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

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

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

Use of our report

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



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

30 September 2024

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

FOR THE YEAR ENDED 31 MARCH 2024

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

All income and expenditure derives from continuing activities.

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

The notes form part of these financial statements.

JIGSAW4U LIMITED
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BALANCE SHEET

AS AT 31 MARCH 2024

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

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

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


Sarita Brucciani
Chair of Trustees

The notes form part of the financial statements.

JIGSAW4U LIMITED
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CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2024

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

The notes form part of these financial statements.

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

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

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

1.2 Company status

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

1.3 Income recognition

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

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

1.4 Expenditure recognition

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

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

1.5 Fund accounting

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

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

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

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

/contd...

1.6 Tangible fixed assets and depreciation

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

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

1.7 Leases

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

1.8 Pension Costs

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

1.9 Debtors and creditors

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

2. Donations and grants

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

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

3. Income from charitable activities

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

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

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

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

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

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

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

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

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

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

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

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

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

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

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

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

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

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

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

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

JIGSAW4U LIMITED
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NOTES TO THE FINANCIAL STATEMENTS

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

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

Deferred income of £30,931 (2023 : £30,785) 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 2024
/contd...

16. Movement in funds

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

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

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

/contd...

16. Movement in funds

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

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

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

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

/contd...

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

Comparative information for the previous financial year is as follows:

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

18. Operating Lease commitments

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

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

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

19. Taxation

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

20. Contingent Assets

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

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

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

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

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

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