

JIGSAW (BURY)

England & Wales · Charity number 1115643

Details

Other names JIGSAW

Status Registered

Legal form Other

Registered 2006-08-01

Register [View on the Charity Commission register](#)

Contact

Address Jigsaw
Unit 28
Bury Business Centre
Kay Street
Bury
BL9 6BU

Phone 01612536853

Email jigsaw@bury.gov.uk

Website www.jigsawbury.org

Activities

Objects: 1 TO MEET THE SOCIAL, RECREATIONAL AND SPORTING NEEDS OF PEOPLE WITH A DISABILITY IN ORDER TO ENCOURAGE THEIR ACTIVE PARTICIPATION IN THE COMMUNITY.2 TO PROMOTE EQUALITY AND DIVERSITY BY COMBATING NEGATIVE PERCEPTIONS OF DISABILITY.

Activities: Jigsaw is a member led organisation that aims to promote Fun, Freedom & Independence for disabled people in the Bury Metropolitan area. We support people to form and maintain friendships and enjoy an active social life. The social & sport activities and befriending scheme we coordinate aim to prevent social isolation, improve self esteem and community integration.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LANCASHIRE.
- Bury

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£128,038	£134,556	-	-
2023-09-30	£120,490	£138,361	-	-
2022-09-30	£138,539	£125,205	-	-
2021-09-30	£127,289	£78,269	-	-
2020-09-30	£121,981	£117,252	-	-

Trustees

Name	Role	Appointed
James Stephen Thornton		2021-11-11
Liam Collinge		2014-06-14
Michael Gwyn		2019-06-18
Rebecca Lunness		2015-10-01
William Leslie Mann		2025-02-07

JIGSAW (BURY)

England & Wales - Charity number 1115643

Accounts



**The Queen's Award
for Voluntary Service**

The MBE for volunteer groups

JIGSAW BURY

(Registered Charity No. 1115643)

Accounts for the Year Ended 30th September 2024

First, the legal stuff...

Independent Examiner's Report on the Accounts

Report to the trustees/members of Jigsaw (Bury) on the accounts for the year ended 30th September 2024 set out on pages 3 to 10.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act,
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act, and
- To state whether particular matters have come to my attention.

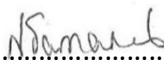
Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed..........

Date.....2nd July 2025.....

Name...Nicola Tamanis.....

Relevant Professional Qualification or Body...Chartered Institute of Management Accountants...(ACMA).....

Address.....Kenyon Fold, Broadhead Road, Turton, Bolton BL7 0BW.....

.....

Before we begin... Any questions?

Wait! What exactly am I reading?

You're reading Jigsaw Bury's annual report to its trustees and members, covering the period between the 1st of October 2023 and the 30th of September 2024.

Hold on a sec.... 'Jigsaw'?

Jigsaw started as a befriending project in 1992, evolving into a social group for young disabled people in 1995. It became an independent charity in 2005 and registered with the charity commission just under a year later. It continues to run two arms, Jigsaw Link for over 50s and Jigsaw for 13- to 30-year-olds. For over 2 decades Bury Council has supported its services and developments.

From very small beginnings, with two members in 1995, Jigsaw now has 203 members, 55 active volunteers, 4 office staff and 9 Group Leaders, and runs a diverse programme of sporting, skills development, healthy living, and social activities. In 2013 Jigsaw received the Queen's Awards for Voluntary Service, the MBE for volunteer groups.

Jigsaw is an awesome charity based in the Borough of Bury, Greater Manchester that seeks to combat loneliness among the borough's disabled and elderly communities, by promoting the inclusion and independence of those communities. That's all we'll say for now, but we will go into our activities in more detail later in this report – and all our work is done on a not-for-profit basis.

So, Jigsaw is a charity... but how is it structured and governed?

Jigsaw is an association which consists of members, staff, and volunteers. Some of our members and group leaders also serve on the Board of Trustees, so we're proud to say that we're Member-led and have a clear means of ensuring that our members' voices are heard at every level of the organisation. Jigsaw also works according to a governing document (our Constitution) which was originally drafted in August 2006, before being further modified in June 2015 and June 2016. Our trustees are formally appointed or reappointed at the Annual General Meeting; however, new trustees may be co-opted onto the committee at other times if there are vacancies and this is deemed necessary by the existing trustees. All trustees give their time voluntarily and receive no remuneration or other benefits for these activities. The involvement of Jigsaw service users as trustees ensures that members' views are represented in all discussions.

Do you work alongside any other organisations or bodies?

Some of our activities are run in partnership with other organisations, such as the Special Olympics organisation. This has provided the charity with several funding and additional sports opportunities. Jigsaw and Jigsaw Link also have a service level agreement with Bury Council, which covers the provision of support and socialising opportunities for disabled adults living in the Bury Council area.

Finally, how do you keep your members safe?

Jigsaw has a safeguarding policy in place, and as part of that policy Disclosure and Barring Service (DBS) checks are carried out on all trustees, staff, and volunteers. These checks are carried out every three years in line with statutory requirements.

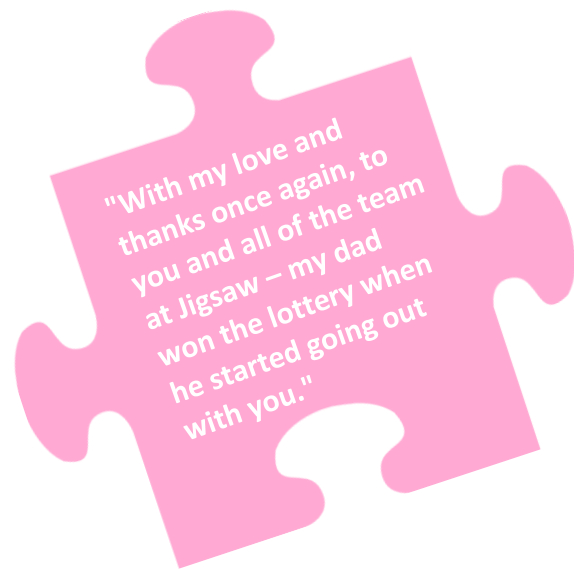
Okay, sounds great... so how can I get in touch with you?

For official purposes, our details as registered with the Charities Commission are as follows:

Charity name: Jigsaw (Bury) incorporating Jigsaw Link
Registered charity number: 1115643
Charity's principal address: Unit 28, Bury Business Centre
Kay Street
Bury BL9 6BU

Alternatively, for more general enquiries, or if you're looking to become a member or volunteer you can also call us at 0161 253 6853, or e-mail jigsaw@bury.gov.uk!

Now... on with the show!

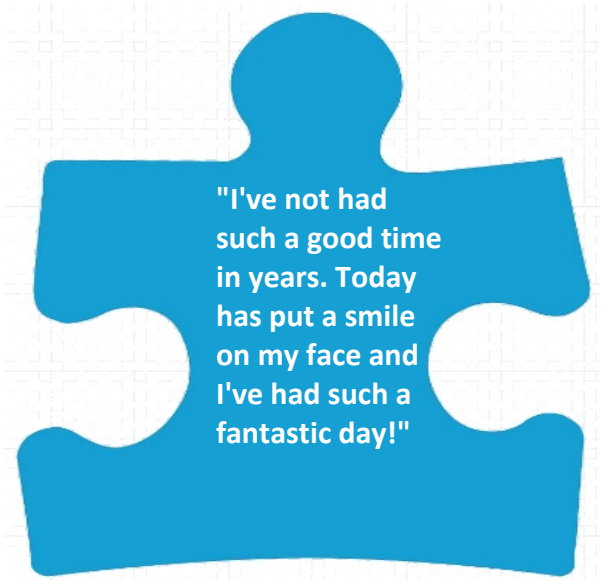


So... What is Jigsaw?

Jigsaw (Bury) is a registered charity, based in the borough of Bury, comprised of two sub-groups: Jigsaw and Jigsaw Link. We aim to promote fun, freedom, and independence for disabled people across the borough of Bury while also working to prevent social isolation, improve the self-esteem of our members and increase community integration.

Our Jigsaw arm is a sports and social group for young disabled people, accepting members from the age of 13. We aim to support our members to enjoy an active social life, to reach their sporting potential and to maintain a healthy lifestyle, running sports and social activities on average six days a week. The Jigsaw scheme provides our younger members with an opportunity to participate in mainstream activities and engage with the wider local community. Members are encouraged to believe in themselves and their own abilities, and this has created a lively, user led organisation which encourages active involvement of its members in the decision-making process. Activities are coordinated by the Jigsaw office staff and managed by group leaders, while our Volunteers provide assistance in a friendly, supportive way.

Jigsaw Link provides similar services to Jigsaw, in that it aims to support our members in enjoying an active social life just as Jigsaw does - but it is aimed at an older audience. Activities such as our regular Luncheon Clubs and group outings to interesting attractions and venues across the north-west and further afield are always well attended, and well loved by those who attend! Jigsaw Link also offers a one-to-one befriending service for people over the age of 50, as another means of working to prevent or reduce problems of loneliness and social exclusion among people who are at risk of becoming socially isolated, and who may be disabled or have an age-related condition. The befriending service works by linking members with a specific volunteer who will either visit them at home or call them on a regular basis. Finally, as mentioned above we also offer a weekly Luncheon Club and social outings throughout the year, as well as an Older People's Active Living programme, and a telephone befriending service.



"I've not had such a good time in years. Today has put a smile on my face and I've had such a fantastic day!"

Who's who at Jigsaw?

Trustees

The Jigsaw Board of Trustees for the 2023 - 2024 financial year was made up of the following amazing people:

Chair: James Thornton

(Appointed October 2021 re-elected June 2024)

Secretary: Michael Gwyn

(Appointed June 2019 re-elected June 2024)

Treasurer: James Thornton

(Appointed October 2021 re-elected June 2024)

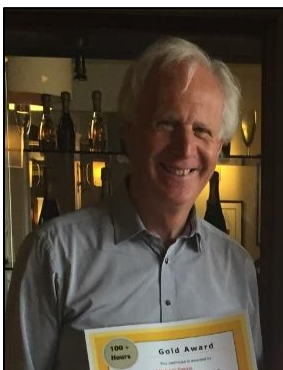
Member Trustees:

Rebecca Lunness

(Appointed July 2013, re-elected June 2024)

Liam Collinge

(Appointed July 2014, re-elected June 2024)



Office Staff

Without these vital pieces of the puzzle, Jigsaw wouldn't be the great organisation that it is today. Sincere thanks from the Board of Trustees and the entire membership go to:

Manager: Zoe Oldham

Coordinator: Ellen Smith

Jigsaw Link Officer: Natalie Berger

Administrator: Dawn McCormick



What Jigsaw Does...

The objectives of Jigsaw are twofold:

- To meet the needs of disabled people with a view to encouraging their active participation in the community
- To promote equality and diversity by combating negative perceptions of disability.

...And How Did We Do That This Year?

We're proud of our achievements this year, so of course we're more than happy to tell you about them! Read on for all the important facts and figures regarding Jigsaw's activity, as well as more snapshots of the year's highlights and testimonials from our members!

Jigsaw Link

Over the course of this year 69 different members took advantage of the opportunities and services offered by Jigsaw Link. Roughly two-thirds of those people were happy just to attend our outings and weekly luncheon clubs, where this year's highlights included the Jigsaw Link visits to Cleveleys and Rivington Hall Barn, as well as our trip on the Canal boats at Marple, while closer to home we visited Bents Garden Centre, Boundary Mill, Oswaldtwistle Mills, Cinderella Pantomime at Victoria Hall, Bolton and Cabaret Lunches at Hamers Arms and the Bluebell.



As part of the Older People's Active Living Programme, Jigsaw Link 'Have A Go Sessions' included Chair-based exercises with Alyson Livesey, Funky Monkey music session, art & crafts – scrapbook making, quizzes & Games Afternoons. Jigsaw Link offered 1 'Have A Go Session' per month which took place at Trinity Baptist Church, Radcliffe.



In addition to the good times we had, and friendships made at lunch clubs and on outings, a further 5 members opted for our telephone befriending service. 4 Jigsaw Link Members remains on the waiting list for a befriender. We'd of course like to thank our members for getting out there and getting involved throughout the year, and to those people still waiting for a befriender we ask only that you stay the course with us – we're sure to find someone for you soon!

Jigsaw

Our community of **160** active members were able to select from some **118** social and **170** sport outings - a grand total of **288** Jigsaw activities across the whole year. This figure has decreased by 17% from the previous accounting year as we focused our efforts on ensuring outings are high quality and at full capacity, rather than offering more. The number of events we coordinate indicates quite strongly the local demand – and underlying need that there is for our locally unique service.



Our popular social outing programme included meals and lunches, monthly meetings, choir practices, bowling, pantomimes and theatre productions, quizzes, cupcake decorating, pumpkin picking and carving, trip to Blackpool illuminations, a safety visit at GM Fire & Rescue Service, shopping days, themed cookery/food evenings, a visit to Manchester Christmas Markets, a festive outings to the lanterns at Chester Zoo, pamper nights with The Body Shop, walks in local parks, laser quest at The Trafford



Centre, arts and craft workshops, snow park activities at the Chill Factor, cinema, picnics, HUKD Golf and finally we introduced a brand new Gardening Club.



Our 2024 Summer Holiday Programme included a trip to an outdoor cinema at Lytham St. Annes, Musical and Pantomimes at various theatres, a trip to Tropical World in Leeds, an afternoon at Heaton Parks Food and Drinks Festival, a day out in Blackpool, a canal boat trip with New Horizons and a visit to the National Railway Museum in York.

Our fundraising efforts included fundraising collections at local supermarkets, partner involvement with the Bury 10k, our first ever Christmas Carol Concert, bingo nights, summer fair, Christmas Extravaganza with Santa, our annual Calendar, raffles, clothing collections, merchandise and Christmas card sales.

Let's Get Physical!

Sport and physical activity played a large role in Jigsaw's activities across 2023/24. Jigsaw has offered the following as part of our monthly sports programme: Football, Boccia, Netball, Aerobics, Badminton, Kurling, Yoga, Pilates, Gym, Swimming, Basketball, Archery, Axe Throwing, Dodgball, Cheerleading, Table Tennis, Croquet, Zumba, Corn Hole, Rugby, Athletics, Rounders and Cricket.

On Saturday 11th May 2024, Jigsaw (Bury) attended the Northwest Boccia Open in Liverpool with our 2 teams - Jigsaw Bury All Stars and Jigsaw Bury Hot Shots - Jigsaw Bury Hot Shots progressed to the quarter finals! Jigsaw had 2 Boccia Teams registered with Boccia England (Jigsaw Bury All Stars and Jigsaw Bury Hot Shots) and competed in the National League across the Northwest. We're proud to have hosted fixtures within Bury and travelled to away venues to compete.



In July 2024, Jigsaw attended the Accessible Festival at Bury Athletics Track. Jigsaw provided a Boccia taster session on the day for attendees and other community groups.

Where Jigsaw Stands Financially...

General Overview and Reserves

Income in 2023/24 was £128,038 increasing by 6.26% from 2022/23. Expenditure was £134,556 decreasing by 2.75% in the previous year. We aim to hold sufficient funds in reserves to cover a minimum of six months' expenditure.

We held cash at the bank of £84,082 made up entirely of unrestricted funds.

2023/24 External Funding Breakdown

A massive thank you goes out to the following funds, grants and organisations - and of course every member of the public that donated during 2023/24 - for the financial contributions that they made to Jigsaw over the past financial year.

<u>Funding Source</u>	<u>Amount</u>
Bury Council SLA	32,500
National Lottery Awards for All	10,000
Forever Manchester	100
Bury VFCA Cost of living grant	1,925
Salford Community Grants GM Walking & Wheeling Fund (Small Grants)	1,639
Stichting Anton	2,000
Centre for Ageing Ageism Action Day: Micro-grants	500
Bury VCFA Bury East Sports Grant	990
Bury MBC Parklife Funding	500
Woodroffe Benton	750
GM High Sheriff's Police Trust	2,000
Sported Foundation	1,000
The Co Op Bank	950
Greater Manchester SPO	100
The Peter Kershaw Trust	4,584

Every penny of every donation - big or small - goes to improving the lives of people in your local community, and Jigsaw just couldn't do what we do without you – so again, from the bottom of our hearts, THANKYOU!

A Few Financial Notes...

- As you can see from the table above, the main sources of grant income in 2023/24 were the combined external grants, which totaled £27,038 and the Service Level Agreement (SLA) funding from Bury Council of £32,500 giving a total grant income of £59,538.
- As the accounts show, most of the income is used to support the costs of charitable activities including the organisation of activities, staff costs, volunteer expenses and transport.
- Nevertheless, Jigsaw members' contributions towards the cost of social and sporting activities raised £42,363 in 2023/24.

Jigsaw's Plans for the Future...

First and foremost, we will continue to deliver a member-led service, providing activities and opportunities that our members will enjoy, and which promote our core values of fun, freedom, and independence.

Jigsaw's other plans for 2024/25 include,

- Increasing income to protect the reserves, ensuring the sustainability of the charity.
- Maintain strong leadership for the charity with the board of trustees, and office staff.
- Continuing to offer new sports and social activities for our members.
- Continuing to invest and retain quality staff and volunteers.
- Recruit more volunteer drivers for Jigsaw Link.



**Receipts and payments accounts**

CC16a

For the period from	Period start date 1st October 2023	To	Period end date 30th September 2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Grants - Government & Public Bodies		32,500	-	32,500	31,250
Grants	27,038		-	27,038	31,437
Other Income	48,336		-	48,336	55,470
Donations & Fundraising	17,228		-	17,228	-
Interest	2,936	-	-	2,936	2,333
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	95,538	32,500	-	128,038	120,490
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	95,538	32,500	-	128,038	120,490
A3 Payments					
Office Staff Wages		77,276	-	77,276	84,910
Group Leader Pay		11,662	-	11,662	16,099
Payroll Service Charge		492	-	492	492
Expenses		4,734	-	4,734	4,677
Direct Cost of Activities	40,392		-	40,392	32,183
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	40,392	94,164	-	134,556	138,361
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-

Total payments	40,392	94,164	-	134,556	138,361
Net of receipts/(payments)	55,146	- 61,664	-	- 6,518	- 17,871
A5 Transfers between funds	- 61,664	61,664	-	-	
A6 Cash funds last year end	90,600	-	-	90,600	108,471
Cash funds this year end	84,082	-	-	84,082	90,600

Section B Statement of assets and liabilities at the end of the period

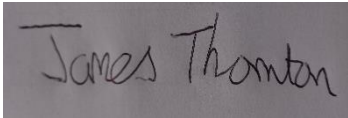

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Jigsaw Current Account	26,260	-	-
	Jigsaw Savings Account	57,822	-	-
		-	-	-
	Total cash funds	84,082	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets			Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-

		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	James Thornton	25/06/2025
	Michael Gwyn	25/06/2025

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Accounts



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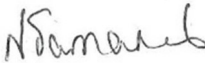
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Signed..... 

Date.....8th July 2024

Name...Nicola Tamanis.....

Relevant Professional Qualification or Body.....Association of Chartered Management Accountants

.....

Address.....Kenyon Fold, Broadhead Road, Turton, Bolton, BL7 0BW.....

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Who's who at Jigsaw?

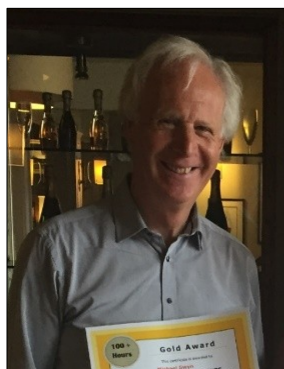
Trustees

The Jigsaw Board of Trustees for the 2022 - 2023 financial year was made up of the following amazing people:

Chair:	James Thornton	(Appointed October 2021 re-elected June 2023)
Secretary:	Michael Gwyn	(Appointed June 2019 re-elected June 2023)
Treasurer:	James Thornton	(Appointed October 2021 re-elected June 2023)

Member Trustees:

Rebecca Lunness	(Appointed July 2013, re-elected June 2023)
Liam Collinge	(Appointed July 2014, re-elected June 2023)
Verity Kay	(Appointed June 2019 re-elected June 2023)



Office Staff

Without these vital pieces of the puzzle, Jigsaw wouldn't be the great organisation that it is today. Sincere thanks from the Board of Trustees and the entire membership go to:

Manager: Zoe Oldham

Coordinator: Ellen Smith

Jigsaw Link Officer: Natalie Berger

Administrator: Dawn McCormick



What Jigsaw Does...

The objectives of Jigsaw are twofold:

- To meet the needs of disabled people with a view to encouraging their active participation in the community
- To promote equality and diversity by combating negative perceptions of disability.

...And How Did We Do That This Year?

We're proud of our achievements this year, so of course we're more than happy to tell you about them! Read on for all the important facts and figures regarding Jigsaw's activity, as well as more snapshots of the year's highlights and testimonials from our members!

Jigsaw Link

Over the course of this year 71 different members took advantage of the opportunities and services offered by Jigsaw Link. Roughly two-thirds of those people were happy just to attend our outings and weekly luncheon clubs, where this year's highlights included the Jigsaw Link visits to Cleveleys and Rivington Hall Barn, as well as our trip on the Canal boats at Marple, while closer to home we visited Bents Garden Centre, The Lowry Shopping Centre and Art Gallery, Boundary Mill and RHS Bridgewater.

As part of the Older People's Active Living Programme, Jigsaw Link 'Have A Go Sessions' included talks from the Healthy Minds and Calico, as well as a Kings Coronation Party, Chair-based exercises with Streetshakers, and Funky Monkey music session, art & crafts, quiz & bingo, Summer Fair and Games Afternoons. Jigsaw Link continued to offer 2 'Have A Go Sessions' per month. These took place at both Trinity Baptist Church, Radcliffe, and Prestwich Methodist Church.

In addition to the good times we had and friendships made at lunch clubs and on outings, a further 3 members opted for our telephone befriending service. 3 Jigsaw Link Members remains on the waiting list for a befriender. We'd of course like to thank our members for getting out there and getting involved throughout the year, and to those people still waiting for a befriender we ask only that you stay the course with us – we're sure to find someone for you soon!



Jigsaw

Our community of 154 active members were able to select from some 147 social and 202 sport outings - a grand total of 349 Jigsaw activities across the whole year which has increased by 8% from the previous accounting year. The number of events indicates quite strongly the local demand – and underlying need that there is for our locally unique service.

Our popular social outing programme included walks, cinema trips, evening meals & lunches, bowling, cookery, quizzes nights, bingo, pumpkin carving, Blackpool Illuminations, cookery classes, circus and theatre shows, outdoor cinema, mini golf, visit to GM Fire & Rescue Service, laser quest, choir practices, trip to Manchester Museum, and various King Coronation celebration activities.



A residential to Bendrigg Trust took place in November 2022. 19 Jigsaw Members attended, along with 4 Jigsaw Group Leaders, and 2 PA's. The group enjoyed a full weekend of adventurous activities at a residential activity centre specialising in high quality activities for disabled people. Jigsaw members participated in the following activities: Campfire, Sensory Room, Indoor Caving, Orienteering, Climbing & Abseiling, Cycling, Disco, Zip Wire, Tube Slide and Archery.

Our 2023 Summer Holiday Programme included a visit to Delamere Forest, Blackpool Tower, Tatton Park, Heaton Park Food & Drinks Festival, New Horizons Canal Boat Trip and our first ever trip to Alton Towers.

Jigsaw celebrated the festive season at Manchester's famous Christmas Markets, local pantomimes, LightOpia, Lanterns at Chester Zoo, Arts and Crafts, shopping, a disco and our very own Christmas quiz and bingo night!



Our fundraising efforts included fundraising collections at local supermarkets, a ladies fashion show with Colours, a summer fair & BBQ, Christmas Markets, our annual Calendar, raffles, clothing collections, merchandise and Christmas card sales.

Let's Get Physical!

Sport and physical activity played a large role in Jigsaw's activities across 2022/23. Jigsaw has offered the following as part of our monthly sports programme: Kurling, Boccia, Athletics, Rounders, Cheerleading, Horse Riding, Yoga, Pilates, Dance, Aerobics, Table Tennis, Football, Badminton, Dodgeball, Circuits, Basketball, Netball, Chair based exercise, gym, ladies only swimming, archery, axe throwing, boxing and outdoor summer bootcamps. In



September 2023 13 Jigsaw members competed in the Rotary Games: an exhilarating day of inclusivity and sporting excellence.

Jigsaw has 2 Boccia Teams registered with Boccia England (Jigsaw Bury All Stars and Jigsaw Bury Hot Shots) and compete in the National League across the Northwest. We're proud to have hosted fixtures within Bury and travelled to away venues to compete.

Where Jigsaw Stands Financially...

General Overview and Reserves

Income in 2022/23 was £120,490 decreasing by 13% from 2021/22. Expenditure was £138,361 increasing by 10.5% in the previous year. We aim to hold sufficient funds in reserves to cover a minimum of six months' expenditure.

We held cash at the bank of £90,600 made up entirely of unrestricted funds.

2022/23 External Funding Breakdown

A massive thank you goes out to the following funds, grants and organisations - and of course every member of the public that donated during 2022/23 - for the financial contributions that they made to Jigsaw over the past financial year.

<u>Funding Source</u>	<u>Amount</u>
Bury Council SLA	31,250
Co Op Funding	1027.11
Asda Foundation	500
Bury Relief in Sickness	3037.43
The McCarthy and Stone	750
The Zochonis Charitable Foundation	5000
Bury MBC Parklife Funding	1080
Michael Colin, May We Help	1000
Rank Foundation Pebbles	600
Charities Trust Yorkshire Building Society	460
Asda Foundation	305
The Trustees of the BWCT Grant	2000
The Home Instead Charity	661.7
Bury VCFA	2031
Forever Manchester	100
Greater Manchester SPO	100
The East Lancs SW F ELMC Grant	3100
The Manchester Guardian Society	2000

Every penny of every donation - big or small - goes to improving the lives of people in your local community, and Jigsaw just couldn't do what we do without you – so again, from the bottom of our hearts, THANKYOU!

A Few Financial Notes...

- As you can see from the table above, the main sources of grant income in 2022/23 were the combined external grants, which totaled £23,752.24 and the Service Level Agreement (SLA) funding from Bury Council of £31,250 giving a total grant income of £55,002.24.
- As the accounts show, most of the income is used to support the costs of charitable activities including the organisation of activities, staff costs, volunteer expenses and transport.
- Nevertheless, Jigsaw members' contributions towards the cost of social and sporting activities raised £38,143.39 in 2022/23.

Jigsaw's Plans for the Future...

First and foremost, we will continue to deliver a member-led service, providing activities and opportunities that our members will enjoy and which promote our core values of fun, freedom, and independence.

Jigsaw's other plans for 2023/24 include redoubling the efforts we have made this year to broaden the range of activities and services we are able to offer to Jigsaw and Jigsaw Link members by including new sports, trips, and cultural experiences to our current wide-ranging and diverse selection of outings. It is our belief that this constant effort to offer our members the opportunity to try something new will further help the members that we already have to develop and attract even more disabled and disadvantaged people of all ages in the Borough of Bury to lead a healthier lifestyle, become more independent, improve their self-esteem, and avoid social isolation.



As we've mentioned before we're proud to be a member-led organisation, so we will of course be listening to our members and making our best effort to provide outings to the venues and activities that they want.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Jigsaw (Bury)	No (if any) 1115643
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Receipts and payments accounts

For the period from	Period start date 1st October 2022	To	Period end date 30th September 2023
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CC16a

Section A Receipts and payments

Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
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A1 Receipts

Grants - Government & Public Bodies	-	31,250	-	31,250	29,500
Grants, Legacies & Donations - Other	31,437		-	31,437	108,008
Other Income	55,470		-	55,470	357
Investments	2,333	-	-	2,333	674
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	89,240	31,250	-	120,490	138,539

A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	89,240	31,250	-	120,490	138,539

A3 Payments

Office Staff Wages		84,910	-	84,910	72,124
Group Leader Pay	-	16,099	-	16,099	5,979
Payroll Service Charge	-	492	-	492	456
Expenses	-	4,677	-	4,677	3,202
Direct Cost of Activities	32,183	-	-	32,183	20,325
		-	-	-	8,394
		-	-	-	14,725
		-	-	-	-
		-	-	-	-
Sub total	32,183	106,178	-	138,361	125,205

A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-

Total payments	32,1 83	106 ,178	-	138,361	125,2 05
Net of receipts/(payments)	57,0 57	- 74,928	-	- 17,871	13,33 4
A5 Transfers between funds	- 74,928	74 ,928	-	-	
A6 Cash funds last year end	108,4 71	-	-	108,471	95,13 7
Cash funds this year end	90,6 00	-	-	90,600	108,4 71

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Jigsaw Current Account	10,714	-	-
	Jigsaw Savings Account	79,886	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	90,600 OK	- OK	- OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-

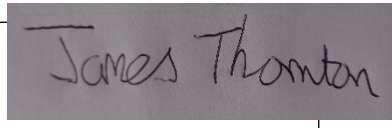
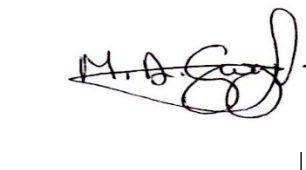
for the charity's
own use

		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	James Thornton	26/06/2024
	Michael Gwyn	26/06/2024

JIGSAW (BURY)

England & Wales - Charity number 1115643

Accounts



**The Queen's Award
for Voluntary Service**

The MBE for volunteer groups

JIGSAW BURY

(Registered Charity No. 1115643)

Accounts for the Year Ended 30th September 2022

First, the legal stuff...

Independent Examiner's Report on the Accounts

Report to the trustees/members of Jigsaw (Bury) on the accounts for the year ended 30th September 2022 set out on pages 3 to 10.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act,
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed.....*Nicola*.....

Date.....*6th July 2023*.....

Name.....*NICOLA TAMANIS*.....

Relevant Professional Qualification or Body.....*Association of Chartered Management Accountants (ACMA)*.....

Address.....*KENYON FOLDS, BROADHEAD ROAD, TUFSON*.....
BL7 0BW.....

Before we begin... Any questions?

Wait! What exactly am I reading?

You're reading Jigsaw Bury's annual report to its trustees and members, covering the period between the 1st of October 2021 and the 30th of September 2022.

Hold on a sec.... 'Jigsaw'?

Jigsaw started as a befriending project in 1992, evolving into a social group for young disabled people in 1995. It became an independent charity in 2005 and registered with the charity commission just under a year later. It continues to run two arms, Jigsaw Link for over 50s and Jigsaw for 13 to 30 year olds. For over 2 decades Bury Council has supported its services and developments.

From very small beginnings, with two members in 1995, Jigsaw now has 203 members, 55 active volunteers, 4 office staff and 9 Group Leaders, and runs a diverse programme of sporting, skills development, healthy living and social activities. In 2013 Jigsaw received the Queen's Awards for Voluntary Service, the MBE for volunteer groups.

Jigsaw is an awesome charity based in the Borough of Bury, Greater Manchester that seeks to combat loneliness among the borough's disabled and elderly communities, by promoting the inclusion and independence of those communities. That's all we'll say for now but we will go into our activities in more detail later in this report – and needless to say, all our work is done on a not-for-profit basis.

So, Jigsaw is a charity... but how is it structured and governed?

Jigsaw is an association which consists of members, staff, and volunteers. Some of our members and group leaders also serve on the Board of Trustees, so we're proud to say that we're Member-led, and have a clear means of ensuring that our members' voices are heard at every level of the organisation. Jigsaw also works according to a governing document (our Constitution) which was originally drafted in August 2006, before being further modified in June 2015 and June 2016. Our trustees are formally appointed or reappointed at the Annual General Meeting, however, new trustees may be co-opted onto the committee at other times if there are vacancies and this is deemed necessary by the existing trustees. All trustees give their time voluntarily and receive no remuneration or other benefits for these activities. The involvement of Jigsaw service users as trustees ensures that members' views are represented in all discussions.

Do you work alongside any other organisations or bodies?

Some of our activities are run in partnership with other organisations, such as the Special Olympics organisation. This has provided the charity with a number of funding and additional sports opportunities. Jigsaw and Jigsaw Link also have a service level agreement with Bury Council, which covers the provision of support and socialising opportunities for disabled adults living in the Bury Council area.

Finally, how do you keep your members safe?

Jigsaw has a safeguarding policy in place, and as part of that policy Disclosure and Barring Service (DBS) checks are carried out on all trustees, staff and volunteers. These checks are carried out every three years in line with statutory requirements.

Okay, sounds great... so how can I get in touch with you?

For official purposes, our details as registered with the Charities Commission are as follows:

Charity name: Jigsaw (Bury) incorporating Jigsaw Link
Registered charity number: 1115643
Charity's principal address: Unit 28, Bury Business Centre
Kay Street
Bury BL9 6BU

Alternatively, for more general enquiries, or if you're looking to become a member or volunteer you can also call us at 0161 253 6853, or e-mail jigsaw@bury.gov.uk!

Now... on with the show!



So... What is Jigsaw?

Jigsaw (Bury) is a registered charity, based in the borough of Bury, comprised of two sub-groups: Jigsaw and Jigsaw Link. We aim to promote fun, freedom and independence for disabled people across the borough of Bury while also working to prevent social isolation, improve the self-esteem of our members and increase community integration.

Our Jigsaw arm is a sports and social group for young disabled people, accepting members from the age of 13. We aim to support our members to enjoy an active social life, to reach their sporting potential and to maintain a healthy lifestyle, running sports and social activities on average six days a week. The Jigsaw scheme provides our younger members with an opportunity to participate in mainstream activities and engage with the wider local community. Members are encouraged to believe in themselves and their own abilities, and this has created a lively, user led organisation which encourages active involvement of its members in the decision-making process. Activities are coordinated by the Jigsaw office staff and managed by group leaders, while our Volunteers provide assistance in a friendly, supportive way.

Jigsaw Link provides similar services to Jigsaw, in that it aims to support our members in enjoying an active social life just as Jigsaw does - but it is aimed at an older audience. Activities such as our regular Luncheon Clubs and group outings to interesting attractions and venues across the north-west and further afield are always well attended, and well loved by those who attend! Jigsaw Link also offers a one-to-one befriending service for people over the age of 50, as another means of working to prevent or reduce problems of loneliness and social exclusion among people who are at risk of becoming socially isolated, and who may be disabled or have an age-related condition. The befriending service works by linking members with a specific volunteer who will either visit them at home or call them on a regular basis. Finally, as mentioned above we also offer a weekly Luncheon Club and social outings throughout the year, as well as an Older People's Active Living programme, and a telephone befriending service.



Who's who at Jigsaw?

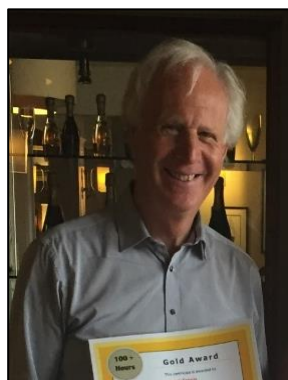
Trustees

The Jigsaw Board of Trustees for the 2021 - 2022 financial year was made up of the following amazing people:

Chair:	Andrew Ferguson	(Re-elected June 2019)
Secretary:	Michael Gwyn	(Appointed June 2019)
Treasurer:	James Thornton	(Appointed October 2021)

Member Trustees:

Rebecca Lunness	(Appointed July 2013, re-elected June 2019)
Liam Collinge	(Appointed July 2014, re-elected June 2019)
Verity Kay	(Appointed June 2019)



Office Staff

Without these vital pieces of the puzzle, Jigsaw wouldn't be the great organisation that it is today. Sincere thanks from the Board of Trustees and the entire membership go to:

Manager: Zoe Oldham

Coordinator: Ellen Smith

Jigsaw Link Officer: Natalie Berger

Administrator: Dawn McCormick



What Jigsaw Does...

The objectives of Jigsaw are twofold:

- To meet the needs of disabled people with a view to encouraging their active participation in the community
- To promote equality and diversity by combating negative perceptions of disability.

...And How Did We Do That This Year?

We're proud of our achievements this year, so of course we're more than happy to tell you about them! Read on for all the important facts and figures regarding Jigsaw's activity, as well as more snapshots of the year's highlights and testimonials from our members!

Jigsaw Link

Over the course of this year 64 different members took advantage of the opportunities and services offered by Jigsaw Link. Roughly two-thirds of those people were happy just to attend our outings and luncheon clubs, where this year's highlights included the Jigsaw Link visits to Cleveleys and Knowsley Safari Park, as well as our trip on the Canal boats at Marple, while closer to home we visited Bents Garden Centre, The Lowry Shopping Centre, and The Fusilier Museum.

Luncheon Clubs started to become weekly again at the beginning of November 2021 after Coronavirus restrictions were lifted, meaning that members could get back to 'normal' again at Jigsaw Link and meet up every week.

Jigsaw Link delivered Afternoon Tea boxes to 50 socially isolated members as well as Christmas Care Packages, which included essential food and toiletries.

As part of the Older People's Active Living Programme, Jigsaw Link 'Have A Go Sessions' included talks from the Staying Well Team, The Police and Healthwatch Bury, as well as Chair-based exercises with Streetshakers, Chair-based yoga/pilates, Funky Monkey music session and baking, art & crafts, quiz & bingo and Games Afternoon. From April 2022, Jigsaw Link started to introduce 2 'Have A Go Sessions' per month. These took place at both Trinity Baptist Church, Radcliffe and Prestwich Methodist Church.

In addition to the good times we had and friendships made at lunch clubs and on outings, a further 3 members opted for our telephone befriending service. 2 Jigsaw Link Members remains on the waiting list for a befriender. We'd of course like to thank our members for getting out there and getting involved throughout the year, and to those people still waiting for a befriender we ask only that you stay the course with us – we're sure to find someone for you soon!



Jigsaw

Our community of 157 active members were able to select from some 125 social and 198 sporting outings - a grand total of 323 Jigsaw activities across the whole year! The number of events indicates quite strongly the local demand – and underlying need that there is for our locally unique service.

Our popular social outing programme included walks, cinema trips, evening meals & lunches, bowling, cookery, movie nights, quiz nights, bingo, shopping trips, pumpkin carving, Blackpool Illuminations, trip to Chester Zoo, theatre shows, healthy living sessions, discos, Jubilee Celebrations, Lego club, Metrolink visit, adventure golf, plus arts and crafts.

Our 2022 Summer Holiday Programme included a picnic at Hollingworth Lake, a canal boat trip, seaside trip to Blackpool, visit to The Deep and Manchester Airport Visitors Park, plus a day at Knowsley Safari.



Jigsaw celebrated the festive season at Manchester's famous Christmas Markets, pantomimes, Christmas card making workshop, a disco and our very own Christmas quiz!

Our fundraising efforts included fundraising collections at local supermarkets, a ladies fashion show with Colours, a summer fair & BBQ, our annual Calendar, raffles, clothing collections, merchandise and Christmas card sales.



Let's Get Physical!

Sport and physical activity played a large role in Jigsaw's activities across 2021/22. Jigsaw has offered the following as part of our monthly sports programme: Kurling, Boccia, Athletics, Rounders, Cheerleading, Horse Riding, Yoga, Pilates, Dance, Aerobics, Table Tennis, Football, Badminton, Dodgeball and Circuits. Jigsaw invited a local disability Football team, AFC Masters, for friendly fixtures too.



In January 2022, we were delighted to offer 'women only' sport sessions supported by This Girl Can. These sessions took place on a weekly basis and included netball, aerobics, basketball, chair based, cheerleading, table tennis, dodgeball, badminton, Zumba, Legs Bums & Tums and Clubbercise.



Jigsaw has 2 Boccia Team registered with Boccia England and compete in the National League across the Northwest. We're proud to have hosted fixtures within Bury and travelled to away venues to compete.

Where Jigsaw Stands Financially...

General Overview and Reserves

Income in 2021/22 was £138,539, increasing by 8.83% from 2020/21, however, expenditure was £125,205 increasing by 59.96% in the previous year. We aim to hold sufficient funds in reserves to cover a minimum of six months' expenditure.

We held cash at the bank of £108,471 made up entirely of unrestricted funds.

2021/22 External Funding Breakdown

A massive thank you goes out to the following funds, grants and organisations - and of course every member of the public that donated during 2020/21 - for the financial contributions that they made to Jigsaw over the past financial year.

<u>Funding Source</u>	<u>Amount</u>
Bury Council SLA	29,500
HMRC JRS Grant	832.25
Bury MBC Town of Culture Funding	250
Asda Foundation Bringing Communities Together Grant	425
The Barratt Development Charity Foundation	1000
Salford Community Answer Cancer Funding	1945
Allianz Sport Funding	3000
Bury MBC Lets Do It Health Improvement Fund	7000
Bury Relief in Sickness	1200
Bury VCFA Standing Together 21/22	1080
Box Power	30000
Bury MBC Pitch Funding	5000
The Grocers Charity	4984
Accounts Payable Coop	228.81
Arnold Clark	1000
Forever Manchester	100
Bury MBC Jubilee Funding	1000
ASDA Foundation Green Token Scheme	500
Spotted Foundation Barclays Football	500

Every penny of every donation - big or small - goes to improving the lives of people in your local community, and Jigsaw just couldn't do what we do without you – so again, from the bottom of our hearts, THANKYOU!

A Few Financial Notes...

- As you can see from the table above, the main sources of grant income in 2021/22 were the combined external grants, which totaled £60,045.06 and the Service Level Agreement (SLA) funding from Bury

Council of £29,500 giving a total grant income of £89,545.06.

- As the accounts show, most of the income is used to support the costs of charitable activities including the organisation of activities, staff costs, volunteer expenses and transport.
- Nevertheless, Jigsaw members' contributions towards the cost of social and sporting activities raised £34,982.49 in 2021/22.

Jigsaw's Plans for the Future...

First and foremost, we will continue to deliver a member-led service, providing activities and opportunities that our members will enjoy and which promote our core values of fun, freedom and independence.

Jigsaw's other plans for 2022/23 include redoubling the efforts we have made this year to broaden the range of activities and services we are able to offer to Jigsaw and Jigsaw Link members by including new sports, trips, and cultural experiences to our current wide-ranging and diverse selection of outings. It is our belief that this constant effort to offer our members the opportunity to try something new will further help the members that we already have to develop and attract even more disabled and disadvantaged people of all ages in the Borough of Bury to lead a healthier lifestyle, become more independent, improve their self-esteem and avoid social isolation.



As we've mentioned before we're proud to be a member-led organisation, so we will of course be listening to our members and making our best effort to provide outings to the venues and activities that they want.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Jigsaw (Bury)

No (if any)
1115643

CC16a

Receipts and payments accounts

For the period from	Period start date 1st October 2021	To	Period end date 30th September 2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Grants - Government & Public Bodies	-	29,500	-	29,500	29,000
Grants, Legacies & Donations - Other	108,008	-	-	108,008	82,960
Other Income	357	-	-	357	15,178
Investments	674	-	-	674	151
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	109,039	29,500	-	138,539	127,289
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	109,039	29,500	-	138,539	127,289
A3 Payments					
Office Staff Wages	-	72,124	-	72,124	57,472
Group Leader Pay	-	5,979	-	5,979	-
Payroll Service Charge	-	456	-	456	492
Expenses	-	3,202	-	3,202	400
Direct Cost of Activities	20,325	-	-	20,325	6,793
Activity Support Costs	8,394	-	-	8,394	4,843
Overheads	14,725	-	-	14,725	8,269
	-	-	-	-	-
	-	-	-	-	-
Sub total	43,444	81,761	-	125,205	78,269
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	43,444	81,761	-	125,205	78,269
Net of receipts/(payments)	65,595	- 52,261	-	13,334	49,020
A5 Transfers between funds	- 52,261	52,261	-	-	29,364
A6 Cash funds last year end	95,137	-	-	95,137	46,117
Cash funds this year end	108,471	-	-	108,471	124,501

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Jigsaw Current Account	30,918	-	-
	Jigsaw Savings Account	77,553	-	-
		-	-	-
	Total cash funds	108,471	-	-

(agree balances with receipts and payments account(s))

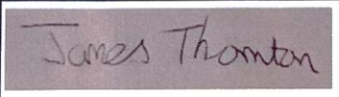
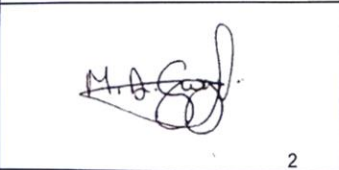
Categories	Details	OK Unrestricted funds to nearest £	OK Restricted funds to nearest £	OK Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	James Thornton	20/06/2023
	Michael Gwyn	20/06/2023
		13/07/2023

JIGSAW (BURY)

England & Wales - Charity number 1115643

Accounts



**The Queen's Award
for Voluntary Service**

The MBE for volunteer groups

JIGSAW BURY

(Registered Charity No. 1115643)

Accounts for the Year Ended 30th September 2021

First, the legal stuff...

Independent Examiner's Report on the Accounts

Report to the trustees/members of Jigsaw (Bury) on the accounts for the year ended 30th September 2021 set out on pages 3 to 10.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act,
- To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed.....*Nicola*.....

Date.....*17th June 2022*.....

Name.....*NICOLA FAMADIS*.....

Relevant Professional Qualification or Body.....*CHARTERED INSTITUTE OF*.....

.....*MANAGERS ACCOUNTANTS (CIMA)*.....

Address.....*KENYON FOLD, BROADHEAD ROAD,*.....

.....*TURSON, BOLTON BL7 0BW*.....

Before we begin... Any questions?

Wait! What exactly am I reading?

You're reading Jigsaw Bury's annual report to its trustees and members, covering the period between the 1st of October 2020 and the 30th of September 2021.

Hold on a sec.... 'Jigsaw'?

Jigsaw started as a befriending project in 1992, evolving into a social group for young disabled people in 1995. It became an independent charity in 2005 and registered with the charity commission just under a year later. It continues to run two arms, Jigsaw Link for over 50s and Jigsaw for 13 to 30 year olds. For over 2 decades Bury Council has supported its services and developments.

From very small beginnings, with two members in 1995, Jigsaw now has 203 members, 55 active volunteers, 4 office staff and 9 Group Leaders, and runs a diverse programme of sporting, skills development, healthy living and social activities. In 2013 Jigsaw received the Queen's Awards for Voluntary Service, the MBE for volunteer groups.

Jigsaw is an awesome charity based in the Borough of Bury, Greater Manchester that seeks to combat loneliness among the borough's disabled and elderly communities, by promoting the inclusion and independence of those communities. That's all we'll say for now but we will go into our activities in more detail later in this report – and needless to say, all our work is done on a not-for-profit basis.

So, Jigsaw is a charity... but how is it structured and governed?

Jigsaw is an association which consists of members, staff, and volunteers. Some of our members and group leaders also serve on the Board of Trustees, so we're proud to say that we're Member-led, and have a clear means of ensuring that our members' voices are heard at every level of the organisation. Jigsaw also works according to a governing document (our Constitution) which was originally drafted in August 2006, before being further modified in June 2015 and June 2016. Our trustees are formally appointed or reappointed at the Annual General Meeting, however, new trustees may be co-opted onto the committee at other times if there are vacancies and this is deemed necessary by the existing trustees. All trustees give their time voluntarily and receive no remuneration or other benefits for these activities. The involvement of Jigsaw service users as trustees ensures that members' views are represented in all discussions.

Do you work alongside any other organisations or bodies?

Some of our activities are run in partnership with other organisations, such as the Special Olympics organisation. This has provided the charity with a number of funding and additional sports opportunities. Jigsaw and Jigsaw Link also have a service level agreement with Bury Council, which covers the provision of support and socialising opportunities for disabled adults living in the Bury Council area.

Finally, how do you keep your members safe?

Jigsaw has a safeguarding policy in place, and as part of that policy Disclosure and Barring Service (DBS) checks are carried out on all trustees, staff and volunteers. These checks are carried out every three years in line with statutory requirements.

Okay, sounds great... so how can I get in touch with you?

For official purposes, our details as registered with the Charities Commission are as follows:

Charity name: Jigsaw (Bury) incorporating Jigsaw Link
Registered charity number: 1115643
Charity's principal address: Unit 28, Bury Business Centre
Kay Street
Bury BL9 6BU

Alternatively, for more general enquiries, or if you're looking to become a member or volunteer you can also call us at 0161 253 6853, or e-mail jigsaw@bury.gov.uk!

Now... on with the show!



So... What is Jigsaw?

Jigsaw (Bury) is a registered charity, based in the borough of Bury, comprised of two sub-groups: Jigsaw and Jigsaw Link. We aim to promote fun, freedom and independence for disabled people across the borough of Bury while also working to prevent social isolation, improve the self-esteem of our members and increase community integration.

Our Jigsaw arm is a sports and social group for young disabled people, accepting members from the age of 13. We aim to support our members to enjoy an active social life, to reach their sporting potential and to maintain a healthy lifestyle, running sports and social activities on average six days a week. The Jigsaw scheme provides our younger members with an opportunity to participate in mainstream activities and engage with the wider local community. Members are encouraged to believe in themselves and their own abilities, and this has created a lively, user led organisation which encourages active involvement of its members in the decision-making process. Activities are coordinated by the Jigsaw office staff and managed by group leaders, while our Volunteers provide assistance in a friendly, supportive way.

Jigsaw Link provides similar services to Jigsaw, in that it aims to support our members in enjoying an active social life just as Jigsaw does - but it is aimed at an older audience. Activities such as our regular Luncheon Clubs and group outings to interesting attractions and venues across the north-west and further afield are always well attended, and well loved by those who attend! Jigsaw Link also offers a one-to-one befriending service for people over the age of 50, as another means of working to prevent or reduce problems of loneliness and social exclusion among people who are at risk of becoming socially isolated, and who may be disabled or have an age-related condition. The befriending service works by linking members with a specific volunteer who will either visit them at home or call them on a regular basis. Finally, as mentioned above we also offer a weekly Luncheon Club and social outings throughout the year, as well as an Older People's Active Living programme, and a telephone befriending service.



Who's who at Jigsaw?

Trustees

The Jigsaw Board of Trustees for the 2020 - 2021 financial year was made up of the following amazing people:

Chair:	Andrew Ferguson	(Re-elected June 2019)
Vice Chair:	Mark O'Brien	(Appointed June 2019 – stepped down June 2021)
Secretary:	Michael Gwyn	(Appointed June 2019)

Member Trustees:

Rebecca Lunniss	(Appointed July 2013, re-elected June 2019)
Liam Collinge	(Appointed July 2014, re-elected June 2019)
Ashley Hallows	(Appointed June 2019 – stepped down March 2021)
Verity Kay	(Appointed June 2019)



Office Staff

Without these vital pieces of the puzzle, Jigsaw wouldn't be the great organisation that it is today. Sincere thanks from the Board of Trustees and the entire membership go to:

Manager: Zoe Oldham

Co-ordinator: Ellen Smith

Jigsaw Link Officer: Natalie Berger

Administrator: Dawn McCormick



What Jigsaw Does...

The objectives of Jigsaw are twofold:

- To meet the needs of disabled people with a view to encouraging their active participation in the community
- To promote equality and diversity by combating negative perceptions of disability.

...And How Did We Do That This Year?

We're really proud of our achievements this year, so of course we're more than happy to tell you about them! Read on for all of the important facts and figures regarding Jigsaw's activity, as well as more snapshots of the year's highlights and testimonials from our members!

Jigsaw Link

Over the course of this year 46 different members took advantage of the opportunities and services offered by Jigsaw Link. Due to Coronavirus restrictions and ever-changing rules and guidelines, Jigsaw Link delivered over 210 Care Packages to socially isolated members, which included essential food and toiletries. Weekly Wellbeing Phone Calls were made to members, as well as Socially distanced 'Garden Gate' visits which took place from July to September 2021 to all members. 'Stay At Home Activity Packs' were also given to all Jigsaw Link members which included crossword puzzle books and anti-anxiety colouring books.



As part of the Older People's Active Living Programme, Jigsaw Link restarted their 'Have A Go Sessions' at Trinity Baptist Church in Radcliffe in August 2021 (Covid restrictions did not allow the group to meet inside before this date), and sessions have included chair-based exercises, Boccia, and yoga/Pilates.



In addition, Jigsaw Link plan to start up their weekly luncheon club as we head into 2021/22 and offer outings. 1 Jigsaw Link Member remains on the waiting list for a befriender.

Jigsaw

Our community of 163 active members were able to select from some 48 social and 17 sporting outings, plus 48 new online Zoom activities, making for a grand total of 113 Jigsaw events across the whole year.

Throughout the Coronavirus pandemic and ever-changing rules and guidelines, Jigsaw was limited to what outings we could offer. However, we have still been able to coordinate the following social outings as part of our scaled back social programme: Bowling, Arts & Crafts, Meals and weekly Walks and Picnics at local parks and out of the borough beauty spots.



Jigsaw's 'Weekly Zoom Club' offered a weekly fun activity for Jigsaw members virtually, acting as an online peer support network. Zoom activities included: Jigsaw Prom, Quiz nights, Talent Shows, Arts & Crafts, Music sessions, sport and social committee catch ups, seasonal discos, chair-based exercises, AGM & Zoom Awards Ceremony, Wellbeing Workshops, Bingo, Memories and Dreams Workshops, Bake Offs and Games Nights.

Our fundraising efforts included an Easter knitting sale, our annual Calendar, raffles, clothing collections and Christmas card sales. A Jigsaw Member also completed a sponsored 5K run in aid of Jigsaw during Lockdown.



Let's Get Physical!

As it always has done, sport and fitness again played a large role in Jigsaw's activities across 2020/21. Again, Jigsaw has been limited to what we could offer due to the Coronavirus pandemic. We were pleased to reintroduce weekly Sport sessions in June 2021. Our popular Athletics and Rounders session took place on a weekly basis outdoors at Bury Athletics Track. In September 2021, Jigsaw returned to weekly football training sessions with a new coach from Sport and Health Academy.



Jigsaw also attended the Accessible Festival 2021 and enjoyed cycling with Wheels for All. In August 2021, Jigsaw also visited Whitefield Park Bowling Club for a taster session. Jigsaw has 2 Boccia Teams registered with Boccia England that compete in the National League across the Northwest.



Where Jigsaw Stands Financially...

General Overview and Reserves

Income in 2020/21 was £127,289, increasing by 4.35% from 2019/20, however, expenditure was £78,269 reducing by 49.8% in the previous year. We aim to hold sufficient funds in reserves to cover a minimum of six months' expenditure.

We held cash at the bank of £95,137 made up entirely of unrestricted funds.

2020/21 External Funding Breakdown

A massive thank you goes out to the following funds, grants and organisations - and of course every member of the public that donated during 2020/21 - for the financial contributions that they made to Jigsaw over the past financial year.

<u>Funding Source</u>	<u>Amount</u>
Bury Council SLA	29,000
Concertina Charitable Trust	100
The Sir Jules Thorn Charitable Trust	1,250
Co-Op Local Community Fund	1,576.16
Co-Op Customer Donation Fund	1,000
DPO Covid-19 Emergency Fund	2,104
2020/21 Standing Together Fund	1,125.30
The Charity Service Grant Fund	1,000
CAF Resilience Fund	24,368
Covid19 Community Sector Resilience Fund	856.62
BOOST	744
The CDL Fund	977

Arnold Clark Community Fund	1,000
The Home Instead Bring Joy Foundation	1,500
This Girl Can Fund	10,000
Lets Get Radcliffe Moving Grant	500
The Albert Hunt Trust	1,000
Virgin Media O2 Together Fund	1,000
Tackling Loneliness & Social Isolation Fund	1,795
The Manchester Guardian Society Charitable Trust	1,000
The Peter Kershaw Trust	2,000
The Skelton Charity	1,410
May We Help Fund	1,000
ESC Lottery Fund (Toyota Parasport Fund)	4,106
The Dowager Countess Eleanor Peel Trust (DCEPT)	3,000
Duchy of Lancaster Benevolent Fund	2,000
Coronavirus Job Retention Scheme	12,483.68

Every penny of every donation - big or small - goes to improving the lives of people in your local community, and Jigsaw just couldn't do what we do without you – so again, from the bottom of our hearts, THANKYOU!

A Few Financial Notes...

- As you can see from the table above, the main source of grant income in 2020/21 were the combined external grants, which totaled £78,895.76 and the Service Level Agreement (SLA) funding from Bury Council of £29,000 giving a total grant income of £107,895.76.
- As the accounts show, most of the income is used to support the costs of charitable activities including the organisation of activities, staff costs, volunteer expenses and transport.
- Nevertheless, Jigsaw members' contributions towards the cost of social and sporting activities raised £5,419.60 in 2019/20.

Jigsaw's Plans for the Future...

First and foremost, we will continue to deliver a member-led service, providing activities and opportunities that our members will enjoy and which promote our core values of fun, freedom and independence.

Jigsaw's other plans for 2021/22 include redoubling the efforts we have made this year to broaden the range of activities and services we are able to offer to Jigsaw and Jigsaw Link members by including new sports, trips, and cultural experiences to our current wide-ranging and diverse selection of outings. It is our belief that this constant effort to offer our members the opportunity to try something new will further help the members that we already have to develop and attract even more disabled and disadvantaged people of all ages in the Borough of Bury to lead a healthier lifestyle, become more independent, improve their self-esteem and avoid social isolation.



As we've mentioned before we're proud to be a member-led organisation, so we will of course be listening to our members and making our best effort to provide outings to the venues and activities that they want.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Jigsaw (Bury)	No (if any) 115843
-------------------------------	-----------------------

Receipts and payments accounts

CC16a

For the period from	Period start date 1st October 2020	To	Period end date 30th September 2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Grants - Government & Public Bodies	-	29,000	-	29,000	28,831
Grants, Legacies & Donations - Other	82,960	-	-	82,960	55,062
Other Income	15,178	-	-	15,178	37,881
Investments	151	-	-	151	207
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	98,289	29,000	-	127,289	121,981
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	98,289	29,000	-	127,289	121,981
A3 Payments					
Office Staff Wages	-	57,472	-	57,472	82,417
Group Leader Pay	-	-	-	-	6,725
Payroll Service Charge	-	492	-	492	456
Expenses	-	400	-	400	2,334
Direct Cost of Activities	6,793	-	-	6,793	12,911
Activity Support Costs	4,843	-	-	4,843	2,908
Overheads	8,269	-	-	8,269	9,501
	-	-	-	-	-
	-	-	-	-	-
Sub total	19,905	58,364	-	78,269	117,252
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	19,905	58,364	-	78,269	117,252
Net of receipts/(payments)	78,384	- 29,364	-	49,020	4,729
A5 Transfers between funds	- 29,364	29,364	-	-	-
A6 Cash funds last year end	46,117	-	-	46,117	41,388
Cash funds this year end	95,137	-	-	95,137	46,117

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Jigsaw Current Account	78,258	-	-
		16,879	-	-
			-	-
	Total cash funds	95,137	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK



Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	James Thornton	04/06/2022
	Michael Gwyn	04/06/2022 23/06/2022

JIGSAW (BURY)

England & Wales - Charity number 1115643

Accounts



**The Queen's Award
for Voluntary Service**

The MBE for volunteer groups

JIGSAW BURY

(Registered Charity No. 1115643)

Accounts for the Year Ended 30th September 2020

First, the legal stuff...

Independent Examiner's Report on the Accounts

Report to the trustees/members of Jigsaw (Bury) on the accounts for the year ended 30th September 2020 set out on pages 3 to 10.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145(1) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

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- Examine the accounts under section 145 of the 2011 Act,
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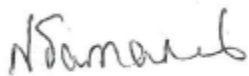
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1. which gives me reasonable cause to believe that in, any material respect, the requirements:
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 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Signed.....

Date: 8th March 2021

Name: Nicola Tamanis BA(Hons), MA, ACMA

Relevant Professional Qualification or Body: Chartered Institute of Management Accountants (ACMA)

Address: 6 Strathmore Close, Ramsbottom, Bury, BL0 9YW

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Jigsaw (Bury) is a registered charity, based in the borough of Bury, comprised of two sub-groups: Jigsaw and Jigsaw Link. We aim to promote fun, freedom and independence for disabled people across the borough of Bury while also working to prevent social isolation, improve the self-esteem of our members and increase community integration.

Our Jigsaw arm is a sports and social group for young disabled people, accepting members from the age of 13. We aim to support our members to enjoy an active social life, to reach their sporting potential and to maintain a healthy lifestyle, running sports and social activities on average six days a week. The Jigsaw scheme provides our younger members with an opportunity to participate in mainstream activities and engage with the wider local community. Members are encouraged to believe in themselves and their own abilities, and this has created a lively, user led organisation which encourages active involvement of its members in the decision-making process. Activities are coordinated by the Jigsaw office staff and managed by group leaders, while our Volunteers provide assistance in a friendly, supportive way.

Jigsaw Link provides similar services to Jigsaw, in that it aims to support our members in enjoying an active social life just as Jigsaw does - but it is aimed at an older audience. Activities such as our regular Luncheon Clubs and group outings to interesting attractions and venues across the north-west and further afield are always well attended, and well loved by those who attend! Jigsaw Link also offers a one-to-one befriending service for people over the age of 50, as another means of working to prevent or reduce problems of loneliness and social exclusion among people who are at risk of becoming socially isolated, and who may be disabled or have an age-related condition. The befriending service works by linking members with a specific volunteer who will either visit them at home or call them on a regular basis. Finally, as mentioned above we also offer a weekly Luncheon Club and social outings throughout the year, as well as an Older People's Active Living programme, and a telephone befriending service.



Who's who at Jigsaw?

Trustees

The Jigsaw Board of Trustees for the 2019 - 2020 financial year was made up of the following amazing people:

Chair:	Andrew Ferguson	(Re-elected June 2019)
Vice Chair:	Mark O'Brien	(Appointed June 2019)
Secretary:	Michael Gwyn	(Appointed June 2019)

Member Trustees:

Rebecca Lunness	(Appointed July 2013, re-elected June 2019)
Liam Collinge	(Appointed July 2014, re-elected June 2019)
Ashley Hallows	(Appointed June 2019)
Verity Kay	(Appointed June 2019)



Office Staff

Without these vital pieces of the puzzle, Jigsaw wouldn't be the great organisation that it is today. Sincere thanks from the Board of Trustees and the entire membership go to:

Jigsaw Manager: Zoe Oldham
Jigsaw Coordinator: Ellen Smith
Jigsaw Link Officer: Natalie Berger
Jigsaw Administrator: Dawn McCormick



What Jigsaw Does...

The objectives of Jigsaw are twofold:

- To meet the needs of disabled people with a view to encouraging their active participation in the community
- To promote equality and diversity by combating negative perceptions of disability.

...And How Did We Do That This Year?

We're really proud of our achievements this year, so of course we're more than happy to tell you about them! Read on for all of the important facts and figures regarding Jigsaw's activity, as well as more snapshots of the year's highlights and testimonials from our members!

Jigsaw Link

Over the course of this year 59 different members took advantage of the opportunities and outings offered by Jigsaw Link. Roughly two thirds of those people were happy just to attend our outings and luncheon clubs, where this year's highlights included the Jigsaw Link visits to The World of Glass in St Helens, Rivington Hall, Red Hall Hotel, Greater Manchester Fire & Rescue Service and Bents Garden Centre.



As part of the Older People's Active Living Programme, Jigsaw Link have also been holding 'Have A Go Sessions' at Trinity Baptist Church in Radcliffe, and sessions have included chair based exercises, Boccia, arts & crafts, baking, quizzes and fun and games, along with talks from speakers including a fire safety talk from a Community Instructor from Bury Safety & Training Fire Centre.

In addition to the good times we had and friendships made on these outings, a further 3 members opted for our telephone befriending service, so as we head into 2020/21 that leaves just 1 member still in need of a befriender. We'd of course like to thank our members for getting out there and getting involved throughout the year, and to the person still waiting for a befriender we ask only that you stay the course with us – we're sure to find someone for you soon!

Jigsaw

Our community of 168 active members were able to select from some 150 social and 88 sporting outings, making for a grand total of 238 Jigsaw events across the whole year.

Following suggestions from Jigsaw members, Jigsaw visited Blackpool Illuminations, The LEGO Art Exhibition, Bury Fire Station, Frogtastic, Dino Falls Adventure Golf, Laser Quest and the Snow Park at The Chill Factor. Over the course of the past twelve months we've also taken in history at the Bury Transport Museum and National Football Museum.

Other popular social outings with Jigsaw include roller skating, cinema trips, meals out, bowling, cookery, movie nights, paint a pot, quiz nights, shopping trips and Lego club. Jigsaw celebrated the festive season at Manchester's famous Christmas Markets, trip to Dunham Massey and enjoying pantomimes including The Grinch at The Lowry, local carol concerts and our very own Christmas quiz!



Of course no round-up of the year would be complete without mentioning the successful residential trip to Bendrigg Trust in November 2019, a residential activity centre specialising in high quality activities for disabled people. Finally, Jigsaw members also enjoyed taking an active role in fundraising activities, including organising our popular fundraising themed discos, participating in several bag packs at local supermarkets. Other fundraising efforts included a ladies fashion show, our very own Christmas Markets, coffee and cake afternoons, a family bingo night and Summer fair. Jigsaw has 47 active Volunteers who offer group support at our outings on evening and weekends.

Let's Get Physical!

As it always has done, sport and fitness again played a large role in Jigsaw's activities across 2019/20. We're pleased to say that this year we were able to expand the range of sporting outings offered to our members by adding several new activities to our monthly outing sheets, including Football with Sport and Health Academy. Jigsaw members participated in the 2019 Rotary Games and hosted friendly football matches against AFC Masters. Jigsaw has 3 Boccia Team registered with Boccia England and compete in the National League across the North West.



Coronavirus Pandemic

Following the Government lock down announcement back in March 2020 all Jigsaw sport and social outings were cancelled with immediate effect. Since, Jigsaw has created a 'Weekly Zoom Club' offering a weekly fun activity on Zoom for its members along with a monthly themed Disco get-together. In August 2020 Jigsaw introduced their 'Zoom Summer Club' which including fun quizzes, bingo & a games afternoon along with Jigsaw's Music Festival. Zoom attendance has been positive and has provided an opportunity for our members to catch up and see each other virtually.

From September 2020, Jigsaw were delighted to slowly start to resume social outings following local Tier restrictions. Jigsaw has offered 2 socially distanced walking groups and picnic per week with the group size strictly limited to 6 people. With what has been a challenging period for Jigsaw, this was a positive step forward and began to show light at the end of the tunnel as we slowly operate a phased return to a 'new normal'. The safety of all Jigsaw Staff, Volunteers and Members is paramount and all guidance will be adhered to.

Throughout the coronavirus pandemic, Jigsaw developed their 'Be Kind' project which involved fortnightly care packages being delivered to Jigsaw Link Members (who are over the age of 50, disabled and socially isolated). The care packages continue to be delivered to our most vulnerable members. The care packages have been made up of essential food items and toiletries. Some items have been kindly donated by members of the community and local supermarkets. The 'Be Kind' project has featured in the Bury Times. Quote from one of our Jigsaw Link Members: ***"I'm so grateful for the boxes that are delivered. It makes me feel as though Jigsaw haven't forgotten me and I still believe I belong."***

Our telephone befriending service continued as normal with Volunteers and Staff contacting members on a weekly basis.



Where Jigsaw Stands Financially...

General Overview and Reserves

Income in 2019/20 was £121,981, reducing by 15.49% from 2018/19, however, expenditure was £117,252 reducing by 22.85% in the previous year. We aim to hold sufficient funds in reserves to cover a minimum of six months' expenditure. In the interest of transparency, we acknowledge that right now our cash reserves are not yet at the level we'd ideally like them to be, but things are once again trending in the right direction.

We held cash at the bank of £46,116 made up entirely of unrestricted funds.

2019/20 External Funding Breakdown

A massive thank you goes out to the following funds, grants and organisations - and of course every member of the public that donated during 2019/20 - for the financial contributions that they made to Jigsaw over the past financial year.

Funding Source	Amount
Bury Council SLA	£28,831
The Charity Service	£1,000
ASDA Bury Green Token Scheme	£200
Holyrood Ward Community Grants	£350
Groundwork TESCO	£988.75
WH Smith	£200
Bury MBC Hate Crime Awareness Grant	£325.64
Bury MBC ParkLife Fund	£1,005.25
Bury Athenaeum	£1,000
The Charity Service Coronavirus Emergency Fund	£500
Co-Op Local Community Fund	£447.47
Big Lottery Fund Awards for All	£8,803
Forever Manchester Community Support Fund	£2,880
Martin Lewis Coronavirus Fund	£13,560
Greater Manchester GMCVO	£3,306
Bury Voluntary Community Fund COVID-19 Emergency Fund	£1,000
Salford CVS Answer Cancer	£1,000
Forever Manchester Virtual Get-togethers	£144
Leeds Building Society	£720
HMRC Job Retention Scheme Grant	£8,977.41

A Few Financial Notes...

- As you can see from the table above, the main source of grant income in 2019/20 were the combined external grants, which totaled £46,407.52 and the Service Level Agreement (SLA) funding from Bury Council of £28,831, giving a total grant income of £75,238.52.

- As the accounts show, most of the income is used to support the costs of charitable activities including the organisation of activities, staff costs, volunteer expenses and transport.
- Nevertheless, Jigsaw members' contributions towards the cost of social and sporting activities raised £24,213.25 in 2019/20.
- Every penny of every donation - big or small - goes to improving the lives of people in your local community, and Jigsaw just could not do what we do without you – so again, from the bottom of our hearts, THANK YOU!

Jigsaw's Plans for the Future...



First and foremost, we will continue to deliver a member-led service, providing activities and opportunities that our members will enjoy and which promote our core values of fun, freedom and independence.

Jigsaw's other plans for 2020/21 include redoubling the efforts we have made this year to broaden the range of activities and services we are able to offer to Jigsaw and Jigsaw Link members by including new sports, trips, and cultural experiences to our current wide-ranging and diverse selection of outings. It is our belief that this constant effort to offer our members the opportunity to try something new will further help the members that we already have to develop, and attract even more disabled and disadvantaged people of all ages in the Borough of Bury to lead a healthier lifestyle, become more independent, improve their self-esteem and avoid social isolation.

As we've mentioned before we're proud to be a member-led organisation, so we will of course be listening to our members and making our best effort to provide outings to the venues and activities that they want.





CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Jigsaw (Bury)	No (if any) 1115643
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Receipts and payments accounts

CC16a

For the period from	Period start date 1st October 2019	To	Period end date 30th September 2020
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Grants - Government & Public Bodies	-	28,831	-	28,831	28,662
Grants, Legacies & Donations - Other	55,062	-	-	55,062	51,381
Other Income	37,881	-	-	37,881	64,033
Investments	207	-	-	207	258
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	93,150	28,831	-	121,981	144,334
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	93,150	28,831	-	121,981	144,334
A3 Payments					
Office Staff Wages	-	82,417	-	82,417	86,617
Group Leader Pay	-	6,725	-	6,725	16,819
Payroll Service Charge	-	456	-	456	492
Expenses	-	2,334	-	2,334	4,643
Direct Cost of Activities	12,911	-	-	12,911	27,981
Activity Support Costs	2,908	-	-	2,908	3,962
Overheads	9,501	-	-	9,501	11,469
Sub total	25,320	91,932	-	117,252	151,983

A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	25,320	91,932	-	117,252	151,983
Net of receipts/(payments)	67,830	-	-	4,729	-
A5 Transfers between funds	63,101	63,101	-	-	-
A6 Cash funds last year end	41,388	-	-	41,388	49,037
Cash funds this year end	46,117	-	-	46,117	41,388

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Jigsaw Current Account	29,389	-	-
		16,728	-	-
			-	-
	Total cash funds	46,117	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-

