



**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.

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.

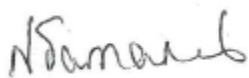
Basis of independent examiner's statement

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.....

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

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 2019 and the 30th of September 2020.

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 215 members, 54 active volunteers, 4 office staff and 12 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?

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 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

"I get self-satisfaction
and enjoyment out of
what I am doing"



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 Factore. 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

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	-	-	-
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)
			-	-
			-	-
			-	-

		-	-
		-	-



B4 Assets retained for the charity's own use

Details	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
	M A Gwyn	07/02/2021
	A J Ferguson	22/02/2021