



**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.....

Date..... 17th June 2022

Name..... NICOLA TAMADIS

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 Lunness	(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.

Jigsaws '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)
1115843

Receipts and payments accounts

CC16a

For the period
from

Period start date
1st October 2020

To

Period end date
30th September 2021

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
		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		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		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	James Thornton	04/06/2022	
	Michael Gwyn	Michael Gwyn	04/06/2022 23/06/2022	