



**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 FOLD, BROADHEAD ROAD, TUFORD  
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 1<sup>st</sup> of October 2021 and the 30<sup>th</sup> 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:

<b>Charity name:</b>	Jigsaw (Bury) incorporating Jigsaw Link
<b>Registered charity number:</b>	1115643
<b>Charity's principal address:</b>	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](mailto: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?

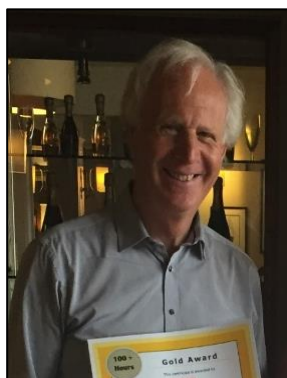
### Trustees

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

<b>Chair:</b>	Andrew Ferguson	(Re-elected June 2019)
<b>Secretary:</b>	Michael Gwyn	(Appointed June 2019)
<b>Treasurer:</b>	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



*"To all the Jigsaw staff, thank you so much for organising events that we can share with new friends. Thank you for your patience and your support without which we would not be able to do. You are all stars!"*

## 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
Sported 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 £
<b>A1 Receipts</b>					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>109,039</b>	<b>29,500</b>	<b>-</b>	<b>138,539</b>	<b>127,289</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>109,039</b>	<b>29,500</b>	<b>-</b>	<b>138,539</b>	<b>127,289</b>
<b>A3 Payments</b>					
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
	-	-	-	-	-
<b>Sub total</b>	<b>43,444</b>	<b>81,761</b>	<b>-</b>	<b>125,205</b>	<b>78,269</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>43,444</b>	<b>81,761</b>	<b>-</b>	<b>125,205</b>	<b>78,269</b>
<b>Net of receipts/(payments)</b>	<b>65,595</b>	<b>- 52,261</b>	<b>-</b>	<b>13,334</b>	<b>49,020</b>
<b>A5 Transfers between funds</b>	<b>- 52,261</b>	<b>52,261</b>	<b>-</b>	<b>-</b>	<b>29,364</b>
<b>A6 Cash funds last year end</b>	<b>95,137</b>	<b>-</b>	<b>-</b>	<b>95,137</b>	<b>46,117</b>
<b>Cash funds this year end</b>	<b>108,471</b>	<b>-</b>	<b>-</b>	<b>108,471</b>	<b>124,501</b>



## 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	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>108,471</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

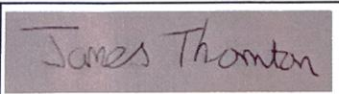

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

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

	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