



**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.

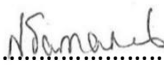
Basis of independent examiner's statement

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.

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.....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.....

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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.

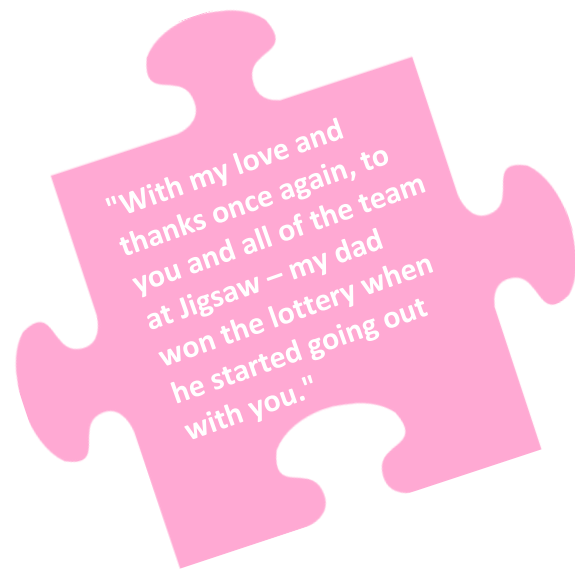
Okay, sounds great... so how can I get in touch with you?

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!

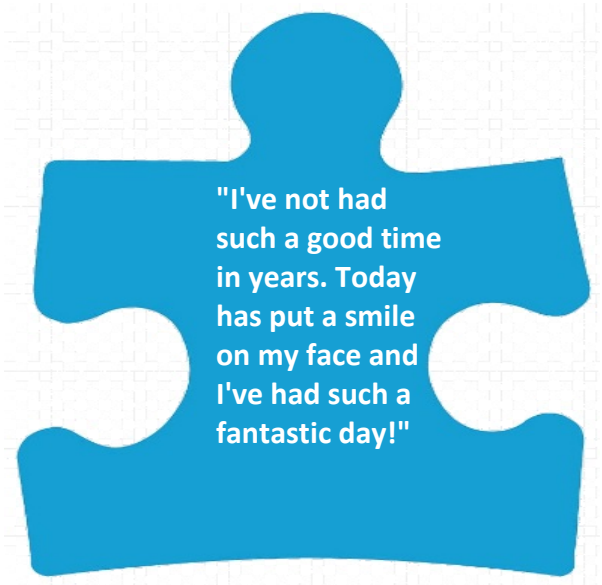


So... What is Jigsaw?

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)

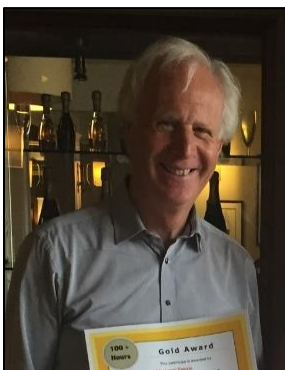
Member Trustees:

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 Factore, 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, Dodgeball, 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
fromPeriod start
date
1st October
2023

To

Period end
date
30th
September
2024

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

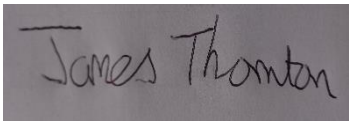

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Jigsaw Current Account	26,260	-	-
	Jigsaw Savings Account	57,822	-	-
		-	-	-
	Total cash funds	84,082	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	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			-	-
			-	-
			-	-

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

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