

# Independent Examiner's Report on the Accounts

## Section A

## Independent Examiner's Report

Report to the trustees/members of

Charity Name

JIGSAW KIDS MINISTRIES

On accounts for the year ended

31/10/23

Charity no (if any)

XR99795

Set out on pages

(remember to include the page numbers of additional sheets)

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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
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- to state whether particular matters have come to my attention.

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statement

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(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed

Edward Nevill

Date

9/5/24

Name

EDWARD NEVILL

Relevant professional qualification(s)  
or body (if any)

TREASURER  
ST JAMES CHURCH, HEMMINGFORD GREY

Address

16 HIGH ST  
HEMINGFORD GREY  
HUNTINGDON  
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Total monies received	£ 100,031.82	Bank charges	£ 882.60
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Loan	£ 6,700.00	Repay loan	£ 6,700.00
		Cash in bank c/f Nov 2023	£ 7,005.09
Total Transactions	£ 123,608.04		£ 123,608.04

Savings A/c      £ 60.74

Submitted by:

*J. P. H.*  
TREASURER

Approved by:

*Edward Neill* Treasurer, St James Church



## Jigsaw AGM meeting 2024

Present: John Price, Kate Lee, Tim Lee, Stephen Conley, Mim Gosling, Jason Gosling, Elisabeth Crutchley

- Stephen apologised for being late as his screen was frozen. There were a few technology issues at the start which were commented on in the light of how these things seem to sometimes happen when there are important things that need to be said!
- Jason opened in prayer.
- Bible readings: Ephesians 3: v17-19
- Psalm 113
- T.S Elliot quotation: "We shall not cease from exploration. And the end of all our exploring will be to arrive where we started and know the place for the first time".
- Items to be discussed this evening:
  - Jigsaw Philippines report
  - Jigsaw UK report

### Jigsaw Philippines report- Tim Lee

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- What has God grown? John commented that he/ they have said for 20 years 'do what God puts in front of you'- God's vision is the one that will come to fruition.
- What has God been doing?
- With church mission society going to Philippines, set up ministry to share God's love, UK ministry, funding, partnership etc. 13 churches. Gathered us together for life giving love, with Jesus at the centre. Through all of this he has built the ministry in the Philippines called Jigsaw Philippines. Influenced by the Growth of Love book.
- Over 21 years, Jigsaw Kids ministries has strived to help provide life in all fullness for all children through Jesus. The purpose of Jigsaw is to promote children's rights through the work of the children's family centre, street family centre and so on.
- Those with needs and disabilities are particularly vulnerable when exposed to street life. Many children are exposed to extreme poverty and there is great risk for children's health and well-being.
- The family centres are places for creativity, to come to know God, to grow in faith, hope, love and well-being.

### The Jigsaw Philippines ministries

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- The round house is run for children rescued from the sex industries. Linked with Jigsaw through Dr Keith White, who invited group to meet. Located on outside of Manila. 20 feet high walls, 2 feet thick, barbed wire, huge gate etc- when Tim arrived, he said it looked quite imposing/ scary from the outside, but when gates opened it was amazing and beautiful- the size of about 4 football pitches, green grass, farm, houses, lake. Tim realised the walls were not a prison but a protection. Tim spent day with children from 5-16 who had been rescued. Spent about 2 hours with Gunderlina who asked about Jigsaw- she was amazed and couldn't believe what was being done. She'd been looking for something that was a way to change the source of why this abuse has been happening. **They agreed the sharing of God's love is the foundation. She said this is a serious situation which needs a serious response- she'd not heard of a response as serious as Jigsaw, please keep doing this, can it be spread across Manila.**
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- Tim said that in India, the people were so strong inside themselves and in their culture even through much hardship. God opened Tim's mind to the brokenness of the children and the people in the Philippines- a brokenness and devastation in the people. Girls who were begging, terrible poverty. Something which Tim has never experienced before.
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- Growth of love conference- he said this is the biggest expression of church that he has ever seen. Something powerful happening.
- Importance of us and others understanding the importance and depths of the impact of what is being done through Jigsaw.
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Tim responded that this is a journey of God. We are doing what he asks and that Jigsaw is a holistic model of ministry. Jigsaw is developing community and household ministry- children who are now adults who are forming the community, being the parents- transformation can happen through them. We are going to see changes through this ministry and adults transforming the community.

- Nations are transformed through children.
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- Jason spoke and said that this is a great affirmation about lives which have been changed and how families and communities changed through this work. Changing things through the children is the way that change happens. He mentioned how 'attacks' on this meeting this eve shows the importance of the work that is being done. Praise be to God and praise for Tim for continuing to do what he is doing.
- Clay jars, brittle jars- God trusts his love to be happening through us.

#### Jigsaw UK report:

- We don't understand everything but this is some of the things that we can see
- Churches being part of this and how they work into what is happening.
- Jigsaw Philippines are working hard to seek resources for monthly running of ministries
- Tim is going to visit most of the Jigsaw supporting churches
- Emma coming to work as administrator has had a massive impact on the running of Jigsaw. Lots of work is happening through Emma, emails, documentation etc, making the running of things much smoother, people are getting replies etc, databases are being updated, records, mailchimp is working. Building up of relationships with people is working very well. Emma is beginning to review school sponsorship. This has been a big blessing from God in everything that she is doing.

#### Update on finances (John Price/ Tim Lee)



- We are on track to be short of money per month (due to increased costs- still consistent giving but cost of resources has increased). Question is: how can Jigsaw Philippines keep going without Jigsaw UK? Would this mean cutting areas of work? This is not something that is idea. If giving does not increase we will have to consider cutting some of the areas of work/ staff etc.
- Response? Tim has prepared a Jigsaw 2024 funding appeal to increase number of supporters, churches etc. As John said, we need to do what's in front of us. Grace (Lee!) says 'God will do the rest'
- Giving has increased by about 38 supporters, which has increased giving of £1500 a month. There is still a shortfall (£1900)
- Appeal needs to go out and response needs to be fairly swift.
- Serious things need money. Responsibility of the church to fund God's mission.
- CMS have been asking what Tim's plan is into the future, when he will be thinking of retiring etc (he's not yet!)
- John spoke and mentioned orphan homes (Muller)- relied on God and only and always God. His ways are not our ways!

John mentioned how £7000 in Jigsaw accounts has been carried across to New Year 2024. But currently expenditure more than income- £7000 brought through from year before is funding the shortfall at the minute. John reminded everyone that no money is drawn out if it makes us go into the red (debt), money to Philippines only goes if the money is physically there. Gradual costs are catching us up. Extra money won't cover us forever. Jigsaw Philippines to get money themselves to cover some of their costs themselves. In another few months surplus will be sent.

John is confident the shortfall will be covered because of God, and the importance of the work

#### Discussion of dates for the next meeting.

- Tim mentioned that next Sunday he will be speaking at Hemingford Grey, and the Sunday after at Alconbury.
- The next meeting should be in 3 months/ 4 months
- A date was agreed upon of Tuesday July 16<sup>th</sup> 2024: 7:00pm

John Price closed in prayer.



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Yearly Finance Summary Nov. 2022 - Oct. 2023

INCOME

	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	TOTALS
Gift Aid Income	4419.50	4,867.20	6422.91	£ 8,642.56	5320.42	5707.50	4279.50	3936.50	4139.00	3914.00	5397.50	4021.50	£ 61,068.09
Church Income	2093.00	618.00	1190.20	£ 527.50	1015.00	566.98	1748.05	1558.96	527.50	527.50	1039.50	637.50	£ 12,049.69
Misc. Income	1105.00	2,043.00	1083.75	£ 1,335.00	1045.00	2160.60	1513.01	3720.76	2112.44	2087.70	1215.00	7512.78	£ 26,914.04
HMRC							8631.91						£ 15,360.91
Loan		6,700.00											£ 6,700.00
TOTALS	7,637.50	20,957.20	8,676.86	10,505.06	7,380.42	8,435.08	16,172.47	9,216.22	6,778.94	6,529.20	7,652.00	12,171.78	£ 122,092.73

EXPENDITURE

	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	TOTALS
Overseas transfers	7710.00	14,180.00	8083.00	£ 6,450.00	8370.00	6350.00	6800.00	11030.00	13158.00	7430.00	10800.00	5290.00	£ 105,651.00
Bank Charges	97.00	67.85	132.25	£ 86.00	98.70	52.85	54.55	84.55	55.55	55.35	58.40	39.55	£ 882.60
Misc. Exps.	490.00	367.34	300.00	£ 300.00	300.00	300.00	600.00				137.50	574.51	£ 3,369.35
Repay Loan		6,700.00											£ 6,700.00
Total Expenditure	8297.00	21,315.19	8515.25	£ 6,836.00	8768.70	6702.85	7454.55	11114.55	13213.55	7485.35	10995.90	5904.06	£ 116,602.95

SUMMARY

BANK ACCOUNTS	CURRENT A/c	SAVINGS A/c
total balance b/f Oct '22	£ 1,515.31	£ 2.94
total Income	£ 122,092.73	
total Expenditure	£ 116,602.95	
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Submitted by:

*J. P. Tre. Treasurer.*

Approved by:

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- Giving has increased by about 38 supporters, which has increased giving of £1500 a month. There is still a shortfall (£1900)
- Appeal needs to go out and response needs to be fairly swift.
- Serious things need money. Responsibility of the church to fund God's mission.
- CMS have been asking what Tim's plan is into the future, when he will be thinking of retiring etc (he's not yet!)
- John spoke and mentioned orphan homes (Muller)- relied on God and only and always God. His ways are not our ways!

John mentioned how £7000 in Jigsaw accounts has been carried across to New Year 2024. But currently expenditure more than income- £7000 brought through from year before is funding the shortfall at the minute. John reminded everyone that no money is drawn out if it makes us go into the red (debt), money to Philippines only goes if the money is physically there. Gradual costs are catching us up. Extra money won't cover us forever. Jigsaw Philippines to get money themselves to cover some of their costs themselves. In another few months surplus will be sent.

John is confident the shortfall will be covered because of God, and the importance of the work

#### Discussion of dates for the next meeting.

- Tim mentioned that next Sunday he will be speaking at Hemingford Grey, and the Sunday after at Alconbury.
- The next meeting should be in 3 months/ 4 months
- A date was agreed upon of Tuesday July 16<sup>th</sup> 2024: 7:00pm

John Price closed in prayer.