

JIGSAW SUPPORT SCHEME

England & Wales · Charity number 1151697

Details

Status Registered

Legal form CIO

Registered 2013-04-19

Register [View on the Charity Commission register](#)

Contact

Address Jigsaw Support Scheme
Chadburn house
Weighbridge Road
Mansfield
Nottinghamshire
NG18 1AH

Phone 01623 232800

Email admin@jigsawsupportscheme.org.uk

Website www.jigsawsupportscheme.org.uk

Activities

Objects: TO PROVIDE RELIEF AND ASSISTANCE TO AGED OR SICK PEOPLE OR PEOPLE WITH A LEARNING OR PHYSICAL DISABILITY OR WHO HAVE NEED OF SUCH ASSISTANCE DUE TO THEIR SOCIAL OR ECONOMIC CIRCUMSTANCES IN PARTICULAR BY THE PROVISION OF ADVICE, SUPPORT AND ADVOCACY AND IN SUCH OTHER WAYS AS THE TRUSTEES SHALL DETERMINE WITH A VIEW TO ASSISTING THEM TO LEAD INDEPENDENT LIVES

Activities: Jigsaw supports vulnerable individuals to live independently. Jigsaw provides a range of support services including direct support in the home, and a range of quality of life services therapeutic activities for older, vulnerable or isolated adults. Jigsaw additionally carries out numerous poverty relief programs, and relief for those suffering from mental illness.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Nottinghamshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£80,038	£70,900	-	-
2024-03-31	£45,200	£58,469	-	-
2023-03-31	£45,200	£58,469	-	-
2022-03-31	£58,560	£58,972	-	-
2021-03-31	£74,449	£47,579	-	-

Trustees

Name	Role	Appointed
Barry Answer Councillor		2023-01-01
Brian Wheatcroft		2025-05-04
Foysal Choudhury		2023-01-10

Accounts

"Jigsaw" Support Scheme

Annual Report and Financial Statements
for the Year Ended 31 March 2025

Draft

"Jigsaw" Support Scheme

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 6
Statement of Trustees' Responsibilities	7
Independent Examiner's Report	8
Statement of Financial Activities	9 to 10
Balance Sheet	11
Notes to the Financial Statements	12 to 17

"Jigsaw" Support Scheme

Reference and Administrative Details

Trustees	Barry Answer
	Jim Morris
	Faz Foysal Choudhury
Executive Committee Members	Amanda Woolley (resigned 11 June 2025)
	Faz Foysal Choudhury
	Jim Morris
	Barry Answer
	Brian Wheatcroft (appointed 5 May 2025)
Charity Registration Number	1151697
Principal Office	Chadburn House Weighbridge Road Mansfield Nottinghamshire NG18 1AH
Independent Examiner	M R Seals FCCA Seals King & Co Ltd 17 Brunts Street Mansfield Nottinghamshire NG18 1AX

"Jigsaw" Support Scheme

Executive Committee Report

For the year ended 31st March 2025

The Executive Committee present their report, along with the financial statements of the charity for the year ended 31st March 2025. The financial statements have been prepared based on the accounting policies set out on pages 9 to 11 of the financial statements and comply with the charity's constitution, the Charities Act 2011 and the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure, Governance and Management

The charity is governed by a constitution, which was adopted on the 9th of April 2013 and was last updated in January 2019. The constitution was reviewed on 1st October 2023 and no further changes were deemed necessary. It was agreed that this would be followed up with a further update in the next year.

The constitution states that there must be at least three charity trustees, this has been maintained through the relevant period.

Responsibility for the day to day running of the charity is devolved to the Chief Officer management team and trustees.

Risk Management

The Executive Committee is responsible for the management of all the risks faced by the charity. These risks are identified, and established systems and procedures are put in place to manage these risks. A risk register is kept and discussed as appropriate. No major issues nor serious reportable events were recorded in the time period.

Objectives and Activities

The charity's objectives are defined as:

Hoarding Project - Jigsaw runs its pioneering Hoarding recovery service, this entails a full range of sub services such as benefit advice, home visits and clearance assistance, signposting, counselling, and a mental health group.

Additional Charitable Activities - Jigsaw continues to conduct charitable activities not part of its primary hoarding project, these tend to be aimed at poverty relief, in the Mansfield area and Bassetlaw council area and the wider Nottinghamshire area as well. This has been small scale poverty relief and food bank services, as well as the facilitation of specific charitable acts by third parties.

"Jigsaw" Support Scheme

Executive Committee Report

Fundraising

As well as small time individual donor's Jigsaw received funding from the following entities: Mansfield District Council, Bassetlaw District Council, Coalfields Trust and a generous bequest from the Estate of Mrs P Routledge.

Activities

Jigsaw has continued to carry out its main activity its hoarding support program, this was planned to be our only project of the year but due to the situation in Ukraine, a small grant was acquired to set up a separate Ukraine project aimed at relieving the suffering of Ukrainian refugees.

Assets

Jigsaw also retains the use of a small amount of office ancillaries such as a printer, two chairs, stationery etc Estimated to cost less than £100 pounds.

Jigsaw also has ownership of a number of gardening tools purchased and donated in this period.

Jigsaw also retains a small amount of petty cash of value of less than £100 to be of use of staff discretion.

Staffing

Jigsaw at the end of this period has two staff members.

Other Financial Matters

Jigsaw offers a NEST pension scheme as required at the end of the relevant financial period, but no staff member has taken this up.

Financial Review

The charity had net income for the year of £9,138 (2024 - net expenditure £5,052). The total funds carried forward at 31st March 2025 amounted to £24,607 (2024 - £15,469). Total funds carried forward at 31st March 2025 included nil (2024 - nil) of restricted funds and £24,607 (2024 - £15,469) of unrestricted general funds available for use at the discretion of the Executive Committee.

"Jigsaw" Support Scheme

Executive Committee Report

Reserves Policy

Jigsaw has traditionally been funded through grants and contracts and there is always a degree of funding instability. It is therefore necessary to maintain a level of unrestricted funds, so that in the event of future funding not being committed the scheme can wind down its activities over a reasonable period. As is required by charity commission guidance.

The current amount to be held in reserves is 3 months running costs. The reason for this is that should Jigsaw be unable to continue its services due to lack of funding, the beneficiaries of the scheme are given some months to adjust to the situation and find other services to replace Jigsaw. The support workers would be able to build the situation into service reviews and work with the service users to seek alternative support.

This policy is reviewed annually in order that the amount of funding maintained in reserves is in proportion to the overall budget and activities.

"Jigsaw" Support Scheme

Executive Committee Report

Annual Report and Plans for the Future

As we come to the end of another meaningful year at Jigsaw Support Scheme, we reflect with pride on the difference we have made together within our community.

This year has been one of growth, resilience, and continued commitment to supporting individuals and families who rely on our services. Through advice sessions, wellbeing activities, outreach programmes, and practical support, we have worked tirelessly to ensure that those facing challenges are not without help. The demand for our services has continued to rise, but so too has the strength and dedication of our team.

Our Impact.

Over the past year, we have:

- Supported hundreds of local residents with practical assistance.
- Delivered community-based activities to reduce isolation and improve wellbeing
- Strengthened partnerships with local organisations
- Expanded our volunteer base to meet increasing needs

A Heartfelt Thank You to Our Volunteers.

We would not be able to deliver the level of support we do without our incredible volunteers. Your time, compassion, skills, and dedication are the backbone of Jigsaw Support Scheme. Whether you have offered a few hours a week or supported specific projects and events, your contribution has had a lasting impact on the lives of those we serve.

Your generosity of spirit truly embodies what community means, and we are deeply grateful for everything you do.

Our Funders and Supporters.

We would like to extend our sincere thanks to the Coalfields Regeneration Trust for their continued financial support and belief in our work. Their ongoing commitment enables us to plan sustainably and reach those most in need.

We are also extremely grateful to Mansfield District Council for their ongoing support and partnership. Their encouragement and generous financial assistance help strengthen our services and ensure we remain responsive to local needs.

We would also like to extend our sincere thanks to the Co-op for their valued support throughout the year. Their commitment to community investment makes a real difference to local charities like Jigsaw Support Scheme

Looking Ahead.

As we move into the new year, we remain committed to expanding our reach, strengthening our services, and continuing to be a safe and supportive space for our community. We will build on this year's achievements while adapting to the evolving needs of those we support.

Together staff, volunteers, funders, partners, and community members we are making a real and lasting difference.

Thank you for being part of the Jigsaw Support Scheme journey.

"Jigsaw" Support Scheme
Executive Committee Report

On behalf of the Executive Committee

.....
Barry Answer (Chair)

Date: 6th March 2026

Draft

"Jigsaw" Support Scheme

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 6 March 2026 and signed on its behalf by:

.....
Barry Answer
Chair

"Jigsaw" Support Scheme

Independent Examiner's Report to the trustees of "Jigsaw" Support Scheme

I report to the trustees on my examination of the accounts of "Jigsaw" Support Scheme for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of "Jigsaw" Support Scheme you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the "Jigsaw" Support Scheme's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of "Jigsaw" Support Scheme as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
M R Seals FCCA

Seals King & Co Ltd
17 Brunts Street
Mansfield
Nottinghamshire
NG18 1AX

6 March 2026

"Jigsaw" Support Scheme

Statement of Financial Activities for the Year Ended 31 March 2025

	Note	Unrestricted £	Restricted £	Total 2025 £
Income and Endowments from:				
Donations and legacies	2	25,166	-	25,166
Charitable activities		13,799	40,868	54,667
Other trading activities		98	-	98
Investment income		107	-	107
Total income		39,170	40,868	80,038
Expenditure on:				
Charitable activities		(5,738)	(63,640)	(69,378)
Governance costs		(1,522)	-	(1,522)
Total expenditure		(7,260)	(63,640)	(70,900)
Net income/(expenditure)		31,910	(22,772)	9,138
Gross transfers between funds		(22,772)	22,772	-
Net movement in funds		9,138	-	9,138
Reconciliation of funds				
Total funds brought forward		15,469	-	15,469
Total funds carried forward	10	24,607	-	24,607
	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		1,170	-	1,170
Charitable activities		-	52,828	52,828
Investment income		244	-	244
Total income		1,414	52,828	54,242
Expenditure on:				
Charitable activities		(11,099)	(48,195)	(59,294)
Total expenditure		(11,099)	(48,195)	(59,294)
Net (expenditure)/income		(9,685)	4,633	(5,052)
Gross transfers between funds		(8,637)	8,637	-
Net movement in funds		(18,322)	13,270	(5,052)
Reconciliation of funds				
Total funds brought forward		33,791	(13,270)	20,521
Total funds carried forward	10	15,469	-	15,469

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 12 to 17 form an integral part of these financial statements.

"Jigsaw" Support Scheme

Statement of Financial Activities for the Year Ended 31 March 2025

The funds breakdown for 2024 is shown in note 10.

Draft

"Jigsaw" Support Scheme
(Registration number: 1151697)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	7	-	240
Current assets			
Cash at bank and in hand	8	43,188	28,276
Creditors: Amounts falling due within one year	9	<u>(18,581)</u>	<u>(13,047)</u>
Net current assets		<u>24,607</u>	<u>15,229</u>
Net assets		<u>24,607</u>	<u>15,469</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>24,607</u>	<u>15,469</u>
Total funds	10	<u>24,607</u>	<u>15,469</u>

The financial statements on pages 9 to 17 were approved by the trustees, and authorised for issue on 6 March 2026 and signed on their behalf by:

.....
 Barry Answer
 Chair

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

"Jigsaw" Support Scheme meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

As with most charities we have been impacted by the Coronavirus (Covid 19). This has had an impact on our operations and staff. We have (where appropriate) utilised the grants and benefits available from the Government and are taking all the steps we can to protect the future of our business. Although the total impact is still uncertain the trustees believe that it is appropriate to prepare the accounts on a going concern basis.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2025

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £350.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	straight line basis over 3 years

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2025

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Legacies	23,930	23,930
Regular giving and capital donations	1,236	1,236
Total for 2025	25,166	25,166
Total for 2024	1,170	1,170

3 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Note			
Allocated support costs	5,738	63,640	69,378
Governance costs	1,522	-	1,522
Total for 2025	7,260	63,640	70,900
Total for 2024	11,099	48,195	59,294

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2025

	Total expenditure £
4 Analysis of governance and support costs	
Governance costs	
	Unrestricted funds General £
Accountancy fees	
Other fees paid to accountant	322
Independent examiner fees	
Examination of the financial statements	1,200
Total for 2025	1,522
Total for 2024	1,506

5 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	1,200	1,200

6 Taxation

The charity is a registered charity and is therefore exempt from taxation.

7 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2024	5,763	5,763
At 31 March 2025	5,763	5,763
Depreciation		
At 1 April 2024	5,523	5,523
Charge for the year	240	240
At 31 March 2025	5,763	5,763

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2025

	Furniture and equipment £	Total £
Net book value		
At 31 March 2025	-	-
At 31 March 2024	240	240

8 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	100	100
Cash at bank	43,088	28,176
	43,188	28,276

9 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	2,332	560
Other creditors	(1)	(1)
Accruals	5,058	1,296
Deferred income	11,192	11,192
	18,581	13,047

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2025

10 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General	15,469	39,170	(7,260)	(22,772)	24,607
Restricted funds	-	40,868	(63,640)	22,772	-
Total funds	15,469	80,038	(70,900)	-	24,607

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General	33,791	1,414	(11,099)	(8,637)	15,469
Restricted funds	(13,270)	52,828	(48,195)	8,637	-
Total funds	20,521	54,242	(59,294)	-	15,469

11 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Current assets	43,188	-	43,188
Current liabilities	(7,389)	(11,192)	(18,581)
Total net assets	35,799	(11,192)	24,607

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	240	-	240
Current assets	28,276	-	28,276
Current liabilities	(1,855)	(11,192)	(13,047)
Total net assets	26,661	(11,192)	15,469

Accounts

"Jigsaw" Support Scheme

Annual Report and Financial Statements

for the Year Ended 31 March 2024

Draft

"Jigsaw" Support Scheme

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 to 15

"Jigsaw" Support Scheme

Reference and Administrative Details

Trustees	Barry Answer
	Jim Morris
	Faz Foysal Choudhury
Executive Committee Members	Amanda Woolley
	Faz Foysal Choudhury
	Jim Morris
Charity Registration Number	1151697
Principal Office	Fire Station 113 Rosemary Street Mansfield Nottinghamshire NG19 6AB
Independent Examiner	M R Seals FCCA Seals King & Co Ltd 17 Brunts Street Mansfield Nottinghamshire NG18 1AX

"Jigsaw" Support Scheme

Executive Committee Report

For the year ended 31st March 2024

The Executive Committee present their report, along with the financial statements of the charity for the year ended 31st March 2024. The financial statements have been prepared based on the accounting policies set out on pages 9 to 11 of the financial statements and comply with the charity's constitution, the Charities Act 2011 and the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure, Governance and Management

The charity is governed by a constitution, which was adopted on the 9th of April 2013 and was last updated in January 2019. The constitution was reviewed on 1st October 2023 and no further changes were deemed necessary. It was agreed that this would be followed up with a further update in the next year.

The constitution states that there must be at least three charity trustees, this has been maintained through the relevant period.

Responsibility for the day to day running of the charity is devolved to the Chief Officer management team and trustees.

Risk Management

The Executive Committee is responsible for the management of all the risks faced by the charity. These risks are identified, and established systems and procedures are put in place to manage these risks. A risk register is kept and discussed as appropriate. No major issues nor serious reportable events were recorded in the time period.

Objectives and Activities

The charity's objectives are defined as:

Hoarding Project - Jigsaw runs its pioneering Hoarding recovery service, this entails a full range of sub services such as benefit advice, home visits and clearance assistance, signposting, counselling, and a mental health group.

Additional Charitable Activities - Jigsaw continues to conduct charitable activities not part of its primary hoarding project, these tend to be aimed at poverty relief, in the Mansfield area and Bassetlaw council area and the wider Nottinghamshire area as well. This has been small scale poverty relief and food bank services, as well as the facilitation of specific charitable acts by third parties.

"Jigsaw" Support Scheme

Executive Committee Report

Fundraising

As well as small time individual donor's Jigsaw received funding from the following entities: Notts County Council, Mansfield District Council, Mansfield District Councillors Fund, Bassetlaw District Council, The Arnold Clark Fund and the Coalfields Trust.

Activities

Jigsaw has continued to carry out its main activity its hoarding support program, this was planned to be our only project of the year but due to the situation in Ukraine, a small grant was acquired to set up a separate Ukraine project aimed at relieving the suffering of Ukrainian refugees.

Assets

Jigsaw has retained possession of a red ford connect van donated by NFD, this van is estimated to be valued between £2000-£3000, Jigsaw also retains the use of two laptops and associated software.

Jigsaw also retains the use of a small amount of office ancillaries such as a printer, two chairs, stationery etc Estimated to cost less than £100 pounds.

Jigsaw also has ownership of a number of gardening tools purchased and donated in this period.

Jigsaw also retains a small amount of petty cash of value of less than £50 to be of use of staff discretion.

Staffing

Jigsaw at the end of this period has two staff members.

Other Financial Matters

Jigsaw offers a NEST pension scheme as required at the end of the relevant financial period, but no staff member has taken this up.

Financial Review

The charity had net expenditure for the year of £5,052 (2023 - £13,269). The total funds carried forward at 31st March 2024 amounted to £15,469 (2023 - £20,522). Total funds carried forward at 31st March 2024 included nil (2023 - nil) of restricted funds and £15,469 (2023 - £20,522) of unrestricted general funds available for use at the discretion of the Executive Committee.

"Jigsaw" Support Scheme

Executive Committee Report

Reserves Policy

Jigsaw has traditionally been funded through grants and contracts and there is always a degree of funding instability. It is therefore necessary to maintain a level of unrestricted funds, so that in the event of future funding not being committed the scheme can wind down its activities over a reasonable period. As is required by charity commission guidance.

The current amount to be held in reserves is 3 months running costs. The reason for this is that should Jigsaw be unable to continue its services due to lack of funding, the beneficiaries of the scheme are given some months to adjust to the situation and find other services to replace Jigsaw. The support workers would be able to build the situation into service reviews and work with the service users to seek alternative support.

This policy is reviewed annually in order that the amount of funding maintained in reserves is in proportion to the overall budget and activities.

"Jigsaw" Support Scheme

Executive Committee Report

Annual Report and Plans for the Future

As we reflect on the past year, we are proud to share Jigsaw's progress, challenges, and impact in supporting mental health across our communities. The 2023-2024 period has been one of growth, resilience, and transformation as we continue our commitment to providing accessible and compassionate mental health support.

This year, we have made significant strides in reaching those in need. Our dedicated team of professionals, volunteers, and supporters have ensured that Jigsaw remains a vital resource for individuals struggling with mental health issues.

A total of 74 individuals engaged with our services, seeking support and guidance. Our outreach efforts expanded significantly, with notable increases in engagement from April to June, demonstrating a growing trust in our services.

Our digital platform saw a 30% increase in visits, indicating a strong demand for accessible online mental health support.

Partnering with schools, workplaces, and community organizations allowed us to extend our reach and provide more holistic support. Our volunteer network grew by 20%, strengthening our ability to provide peer-led support services.

While we have made considerable progress, we also recognize the challenges faced in the past year. Rising demand for services has outpaced our financial resources, necessitating further fundraising efforts. The need for more trained professionals and volunteers remains an ongoing priority.

As we move forward, Jigsaw is committed to expanding our helpline and crisis support services. We will strengthen partnerships to increase accessibility to mental health care. Increasing mental health literacy through community education programs remains a priority. We also aim to enhance digital resources to meet the growing demand for online support and secure sustainable funding to support our programs and services.

The past year has been a testament to Jigsaw's resilience and unwavering dedication to mental health advocacy and support. We extend our deepest gratitude to our staff, volunteers, donors, and partners who have made our mission possible. With your continued support, we look forward to another year of empowering individuals and communities towards better mental well-being.

Together, we pick up the pieces.

On behalf of the Executive Committee

.....
Amanda Woolley (Chair)

Date: 14th March 2025

"Jigsaw" Support Scheme

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 14 March 2025 and signed on its behalf by:

.....
Amanda Jayne Woolley
Chair

"Jigsaw" Support Scheme

Independent Examiner's Report to the trustees of "Jigsaw" Support Scheme

I report to the trustees on my examination of the accounts of "Jigsaw" Support Scheme for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of "Jigsaw" Support Scheme you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the "Jigsaw" Support Scheme's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of "Jigsaw" Support Scheme as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
M R Seals FCCA

Seals King & Co Ltd
17 Brunts Street
Mansfield
Nottinghamshire
NG18 1AX

14 March 2025

"Jigsaw" Support Scheme

Statement of Financial Activities for the Year Ended 31 March 2024

	Note	Unrestricted £	Restricted £	Total 2024 £
Income and Endowments from:				
Donations and legacies	2	1,170	-	1,170
Charitable activities		-	52,828	52,828
Investment income		244	-	244
Total income		1,414	52,828	54,242
Expenditure on:				
Charitable activities		(9,593)	(48,195)	(57,788)
Governance costs		(1,506)	-	(1,506)
Total expenditure		(11,099)	(48,195)	(59,294)
Net (expenditure)/income		(9,685)	4,633	(5,052)
Gross transfers between funds		(8,637)	8,637	-
Net movement in funds		(18,322)	13,270	(5,052)
Reconciliation of funds				
Total funds brought forward		33,791	(13,270)	20,521
Total funds carried forward	11	15,469	-	15,469
	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies		16,193	-	16,193
Charitable activities		-	28,938	28,938
Investment income		69	-	69
Total income		16,262	28,938	45,200
Expenditure on:				
Charitable activities		(16,764)	(41,705)	(58,469)
Total expenditure		(16,764)	(41,705)	(58,469)
Net expenditure		(502)	(12,767)	(13,269)
Gross transfers between funds		(12,767)	12,767	-
Net movement in funds		(13,269)	-	(13,269)
Reconciliation of funds				
Total funds brought forward		33,791	-	33,791
Total funds carried forward	11	20,522	-	20,522

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 11.

The notes on pages 10 to 15 form an integral part of these financial statements.

"Jigsaw" Support Scheme
(Registration number: 1151697)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	7	240	480
Current assets			
Debtors	8	-	66
Cash at bank and in hand	9	28,276	33,442
		28,276	33,508
Creditors: Amounts falling due within one year	10	(13,047)	(13,466)
Net current assets		15,229	20,042
Net assets		15,469	20,522
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		15,469	20,522
Total funds	11	15,469	20,522

The financial statements on pages 8 to 15 were approved by the trustees, and authorised for issue on 14 March 2025 and signed on their behalf by:

.....
Amanda Jayne Woolley
Chair

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2024

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

"Jigsaw" Support Scheme meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

As with most charities we have been impacted by the Coronavirus (Covid 19). This has had an impact on our operations and staff. We have (where appropriate) utilised the grants and benefits available from the Government and are taking all the steps we can to protect the future of our business. Although the total impact is still uncertain the trustees believe that it is appropriate to prepare the accounts on a going concern basis.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2024

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £350.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	straight line basis over 3 years

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2024

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Grants, including capital grants; Grants from other charities	1,170	1,170
Total for 2024	<u>1,170</u>	<u>1,170</u>
Total for 2023	<u>16,193</u>	<u>16,193</u>

3 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Allocated support costs	9,593	48,195	57,788
Governance costs	1,506	-	1,506
Total for 2024	<u>11,099</u>	<u>48,195</u>	<u>59,294</u>
Total for 2023	<u>16,764</u>	<u>41,705</u>	<u>58,469</u>

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2024

	Total expenditure £
4 Analysis of governance and support costs	
Governance costs	
	Unrestricted funds General £
Accountancy fees	
Other fees paid to accountant	306
Independent examiner fees	
Examination of the financial statements	1,200
Total for 2024	1,506
Total for 2023	1,464

5 Independent examiner's remuneration

	2024 £	2023 £
Examination of the financial statements	1,200	1,200

6 Taxation

The charity is a registered charity and is therefore exempt from taxation.

7 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2023	5,763	5,763
At 31 March 2024	5,763	5,763
Depreciation		
At 1 April 2023	5,283	5,283
Charge for the year	240	240
At 31 March 2024	5,523	5,523

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2024

	Furniture and equipment £	Total £
Net book value		
At 31 March 2024	<u>240</u>	<u>240</u>
At 31 March 2023	<u>480</u>	<u>480</u>
 8 Debtors		
	2024 £	2023 £
Other debtors	<u>-</u>	<u>66</u>
 9 Cash and cash equivalents		
	2024 £	2023 £
Cash on hand	100	100
Cash at bank	<u>28,176</u>	<u>33,342</u>
	<u>28,276</u>	<u>33,442</u>
 10 Creditors: amounts falling due within one year		
	2024 £	2023 £
Other taxation and social security	560	1,075
Other creditors	(1)	(1)
Accruals	1,296	1,200
Deferred income	<u>11,192</u>	<u>11,192</u>
	<u>13,047</u>	<u>13,466</u>

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2024

11 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General	33,791	1,414	(11,099)	(8,637)	15,469
Restricted funds	<u>(13,270)</u>	<u>52,828</u>	<u>(48,195)</u>	<u>8,637</u>	<u>-</u>
Total funds	<u>20,521</u>	<u>54,242</u>	<u>(59,294)</u>	<u>-</u>	<u>15,469</u>
	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
General	33,791	16,262	(16,764)	(12,767)	20,522
Restricted funds	<u>-</u>	<u>28,938</u>	<u>(41,705)</u>	<u>12,767</u>	<u>-</u>
Total funds	<u>33,791</u>	<u>45,200</u>	<u>(58,469)</u>	<u>-</u>	<u>20,522</u>

12 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	240	-	240
Current assets	28,276	-	28,276
Current liabilities	<u>(1,855)</u>	<u>(11,192)</u>	<u>(13,047)</u>
Total net assets	<u>26,661</u>	<u>(11,192)</u>	<u>15,469</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Tangible fixed assets	(240)	720	480
Current assets	33,508	-	33,508
Current liabilities	<u>(2,274)</u>	<u>(11,192)</u>	<u>(13,466)</u>
Total net assets	<u>30,994</u>	<u>(10,472)</u>	<u>20,522</u>

Accounts

Charity registration number: 1151697

"Jigsaw" Support Scheme

Annual Report and Financial Statements

for the Year Ended 31 March 2023

"Jigsaw" Support Scheme

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8 to 9
Balance Sheet	10
Notes to the Financial Statements	11 to 16

"Jigsaw" Support Scheme

Reference and Administrative Details

Trustees	Barry Answer Jim Morris Faz Foysal Choudhury
Executive Committee Members	Amanda Woolley Brian Lohan (died 24 December 2022) Kellie Coupland (resigned 1 May 2022) Ryan Sykes (resigned 1 May 2022) Fiona Burke (resigned 1 May 2022) John Childs (appointed 1 May 2022 and resigned 1 December 2022) Terry Mallaburn (appointed 1 May 2022 and resigned 1 December 2022) Faz Foysal Choudhury (appointed 2 March 2023) Jim Morris (appointed 1 January 2023)
Charity Registration Number	1151697
Principal Office	Fire Station 113 Rosemary Street Mansfield Nottinghamshire NG19 6AB
Independent Examiner	M R Seals FCCA Seals King & Co Ltd 17 Brunts Street Mansfield Nottinghamshire NG18 1AX

"Jigsaw" Support Scheme

Executive Committee Report

For the year ended 31st March 2023

The Executive Committee present their report, along with the financial statements of the charity for the year ended 31st March 2022. The financial statements have been prepared based on the accounting policies set out on pages 9 to 11 of the financial statements and comply with the charity's constitution, the Charities Act 2011 and the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure, Governance and Management

The charity is governed by a constitution, which was adopted on the 9th of April 2013 and was last updated in January 2019. The constitution was reviewed on 1st October 2021 and no further changes were deemed necessary. It was agreed that this would be followed up with a further update in the next year.

The constitution states that there must be at least three charity trustees, this has been maintained through the relevant period.

Responsibility for the day to day running of the charity is devolved to the Chief Officer management team and trustees.

Risk Management

The Executive Committee is responsible for the management of all the risks faced by the charity. These risks are identified, and established systems and procedures are put in place to manage these risks. A risk register is kept and discussed as appropriate. No major issues nor serious reportable events were recorded in the time period.

Objectives and Activities

The charity's objectives are defined as:

Hoarding Project - Jigsaw runs its pioneering Hoarding recovery service, this entails a full range of sub services such as benefit advice, home visits and clearance assistance, signposting, counselling, and a mental health group.

Additional Charitable Activities - Jigsaw continues to conduct charitable activities not part of its primary hoarding project, these tend to be aimed at poverty relief, in the Mansfield area and Bassetlaw council area and the wider Nottinghamshire area as well. This has been small scale poverty relief and food bank services, as well as the facilitation of specific charitable acts by third parties.

"Jigsaw" Support Scheme

Executive Committee Report

Volunteers

The board would also like to note the sad loss of a number of jigsaw volunteers and staff, due to ill health in this period, we are very grateful for their contributions over the years and our sympathies are with their loved ones.

Fundraising

As well as small time individual donor's Jigsaw received funding from the following entities: Notts County Council, Mansfield District Council, Mansfield District Councillors Fund, Bassetlaw District Council, The Arnold Clark Fund and the Coalfields Trust.

Activities

Jigsaw has continued to carry out its main activity its hoarding support program, this was planned to be our only project of the year but due to the situation in Ukraine, a small grant was acquired to set up a separate Ukraine project aimed at relieving the suffering of Ukrainian refugees.

Assets

Jigsaw has retained possession of a red ford connect van donated by NFD, this van is estimated to be valued between £2000-£3000, Jigsaw also retains the use of two laptops and associated software. Purchased during this period, estimated to value between £400-£500 pounds.

Jigsaw also retains the use of a small amount of office ancillaries such as a printer, two chairs, stationery etc Estimated to cost less than £100 pounds.

Staffing

Jigsaw at the end of this period has two employees down from three due to the unfortunate passing of V Hopewell.

Jigsaw retains a large pool of volunteers whom we must thank due to the impossibility of our operation without them.

Other Financial Matters

Jigsaw offers a NEST pension scheme as required at the end of the relevant financial period, but no staff member has taken this up.

Financial Review

The charity had net expenditure for the year of £13,269 (2022 - net income of £412). The total funds carried forward at 31st March 2022 amounted to £20,522 (2022 - £33,791). Total funds carried forward at 31st March 2023 included nil (2022 - nil) of restricted funds and £20,522 (2022 - £33,791) of unrestricted general funds available for use at the discretion of the Executive Committee.

"Jigsaw" Support Scheme

Executive Committee Report

Reserves Policy

Jigsaw has traditionally been funded through grants and contracts and there is always a degree of funding instability. It is therefore necessary to maintain a level of unrestricted funds, so that in the event of future funding not being committed the scheme can wind down its activities over a reasonable period. As is required by charity commission guidance.

The current amount to be held in reserves is 3 months running costs. The reason for this is that should Jigsaw be unable to continue its services due to lack of funding, the beneficiaries of the scheme are given some months to adjust to the situation and find other services to replace Jigsaw. The support workers would be able to build the situation into service reviews and work with the service users to seek alternative support.

This policy is reviewed annually in order that the amount of funding maintained in reserves is in proportion to the overall budget and activities.

"Jigsaw" Support Scheme

Executive Committee Report

Annual Report and Plans for the Future

As we approach the end of this year, we reflect on the strides we've made together in fostering mental health and well-being within our community. It is with heavy hearts that we share the news of the sad passing of a dear member of our Jigsaw family, Vaughan Hopewell. Vaughan was not only a passionate advocate for mental health, but also a warm and compassionate soul who touched the lives of many. Their legacy will forever remain in our hearts, and we extend our deepest condolences to V's family and friends during this difficult time.

As we bid farewell to this year, we also say goodbye to a valued member of our team. R Sykes has been an integral part of Jigsaw Support Scheme, contributing wholeheartedly to our mission. We express our sincere gratitude to R for their dedication and hard work. While we will miss R's presence within our team, we wish them every success in their future endeavours. May their journey be filled with fulfilment and new opportunities.

Looking ahead to the coming year, we renew our commitment to fostering a supportive and understanding community for mental health. Together, we can continue to make a positive impact on the lives of those who seek our help.

Thank you for being an essential part of Jigsaw Support Scheme. Wishing you all a peaceful and joyful holiday season, and a new year filled with hope, resilience, and compassion.

On behalf of the Executive Committee

.....
Amanda Woolley (Chair)

Date: 16th February 2024

"Jigsaw" Support Scheme

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 19 February 2024 and signed on its behalf by:

.....
Amanda Jayne Woolley
Chair

"Jigsaw" Support Scheme

Independent Examiner's Report to the trustees of "Jigsaw" Support Scheme

I report to the trustees on my examination of the accounts of "Jigsaw" Support Scheme for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity trustees of "Jigsaw" Support Scheme you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the "Jigsaw" Support Scheme's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of "Jigsaw" Support Scheme as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
M R Seals FCCA

Seals King & Co Ltd
17 Brunts Street
Mansfield
Nottinghamshire
NG18 1AX

19 February 2024

"Jigsaw" Support Scheme

Statement of Financial Activities for the Year Ended 31 March 2023

	Note	Unrestricted £	Restricted £	Total 2023 £
Income and Endowments from:				
Donations and legacies	2	16,193	-	16,193
Charitable activities		-	28,938	28,938
Investment income		69	-	69
Total income		<u>16,262</u>	<u>28,938</u>	<u>45,200</u>
Expenditure on:				
Charitable activities		(15,300)	(41,705)	(57,005)
Governance costs		<u>(1,464)</u>	<u>-</u>	<u>(1,464)</u>
Total expenditure		<u>(16,764)</u>	<u>(41,705)</u>	<u>(58,469)</u>
Net expenditure		(502)	(12,767)	(13,269)
Gross transfers between funds		<u>(12,767)</u>	<u>12,767</u>	<u>-</u>
Net movement in funds		(13,269)	-	(13,269)
Reconciliation of funds				
Total funds brought forward		<u>33,791</u>	<u>-</u>	<u>33,791</u>
Total funds carried forward	11	<u>20,522</u>	<u>-</u>	<u>20,522</u>
		Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies		14,721	-	14,721
Charitable activities		-	42,972	42,972
Investment income		3	-	3
Other income		<u>864</u>	<u>-</u>	<u>864</u>
Total income		<u>15,588</u>	<u>42,972</u>	<u>58,560</u>
Expenditure on:				
Charitable activities		<u>(8,241)</u>	<u>(50,731)</u>	<u>(58,972)</u>
Total expenditure		<u>(8,241)</u>	<u>(50,731)</u>	<u>(58,972)</u>
Net income/(expenditure)		7,347	(7,759)	(412)
Gross transfers between funds		<u>(7,759)</u>	<u>7,759</u>	<u>-</u>
Net movement in funds		(412)	-	(412)
Reconciliation of funds				
Total funds brought forward		<u>34,203</u>	<u>-</u>	<u>34,203</u>
Total funds carried forward	11	<u>33,791</u>	<u>-</u>	<u>33,791</u>

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 11 to 16 form an integral part of these financial statements.

"Jigsaw" Support Scheme

Statement of Financial Activities for the Year Ended 31 March 2023

The funds breakdown for 2022 is shown in note 11.

"Jigsaw" Support Scheme
(Registration number: 1151697)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	7	480	100
Current assets			
Debtors	8	66	-
Cash at bank and in hand	9	33,442	47,390
		33,508	47,390
Creditors: Amounts falling due within one year	10	(13,466)	(13,699)
Net current assets		20,042	33,691
Net assets		20,522	33,791
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		20,522	33,791
Total funds	11	20,522	33,791

The financial statements on pages 8 to 16 were approved by the trustees, and authorised for issue on 19 February 2024 and signed on their behalf by:

.....
Amanda Jayne Woolley
Chair

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2023

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

"Jigsaw" Support Scheme meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

As with most charities we have been impacted by the Coronavirus (Covid 19). This has had an impact on our operations and staff. We have (where appropriate) utilised the grants and benefits available from the Government and are taking all the steps we can to protect the future of our business. Although the total impact is still uncertain the trustees believe that it is appropriate to prepare the accounts on a going concern basis.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2023

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £350.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	straight line basis over 3 years

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2023

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Grants, including capital grants;		
Grants from other charities	14,335	14,335
Regular giving and capital donations	1,858	1,858
Total for 2023	16,193	16,193
Total for 2022	14,721	14,721

3 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Note			
Allocated support costs	15,300	41,705	57,005
Governance costs	1,464	-	1,464
Total for 2023	16,764	41,705	58,469
Total for 2022	8,241	50,731	58,972

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2023

		Total expenditure £
4 Analysis of governance and support costs		
Governance costs		
	Unrestricted funds General £	Total funds £
Accountancy fees		
Other fees paid to accountant	264	264
Independent examiner fees		
Examination of the financial statements	1,200	1,200
Total for 2023	1,464	1,464
Total for 2022	1,440	1,440
5 Independent examiner's remuneration		
	2023 £	2022 £
Examination of the financial statements	1,200	1,200
6 Taxation		
The charity is a registered charity and is therefore exempt from taxation.		
7 Tangible fixed assets		
	Furniture and equipment £	Total £
Cost		
At 1 April 2022	5,043	5,043
Additions	720	720
At 31 March 2023	5,763	5,763
Depreciation		
At 1 April 2022	4,943	4,943
Charge for the year	340	340
At 31 March 2023	5,283	5,283

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2023

	Furniture and equipment £	Total £
Net book value		
At 31 March 2023	<u>480</u>	<u>480</u>
At 31 March 2022	<u>100</u>	<u>100</u>
 8 Debtors		
		2023
		£
Other debtors		<u>66</u>
 9 Cash and cash equivalents		
	2023	2022
	£	£
Cash on hand	100	100
Cash at bank	<u>33,342</u>	<u>47,290</u>
	<u>33,442</u>	<u>47,390</u>
 10 Creditors: amounts falling due within one year		
	2023	2022
	£	£
Other taxation and social security	1,075	1,217
Other creditors	(1)	-
Accruals	1,200	1,290
Deferred income	<u>11,192</u>	<u>11,192</u>
	<u>13,466</u>	<u>13,699</u>

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2023

11 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
General	33,791	16,262	(16,764)	(12,767)	20,522
Restricted funds	<u>-</u>	<u>28,938</u>	<u>(41,705)</u>	<u>12,767</u>	<u>-</u>
Total funds	<u>33,791</u>	<u>45,200</u>	<u>(58,469)</u>	<u>-</u>	<u>20,522</u>
	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted funds					
General	34,203	15,588	(8,241)	(7,759)	33,791
Restricted funds	<u>-</u>	<u>42,972</u>	<u>(50,731)</u>	<u>7,759</u>	<u>-</u>
Total funds	<u>34,203</u>	<u>58,560</u>	<u>(58,972)</u>	<u>-</u>	<u>33,791</u>

12 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Tangible fixed assets	(240)	720	480
Current assets	33,508	-	33,508
Current liabilities	<u>(2,274)</u>	<u>(11,192)</u>	<u>(13,466)</u>
Total net assets	<u>30,994</u>	<u>(10,472)</u>	<u>20,522</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	100	-	100
Current assets	47,390	-	47,390
Current liabilities	<u>(2,507)</u>	<u>(11,192)</u>	<u>(13,699)</u>
Total net assets	<u>44,983</u>	<u>(11,192)</u>	<u>33,791</u>

Accounts

Charity registration number: 1151697

"Jigsaw" Support Scheme

Annual Report and Financial Statements

for the Year Ended 31 March 2022

"Jigsaw" Support Scheme

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 to 15

"Jigsaw" Support Scheme

Reference and Administrative Details

Trustees	Terence Mallaburn John Childs Trudy Gill Barry Answer
Executive Committee Members	Amanda Woolley Michelle Vernon (resigned 4 May 2021) Vaughnan Hopewell (resigned 15 September 2021) Brian Lohan (died 24 December 2022) Kellie Coupland (resigned 1 May 2022) Ryan Sykes (appointed 15 September 2021 and resigned 1 May 2022) Fiona Burke (appointed 4 May 2021 and resigned 1 May 2022) John Childs (appointed 1 May 2022) Terry Mallaburn (appointed 1 May 2022)
Charity Registration Number	1151697
Principal Office	Fire Station 113 Rosemary Street Mansfield Nottinghamshire NG19 6AB
Independent Examiner	M R Seals FCCA Seals King & Co Ltd 17 Brunts Street Mansfield Nottinghamshire NG18 1AX

"Jigsaw" Support Scheme

Executive Committee Report

For the year ended 31st March 2022

The Executive Committee present their report, along with the financial statements of the charity for the year ended 31st March 2022. The financial statements have been prepared based on the accounting policies set out on pages 9 to 11 of the financial statements and comply with the charity's constitution, the Charities Act 2011 and the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure, Governance and Management

The charity is governed by a constitution, which was adopted on the 9th of April 2013 and was last updated in January 2019. The constitution was reviewed on 1st October 2021 and no further changes were deemed necessary. It was agreed that this would be followed up with a further update in the next year.

The constitution states that there must be at least three charity trustees, this has been maintained through the relevant period.

Responsibility for the day to day running of the charity is devolved to the Chief Officer management team and trustees.

Risk Management

The Executive Committee is responsible for the management of all the risks faced by the charity. These risks are identified, and established systems and procedures are put in place to manage these risks. A risk register is kept and discussed as appropriate. No major issues nor serious reportable events were recorded in the time period.

Objectives and Activities

The charity's objectives are defined as:

Hoarding Project - Jigsaw runs its pioneering Hoarding recovery service, this entails a full range of sub services such as benefit advice, home visits and clearance assistance, signposting, counselling, and a mental health group.

Additional Charitable Activities - Jigsaw continues to conduct charitable activities not part of its primary hoarding project, these tend to be aimed at poverty relief, in the Mansfield area and Bassetlaw council area and the wider Nottinghamshire area as well. This has been small scale poverty relief and food bank services, as well as the facilitation of specific charitable acts by third parties.

"Jigsaw" Support Scheme

Executive Committee Report

Volunteers

The board would also like to note the sad loss of a number of jigsaw volunteers and staff, due to ill health in this period, we are very grateful for their contributions over the years and our sympathies are with their loved ones.

Financial Review

The charity had net expenditure for the year of £412 (2021 - net income of £26,870). The total funds carried forward at 31st March 2022 amounted to £33,791 (2021 - £34,203). Total funds carried forward at 31st March 2022 included nil (2021 - nil) of restricted funds and £33,791 (2021 - £34,203) of unrestricted general funds available for use at the discretion of the Executive Committee.

Reserves Policy

Jigsaw has traditionally been funded through grants and contracts and there is always a degree of funding instability. It is therefore necessary to maintain a level of unrestricted funds, so that in the event of future funding not being committed the scheme can wind down its activities over a reasonable period. As is required by charity commission guidance.

The current amount to be held in reserves is 3 months running costs. The reason for this is that should Jigsaw be unable to continue its services due to lack of funding, the beneficiaries of the scheme are given some months to adjust to the situation and find other services to replace Jigsaw. The support workers would be able to build the situation into service reviews and work with the service users to seek alternative support.

This policy is reviewed annually in order that the amount of funding maintained in reserves is in proportion to the overall budget and activities.

"Jigsaw" Support Scheme

Executive Committee Report

Annual Report and Plans for the Future

As we come to the end of the year, we are pleased to present our annual report for Jigsaw Mental Health Charity. Jigsaw is a non-profit organization that has been working tirelessly to promote mental health awareness and support individuals suffering from mental health issues in the Nottinghamshire area. Our goal is to reduce the stigma associated with mental health disorders particularly around Hoarding and improve the overall mental wellbeing of our community.

Activities and Achievements:

Over the past year, Jigsaw has taken several steps towards achieving its goals. Some of the key activities and achievements of the organization are highlighted below:

1. **Support Services:** We provided support services to individuals suffering from mental health issues. These services included counselling, home visits, and other forms of support. Our team provided support to a large number of individuals and families, whom would otherwise not have received the support they needed.
2. **Advocacy:** We advocated for the rights of individuals suffering from mental health issues. We participated in various forums and raised awareness about the importance of mental health care in the community.
3. **Research:** We conducted research in collaboration with Oxford University and presented our findings to the public. Our research helped us to further understand Hoarding disorders.
4. **Fundraising:** We organized several fundraising events to generate funds to support our activities. These events were attended by a large number of people who generously contributed to our cause.

Despite our achievements, we faced several challenges during the year. These challenges included:

1. **Limited Funding:** We struggled to raise enough funds to support our activities. This limited our ability to reach out to more people and provide the necessary support to those in need.
2. **Stigma:** The stigma associated with mental health disorders remained a major challenge. Many people are still reluctant to seek help due to the fear of being stigmatized and this also affected the funding environment.
3. **Limited Resources:** We faced a shortage of mental health professionals, making it difficult for us to provide support to everyone in need.

Moving forward, Jigsaw has identified several key areas that it will focus on in the coming year. These include:

1. **Increased Awareness:** We plan to intensify our awareness campaigns to reach more people and reduce the stigma associated with Hoarding disorders.
2. **Capacity Building:** We will work to build the capacity of our organization to be able to provide support to more people.
3. **Collaboration:** We will seek to collaborate with other organizations to leverage resources and provide better support to individuals suffering from mental health issues.

"Jigsaw" Support Scheme

Executive Committee Report

Conclusion

We are proud of the progress that Jigsaw has made over the past year. We remain committed to our mission of promoting mental health awareness and providing support to those in need. We would like to express our gratitude to our partners, donors, and volunteers for their support, without which we would not have been able to achieve our goals. We look forward to another year of working towards our mission and making a difference in the lives of those affected by mental health disorders.

On behalf of the Executive Committee

.....
Amanda Woolley (Chair)

.....
Terence Mallaburn (Treasurer temp)

Date: 20th February 2023

"Jigsaw" Support Scheme

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 20 February 2023 and signed on its behalf by:

.....
Amanda Jayne Woolley
Chair

"Jigsaw" Support Scheme

Independent Examiner's Report to the trustees of "Jigsaw" Support Scheme

I report to the trustees on my examination of the accounts of "Jigsaw" Support Scheme for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity trustees of "Jigsaw" Support Scheme you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the "Jigsaw" Support Scheme's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of "Jigsaw" Support Scheme as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
M R Seals FCCA

Seals King & Co Ltd
17 Brunts Street
Mansfield
Nottinghamshire
NG18 1AX

20 February 2023

"Jigsaw" Support Scheme

Statement of Financial Activities for the Year Ended 31 March 2022

	Note	Unrestricted £	Restricted £	Total 2022 £
Income and Endowments from:				
Donations and legacies	2	14,721	-	14,721
Charitable activities		-	42,972	42,972
Investment income	3	-	-	3
Other income		864	-	864
Total income		15,588	42,972	58,560
Expenditure on:				
Charitable activities		(6,801)	(50,731)	(57,532)
Governance costs		(1,440)	-	(1,440)
Total expenditure		(8,241)	(50,731)	(58,972)
Net income/(expenditure)		7,347	(7,759)	(412)
Gross transfers between funds		(7,759)	7,759	-
Net movement in funds		(412)	-	(412)
Reconciliation of funds				
Total funds brought forward		34,203	-	34,203
Total funds carried forward	11	33,791	-	33,791
		Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies		68,139	-	68,139
Investment income	12	-	-	12
Other income		6,298	-	6,298
Total income		74,449	-	74,449
Expenditure on:				
Charitable activities		(40,701)	(6,878)	(47,579)
Total expenditure		(40,701)	(6,878)	(47,579)
Net income/(expenditure)		33,748	(6,878)	26,870
Net movement in funds		33,748	(6,878)	26,870
Reconciliation of funds				
Total funds brought forward		455	6,878	7,333
Total funds carried forward	11	34,203	-	34,203

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 11.

The notes on pages 10 to 15 form an integral part of these financial statements.

"Jigsaw" Support Scheme
(Registration number: 1151697)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	7	100	200
Current assets			
Debtors	8	-	504
Cash at bank and in hand	9	47,390	46,882
		47,390	47,386
Creditors: Amounts falling due within one year	10	(13,699)	(13,383)
Net current assets		33,691	34,003
Net assets		33,791	34,203
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		33,791	34,203
Total funds	11	33,791	34,203

The financial statements on pages 8 to 15 were approved by the trustees, and authorised for issue on 20 February 2023 and signed on their behalf by:

.....
Amanda Jayne Woolley
Chair

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2022

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

"Jigsaw" Support Scheme meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

As with most charities we have been impacted by the Coronavirus (Covid 19). This has had an impact on our operations and staff. We have (where appropriate) utilised the grants and benefits available from the Government and are taking all the steps we can to protect the future of our business. Although the total impact is still uncertain the trustees believe that it is appropriate to prepare the accounts on a going concern basis.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2022

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £350.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	straight line basis over 3 years

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2022

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Grants, including capital grants;		
Grants from other charities	12,725	12,725
Regular giving and capital donations	1,996	1,996
Total for 2022	14,721	14,721
Total for 2021	68,139	68,139

3 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Note			
Allocated support costs	6,801	50,731	57,532
Governance costs	1,440	-	1,440
Total for 2022	8,241	50,731	58,972
Total for 2021	40,701	6,878	47,579

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2022

		Total expenditure £
4 Analysis of governance and support costs		
Governance costs		
	Unrestricted funds General £	Total funds £
Accountancy fees		
Other fees paid to accountant	240	240
Independent examiner fees		
Examination of the financial statements	1,200	1,200
Total for 2022	1,440	1,440
Total for 2021	1,680	1,680
5 Independent examiner's remuneration		
	2022 £	2021 £
Examination of the financial statements	1,200	1,200
6 Taxation		
The charity is a registered charity and is therefore exempt from taxation.		
7 Tangible fixed assets		
	Furniture and equipment £	Total £
Cost		
At 1 April 2021	5,043	5,043
At 31 March 2022	5,043	5,043
Depreciation		
At 1 April 2021	4,843	4,843
Charge for the year	100	100
At 31 March 2022	4,943	4,943

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2022

	Furniture and equipment £	Total £
Net book value		
At 31 March 2022	<u>100</u>	<u>100</u>
At 31 March 2021	<u>200</u>	<u>200</u>

8 Debtors

	2022 £	2021 £
Prepayments	<u>-</u>	<u>504</u>

9 Cash and cash equivalents

	2022 £	2021 £
Cash on hand	100	100
Cash at bank	<u>47,290</u>	<u>46,782</u>
	<u>47,390</u>	<u>46,882</u>

10 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	1,217	901
Accruals	1,290	1,290
Deferred income	<u>11,192</u>	<u>11,192</u>
	<u>13,699</u>	<u>13,383</u>

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2022

11 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted funds					
General	34,203	15,588	(8,241)	(7,759)	33,791
Restricted funds	<u>-</u>	<u>42,972</u>	<u>(50,731)</u>	<u>7,759</u>	<u>-</u>
Total funds	<u>34,203</u>	<u>58,560</u>	<u>(58,972)</u>	<u>-</u>	<u>33,791</u>
	Balance at 1 April 2020 £	Incoming resources £	Resources expended £		Balance at 31 March 2021 £
Unrestricted funds					
General	455	74,449	(40,701)		34,203
Restricted funds	<u>6,878</u>	<u>-</u>	<u>(6,878)</u>		<u>-</u>
Total funds	<u>7,333</u>	<u>74,449</u>	<u>(47,579)</u>		<u>34,203</u>

12 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	100	-	100
Current assets	47,390	-	47,390
Current liabilities	<u>(2,507)</u>	<u>(11,192)</u>	<u>(13,699)</u>
Total net assets	<u>44,983</u>	<u>(11,192)</u>	<u>33,791</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	200	-	200
Current assets	47,386	-	47,386
Current liabilities	<u>(2,191)</u>	<u>(11,192)</u>	<u>(13,383)</u>
Total net assets	<u>45,395</u>	<u>(11,192)</u>	<u>34,203</u>

Accounts

"Jigsaw" Support Scheme

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Draft

"Jigsaw" Support Scheme

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 4
Statement of Trustees' Responsibilities	5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 14

"Jigsaw" Support Scheme

Reference and Administrative Details

Executive Committee Members

Amanda Woolley
Michelle Vernon (resigned 31 December 2021)
Vaughan Hopewell (resigned 31 December 2021)
Brian Lohan
Kellie Coupland
Ryan Sykes (appointed 31 December 2021)
Fiona Burke (appointed 31 December 2021)

Principal Office

Fire Station
113 Rosemary Street
Mansfield
Nottinghamshire
NG19 6AB

Charity Registration Number

1151697

Independent Examiner

M R Seals FCCA
Seals King & Co Ltd
17 Brunts Street
Mansfield
Nottinghamshire
NG18 1AX

"Jigsaw" Support Scheme

Executive Committee Report

For the year ended 31st March 2021

The Executive Committee present their report along with the financial statements of the charity for the year ended 31st March 2021. The financial statements have been prepared based on the accounting policies set out on pages 9 to 11 of the financial statements and comply with the charity's constitution, the Charities Act 2011 and the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Structure, Governance and Management

The charity is governed by a constitution, which was adopted on the 9th of April 2013 and was last updated in January 2019. The constitution states that there must be at least three charity trustees, this has been maintained through the relevant period.

Responsibility for the day to day running of the charity is devolved to the Chief Officer management team and trustees.

Risk Management

The Executive Committee is responsible for the management of all the risks faced by the charity. These risks are identified, and established systems and procedures are put in place to manage these risks. A risk register is kept and discussed as appropriate.

Objectives and Activities

The charity's objectives are defined as:

Hoarding Project - Jigsaw runs its pioneering Hoarding recovery service, this entails a full range of sub services such as benefit advice, home visits and clearance assistance, signposting, counselling, and a mental health group.

Additional Charitable Activities - Jigsaw on occasion conducts charitable activities not part of its primary hoarding project, these tend to be aimed at poverty relief, in the Mansfield area.

Financial Review

The charity had net income for the year of £26,870 (2020 - net expenditure of £3,453). The total funds carried forward at 31st March 2021 amounted to £34,203 (2020 - £7,333). Total funds carried forward at 31st March 2021 included nil (2020 - £6,878) of restricted funds and £34,203 (2020 - £455) of unrestricted general funds available for use at the discretion of the Executive Committee.

"Jigsaw" Support Scheme

Executive Committee Report

Reserves Policy

Jigsaw has traditionally been funded through grants and contracts and there is always a degree of funding instability. It is therefore necessary to maintain a level of unrestricted funds, so that in the event of future funding not being committed the scheme can wind down its activities over a reasonable period. As is required by charity commission guidance.

The current amount to be held in reserves is 3 months running costs. The reason for this is that should Jigsaw be unable to continue its services due to lack of funding, the beneficiaries of the scheme are given some months to adjust to the situation and find other services to replace Jigsaw. The support workers would be able to build the situation into service reviews and work with the service users to seek alternative support.

This policy is reviewed annually in order that the amount of funding maintained in reserves is in proportion to the overall budget and activities.

This policy is reviewed annually in order that the amount of funding maintained in reserves is in proportion to the overall budget and activities.

"Jigsaw" Support Scheme

Executive Committee Report

Annual Report and Plans for the Future

Jigsaw initially started off the year with hopes of expansion of our Hoarding project, it had progressed from a pilot to a mature project that was bringing in interest and possibilities for additional funding.

Unfortunately, COVID got in the way of that, the project based around the concept of helping people where they are with subsequent home visits, was exceedingly difficult to continue with lockdown regulations from MDC however we thought we owed our clients a duty of care. Particularly since the potential of worsening mental health and the curtailment of other vital services.

Additionally, instead of the hoped boost in funding we saw a decline from some sources, particularly small donations, these factors together meant that unfortunately we had to furlough staff.

Additional measures included combining our mental health group and hoarding project under one aegis, partly to split costs and partly because one had become indispensable to the other and it seemed counterproductive to consider them separate entities.

On the brighter side, Jigsaw was instrumental with getting Mansfield through the first difficult year, and received some money to help with the pandemic, this work comprised of a much more expanded food bank provision, this was also extended to medicine pick up and other general assistance

Plans

Jigsaw will continue to work in the district of Mansfield but will take on projects in other areas with the Board's approval.

Jigsaw is constantly looking for new opportunities, although the funding climate continues to be uncertain and challenging. We will continue to explore new streams of funding; collaborative and joint working will be explored wherever possible with partnerships and links continuing to be built. Jigsaw will maintain and improving quality through all its work.

On behalf of the Executive Committee

.....
Amanda Woolley (Chair)

.....
Ryan Sykes (Treasurer)

Date: 16th February 2022

"Jigsaw" Support Scheme

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 16 February 2022 and signed on its behalf by:

.....
Amanda Jayne Woolley
Chair

"Jigsaw" Support Scheme

Independent Examiner's Report to the trustees of "Jigsaw" Support Scheme

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 7 to 14.

Respective responsibilities of trustees and examiner

As the charity's trustees of "Jigsaw" Support Scheme you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the "Jigsaw" Support Scheme's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of "Jigsaw" Support Scheme as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....
M R Seals FCCA

Seals King & Co Ltd
17 Brunts Street
Mansfield
Nottinghamshire
NG18 1AX

16 February 2022

"Jigsaw" Support Scheme

Statement of Financial Activities for the Year Ended 31 March 2021

	Note	Unrestricted £	Restricted £	Total 2021 £
Income and Endowments from:				
Donations and legacies	2	68,139	-	68,139
Investment income		12	-	12
Other income		6,298	-	6,298
Total income		<u>74,449</u>	<u>-</u>	<u>74,449</u>
Expenditure on:				
Charitable activities		(39,021)	(6,878)	(45,899)
Governance costs		<u>(1,680)</u>	<u>-</u>	<u>(1,680)</u>
Total expenditure		<u>(40,701)</u>	<u>(6,878)</u>	<u>(47,579)</u>
Net movement in funds		33,748	(6,878)	26,870
Reconciliation of funds				
Total funds brought forward		<u>455</u>	<u>6,878</u>	<u>7,333</u>
Total funds carried forward	11	<u>34,203</u>	<u>-</u>	<u>34,203</u>
	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies		2,596	-	2,596
Charitable activities		-	34,970	34,970
Investment income		39	-	39
Total income		<u>2,635</u>	<u>34,970</u>	<u>37,605</u>
Expenditure on:				
Charitable activities		<u>(12,966)</u>	<u>(28,092)</u>	<u>(41,058)</u>
Total expenditure		<u>(12,966)</u>	<u>(28,092)</u>	<u>(41,058)</u>
Net (expenditure)/income		<u>(10,331)</u>	<u>6,878</u>	<u>(3,453)</u>
Net movement in funds		(10,331)	6,878	(3,453)
Reconciliation of funds				
Total funds brought forward		<u>10,786</u>	<u>-</u>	<u>10,786</u>
Total funds carried forward	11	<u>455</u>	<u>6,878</u>	<u>7,333</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 11.

The notes on pages 9 to 14 form an integral part of these financial statements.

"Jigsaw" Support Scheme
(Registration number: 1151697)
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	7	200	-
Current assets			
Debtors	8	504	-
Cash at bank and in hand	9	46,882	20,416
		47,386	20,416
Creditors: Amounts falling due within one year	10	(13,383)	(13,083)
Net current assets		34,003	7,333
Net assets		34,203	7,333
Funds of the charity:			
Restricted income funds			
Restricted funds		-	6,878
Unrestricted income funds			
Unrestricted funds		34,203	455
Total funds	11	34,203	7,333

The financial statements on pages 7 to 14 were approved by the trustees, and authorised for issue on 16 February 2022 and signed on their behalf by:

.....
Amanda Jayne Woolley
Chair

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2021

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

"Jigsaw" Support Scheme meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

As with most charities we have been impacted by the Coronavirus (Covid 19). This has had an impact on our operations and staff. We have (where appropriate) utilised the grants and benefits available from the Government and are taking all the steps we can to protect the future of our business. Although the total impact is still uncertain the trustees believe that it is appropriate to prepare the accounts on a going concern basis.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2021

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £350.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	straight line basis over 3 years

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2021

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Grants, including capital grants;		
Grants from other charities	64,698	64,698
Regular giving and capital donations	3,441	3,441
Total for 2021	68,139	68,139
Total for 2020	2,596	2,596

3 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total funds £
Note			
Allocated support costs	39,021	6,878	45,899
Governance costs	1,680	-	1,680
Total for 2021	40,701	6,878	47,579
Total for 2020	12,966	28,092	41,058

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2021

	Total expenditure £
4 Analysis of governance and support costs	
Governance costs	
	Unrestricted funds General £
Accountancy fees	
Other fees paid to accountant	480
Independent examiner fees	
Examination of the financial statements	1,200
Total for 2021	1,680
Total for 2020	1,740

5 Independent examiner's remuneration

	2021 £	2020 £
Examination of the financial statements	1,200	1,440

6 Taxation

The charity is a registered charity and is therefore exempt from taxation.

7 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2020	4,743	4,743
Additions	300	300
At 31 March 2021	5,043	5,043
Depreciation		
At 1 April 2020	4,743	4,743
Charge for the year	100	100
At 31 March 2021	4,843	4,843

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2021

	Furniture and equipment £	Total £
Net book value		
At 31 March 2021	<u>200</u>	<u>200</u>
At 31 March 2020	<u>-</u>	<u>-</u>
8 Debtors		
		2021 £
Prepayments		<u>504</u>
9 Cash and cash equivalents		
	2021 £	2020 £
Cash on hand	100	100
Cash at bank	<u>46,782</u>	<u>20,316</u>
	<u>46,882</u>	<u>20,416</u>
10 Creditors: amounts falling due within one year		
	2021 £	2020 £
Other taxation and social security	901	331
Accruals	1,290	1,560
Deferred income	<u>11,192</u>	<u>11,192</u>
	<u>13,383</u>	<u>13,083</u>

"Jigsaw" Support Scheme

Notes to the Financial Statements for the Year Ended 31 March 2021

11 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
Unrestricted funds				
General	455	74,449	(40,701)	34,203
Restricted funds	<u>6,878</u>	<u>-</u>	<u>(6,878)</u>	<u>-</u>
Total funds	<u>7,333</u>	<u>74,449</u>	<u>(47,579)</u>	<u>34,203</u>
	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Balance at 31 March 2020 £
Unrestricted funds				
General	10,786	2,635	(12,966)	455
Restricted funds	<u>-</u>	<u>34,970</u>	<u>(28,092)</u>	<u>6,878</u>
Total funds	<u>10,786</u>	<u>37,605</u>	<u>(41,058)</u>	<u>7,333</u>

12 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	200	-	200
Current assets	47,386	-	47,386
Current liabilities	<u>(2,191)</u>	<u>(11,192)</u>	<u>(13,383)</u>
Total net assets	<u>45,395</u>	<u>(11,192)</u>	<u>34,203</u>
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2020 £
Current assets	20,416	-	20,416
Current liabilities	<u>(1,891)</u>	<u>(11,192)</u>	<u>(13,083)</u>
Total net assets	<u>18,525</u>	<u>(11,192)</u>	<u>7,333</u>