

# "Jigsaw" Support Scheme

Annual Report and Financial Statements  
for the Year Ended 31 March 2021

# **"Jigsaw" Support Scheme**

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## **"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.

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

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

<b>Asset class</b>	<b>Depreciation method and rate</b>
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
<b>Total for 2021</b>	<b>68,139</b>	<b>68,139</b>
<b>Total for 2020</b>	<b>2,596</b>	<b>2,596</b>

### 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
<b>Total for 2021</b>	<b>40,701</b>	<b>6,878</b>	<b>47,579</b>
<b>Total for 2020</b>	<b>12,966</b>	<b>28,092</b>	<b>41,058</b>

## "Jigsaw" Support Scheme

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

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

#### 5 Independent examiner's remuneration

	2021 £	2020 £
Examination of the financial statements	<u>1,200</u>	<u>1,440</u>

#### 6 Taxation

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

#### 7 Tangible fixed assets

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

## "Jigsaw" Support Scheme

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

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

## "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 £
<b>Unrestricted funds</b>				
General	455	74,449	(40,701)	34,203
<b>Restricted funds</b>	<u>6,878</u>	<u>-</u>	<u>(6,878)</u>	<u>-</u>
<b>Total funds</b>	<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 £
<b>Unrestricted funds</b>				
General	10,786	2,635	(12,966)	455
<b>Restricted funds</b>	<u>-</u>	<u>34,970</u>	<u>(28,092)</u>	<u>6,878</u>
<b>Total funds</b>	<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>