

"Jigsaw" Support Scheme

Annual Report and Financial Statements

for the Year Ended 31 March 2024

Draft

"Jigsaw" Support Scheme

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"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 £
Note			
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 £
	Total funds £
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>